

**OPTIMA MEDICARE (PPO)**  
**OPTIMA MEDICARE VALUE (PPO)**  
**OPTIMA MEDICARE VALUE PLUS (PPO)**  
**SUMMARY OF BENEFITS**

**January 1, 2010 - December 31, 2010**

## **SECTION I**

### **Introduction to the Summary of Benefits for OPTIMA MEDICARE VALUE (PPO) AND OPTIMA MEDICARE VALUE PLUS (PPO) January 1, 2010 - December 31, 2010**

Thank you for your interest in Optima Medicare Value (PPO) and Optima Medicare Value Plus (PPO). Our plans are offered by OPTIMA HEALTH INSURANCE COMPANY/Optima Medicare, a Medicare Advantage Preferred Provider Organization (PPO). This Summary of Benefits tells you some features of our plans. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Optima Medicare (PPO) and ask for the "Evidence of Coverage".

#### **YOU HAVE CHOICES IN YOUR HEALTH CARE**

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Optima Medicare Value (PPO) or Optima Medicare Value Plus (PPO). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may be able to join or leave a plan only at certain times. Please call Optima Medicare (PPO) at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

#### **HOW CAN I COMPARE MY OPTIONS?**

You can compare Optima Medicare Value (PPO) and Optima Medicare Value Plus (PPO) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plans cover and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

#### **WHERE ARE OPTIMA MEDICARE VALUE PLANS (PPO) AVAILABLE?**

The service area for these plans include: Accomack, Albemarle, Amelia, Buckingham, Caroline, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Cumberland, Dinwiddie, Essex, Fluvanna, Franklin City, Frederick, Gloucester, Goochland, Greene, Hampton City, Hanover, Henrico, Hopewell City, Isle of Wight, James City, King William, King and Queen, Louisa, Lunenburg, Madison, Mathews, Middlesex, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Nottoway, Orange, Page, Petersburg City, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Rappahannock, Richmond City, Shenandoah, Southampton, Suffolk City, Surry, Sussex, Virginia Beach City, Warren, Williamsburg City, Winchester City, York Counties, VA. You must live in one of these areas to join the plan.

#### **WHO IS ELIGIBLE TO JOIN OPTIMA MEDICARE VALUE PLANS (PPO)?**

You can join Optima Medicare Value (PPO) or Optima Medicare Value Plus (PPO) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End Stage Renal Disease are generally not eligible to enroll in Optima Medicare Value (PPO) or Optima Medicare

Value Plus (PPO) unless they are members of our organization and have been since their dialysis began.

### **CAN I CHOOSE MY DOCTORS?**

Optima Medicare Value (PPO) and Optima Medicare Value Plus (PPO) have formed a network of doctors, specialists, and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time. You can ask for a current Provider Directory or for an up-to-date list visit us at [www.optimahealth.com](http://www.optimahealth.com). Our customer service number is listed at the end of this introduction.

### **WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?**

You can go to doctors, specialists, or hospitals in or out of network. You may have to pay more for the services you receive outside the network, and you may have to follow special rules prior to getting services in and/or out of network. For more information, please call the customer service number at the end of this introduction.

### **DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?**

Optima Medicare Value (PPO) does cover Medicare Part B prescription drugs. Optima Medicare Value (PPO) does NOT cover Medicare Part D prescription drugs. Optima Medicare Value Plus (PPO) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

### **WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN OPTIMA MEDICARE VALUE PLUS (PPO)?**

Optima Medicare Value Plus (PPO) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in

our network can change at any time. You can ask for a pharmacy directory or visit us at [www.optimahealth.com/OptimaHealth/Members/Unsecured/Resources/Pages/OptimaMedicareDrugList.htm](http://www.optimahealth.com/OptimaHealth/Members/Unsecured/Resources/Pages/OptimaMedicareDrugList.htm).

Our customer service number is listed at the end of this introduction.

### **WHAT IS A PRESCRIPTION DRUG FORMULARY?**

Optima Medicare Value Plus (PPO) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at [www.optimahealth.com/OptimaHealth/Members/Unsecured/Resources/Pages/OptimaMedicareDrugList.htm](http://www.optimahealth.com/OptimaHealth/Members/Unsecured/Resources/Pages/OptimaMedicareDrugList.htm).

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

### **HOW CAN I GET EXTRA HELP WITH PRESCRIPTION DRUG PLAN COSTS?**

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day, 7 days a week.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778 or

- Your State Medicaid Office.

## **WHAT ARE MY PROTECTIONS IN OPTIMA MEDICARE VALUE PLANS (PPO)?**

All Medicare Advantage Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 60 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Optima Medicare Value (PPO) and Optima Medicare Value Plus (PPO), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state, the Virginia Health Quality Center at 804-289-5320.

As a member of Optima Medicare Value Plus (PPO), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An

exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state, the Virginia Health Quality Center at 804-289-5320.

## **WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?**

A Medication Therapy Management (MTM) Program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Optima Medicare Value Plus (PPO) for more details.

## **WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?**

Some outpatient drugs may be covered under Medicare Part B. These include, but are not limited to, the following types of drugs. Contact Optima Medicare (PPO) for more details.

-- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.

-- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.

- Erythropoietin (Epoetin alpha or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and infusion drugs provided through DME.

## PLAN RATINGS

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on [www.medicare.gov](http://www.medicare.gov) and select "Compare Medicare Prescription Drug Plans" or "Compare Health Plans and Medigap Policies in Your Area" to compare the plan ratings for Medicare plans in your area. You can also call us directly at 1-800-927-6048 to obtain a copy of the plan ratings for this plan. TTY/TDD users call 1-800-225-7784.

Please call Optima Medicare (PPO) for more information about these plans.

Visit us at [www.optimahealth.com](http://www.optimahealth.com) or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday,  
Saturday, 8:00 a.m. - 8:00 p.m. Eastern

Current and Prospective members should call toll-free (800)-927-6048 for questions related to the Medicare Advantage and the Medicare Part D Prescription Drug programs. (TTY/TDD (800)-225-7784).

Current and Prospective members should call locally (757)-687-6160 for questions related to the Medicare Advantage and the Medicare Part D Prescription Drug programs. (TTY/TDD (757)-552-7120).

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit [www.medicare.gov](http://www.medicare.gov) on the web.

If you have special needs, this document may be available in other formats.

## SECTION II – SUMMARY OF BENEFITS

If you have any questions about these plans' benefits or costs, please contact Optima Medicare (PPO) for details.

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
<b>IMPORTANT INFORMATION</b>			
1 - Premium and Other Important Information	<p>In 2009 the monthly Part B Premium was \$96.40 will change for 2010 and the yearly Part B deductible amount was \$135 and will change for 2010.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, starting January 1, 2010, some people will pay a higher premium because of their yearly income. (For 2009, this amount was \$85,000 for singles, \$170,000 for married couples. This amount may change for 2010.) For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p><b>General</b> \$0 monthly premium in addition to your monthly Medicare Part B premium. Optima Medicare (PPO) will reduce your monthly Medicare Part B premium by up to \$30.00</p> <p><b>In and Out-of-Network</b> \$3250 out-of-pocket limit.</p> <p><b>In-Network</b> This limit includes only Medicare-covered services.</p> <p><b>Out-of-Network</b> This limit includes only Medicare-covered services.</p>	<p><b>General</b> \$0 monthly premium in addition to your monthly Medicare Part B premium.</p> <p><b>In and Out-of-Network</b> \$3250 out-of-pocket limit.</p> <p><b>In-Network</b> This limit includes only Medicare-covered services.</p> <p><b>Out-of-Network</b> This limit includes only Medicare-covered services.</p>
2 - Doctor and Hospital Choice (For more information, see Emergency #15 and Urgently Needed Care #16.)	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p><b>In-Network</b> No referral required for network doctors, specialists, and hospitals.</p>	<p><b>In-Network</b> No referral required for network doctors, specialists, and hospitals.</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
<p>3 - Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2009 the amounts for each benefit period were:  Days 1 - 60: \$1068 deductible  Days 61 - 90: \$267 per day  Days 91 - 150: \$534 per lifetime reserve day  These amounts will change for 2010.  Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.  Lifetime reserve days can only be used once.  A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p><b>In-Network</b>  For Medicare-covered hospital stays:  Days 1 – 5: \$200 copay per day  Days 6 – 90: \$0 copay per day  Plan covers 90 days each benefit period.  Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p><b>Out-of-Network</b>  For hospital stays:  Days 1 – 5: \$200 copay per day  Days 6 – 90: \$0 copay per day</p>	<p><b>In-Network</b>  For Medicare-covered hospital stays:  Days 1 – 6: \$200 copay per day  Days 7 – 90: \$0 copay per day  Plan covers 90 days each benefit period.  Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p><b>Out-of-Network</b>  For hospital stays:  Days 1 – 6: \$200 copay per day  Days 7 – 90: \$0 copay per day</p>
<p>4 - Inpatient Mental Health Care</p>	<p>Same deductible and copay as inpatient hospital care (see "Inpatient Hospital Care" above).  190 day limit in a Psychiatric Hospital.</p>	<p><b>In-Network</b>  For Medicare-covered hospital stays:  Days 1 – 5: \$200 copay per day  Days 6 – 90: \$0 copay per day  You get up to 190 days in a Psychiatric Hospital in a lifetime.  Except in an emergency, your doctor must tell the plan that you are going to be</p>	<p><b>In-Network</b>  For Medicare-covered hospital stays:  Days 1 – 6: \$200 copay per day  Days 7 – 90: \$0 copay per day  You get up to 190 days in a Psychiatric Hospital in a lifetime.  Except in an emergency, your doctor must tell the plan that you are going to be</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
		<p>admitted to the hospital.</p> <p><b>Out-of-Network</b> For hospital stays: Days 1 – 5: \$200 copay per day Days 6 – 90: \$0 copay per day</p>	<p>admitted to the hospital.</p> <p><b>Out-of-Network</b> For hospital stays: Days 1 – 6: \$200 copay per day Days 7 – 90: \$0 copay per day</p>
<p>5 - Skilled Nursing Facility (SNF)  (in a Medicare-certified skilled nursing facility)</p>	<p>In 2009 the amounts for each benefit period after at least a 3-day covered hospital stay were: Days 1-20: \$0 per day Days 21-100: \$133.50 per day</p> <p>These amounts will change for 2010.</p> <p>100 days for each benefit period.</p> <p>A “benefit period” starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p><b>In-Network</b> For Medicare-covered SNF stays: Days 1 – 3: \$0 copay per day Days 4 – 100: \$120 copay per day</p> <p>Plan covers up to 100 days each benefit period.</p> <p>3-day prior hospital stay is required.</p> <p><b>Out-of-Network</b> For each SNF stay: Days 1 – 3: \$0 copay per SNF day Days 4 – 100: \$120 copay per SNF day</p>	<p><b>In-Network</b> For Medicare-covered SNF stays: Days 1 – 3: \$0 copay per day Days 4 – 100: \$120 copay per day</p> <p>Plan covers up to 100 days each benefit period.</p> <p>3-day prior hospital stay is required.</p> <p><b>Out-of-Network</b> For each SNF stay: Days 1 – 3: \$0 copay per SNF day Days 4 – 100: \$120 copay per SNF day</p>
<p>6 - Home Health Care  (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</p>	<p>\$0 copay.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 copay for Medicare-covered home health visits.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 copay for Medicare-covered home health visits.</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
7 - Hospice	<p>You pay part of the cost for outpatient drugs and inpatient respite care.</p> <p>You must get care from a Medicare-certified hospice.</p>	<p><b>Out-of-Network</b> \$15 copay for home health visits.</p> <p><b>General</b> You must get care from a Medicare-certified hospice.</p>	<p><b>Out-of-Network</b> \$15 copay for home health visits.</p> <p><b>General</b> You must get care from a Medicare-certified hospice.</p>

**OUTPATIENT CARE**

8 - Doctor Office Visits	20% coinsurance	<p><b>In-Network</b> \$10 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$10 copay for each in-area, network urgent care Medicare-covered visit.</p> <p>\$10 copay for each specialist visit for Medicare-covered benefits.</p> <p><b>Out-of-Network</b> 30% for each primary care doctor visit. 30% for each specialist visit.</p>	<p><b>In-Network</b> \$10 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$10 copay for each in-area, network urgent care Medicare-covered visit.</p> <p>\$10 copay for each specialist visit for Medicare-covered benefits.</p> <p><b>Out-of-Network</b> 30% for each primary care doctor visit. 30% for each specialist visit.</p>
9 - Chiropractic Services	<p>Routine care not covered</p> <p>20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$10 copay for each Medicare-covered visit.</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$10 copay for each Medicare-covered visit.</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
10 – Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	<p><b>Out-of-Network</b> 30% of the cost for chiropractic benefits.</p> <p><b>In-Network</b> \$10 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.</p> <p><b>Out-of-Network</b> 30% of the cost for podiatry benefits.</p>	<p><b>Out-of-Network</b> 30% of the cost for chiropractic benefits.</p> <p><b>In-Network</b> \$10 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.</p> <p><b>Out-of-Network</b> 30% of the cost for podiatry benefits.</p>
11 - Outpatient Mental Health Care	45% coinsurance for most outpatient mental health services.	<p><b>In-Network</b> \$10 copay for each Medicare-covered individual or group therapy visit.</p> <p><b>Out-of-Network</b> 30% of the cost for Mental Health benefits. 30% of the cost for Mental Health benefits with a psychiatrist.</p>	<p><b>In-Network</b> \$10 copay for each Medicare-covered individual or group therapy visit.</p> <p><b>Out-of-Network</b> 30% of the cost for Mental Health benefits. 30% of the cost for Mental Health benefits with a psychiatrist.</p>
12 - Outpatient Substance Abuse Care	20% coinsurance	<p><b>In-Network</b> \$10 copay for Medicare-covered individual or group visits.</p> <p><b>Out-of-Network</b> 30% of the cost for outpatient substance abuse benefits.</p>	<p><b>In-Network</b> \$10 copay for Medicare-covered individual or group visits.</p> <p><b>Out-of-Network</b> 30% of the cost for outpatient substance abuse benefits.</p>
13 - Outpatient Services/Surgery	20% coinsurance for the doctor 20% of outpatient facility charges	<p><b>In-Network</b> 20% of the cost for each Medicare-covered ambulatory surgical center visit. 20% of the cost for each Medicare-covered outpatient hospital facility visit.</p>	<p><b>In-Network</b> 20% of the cost for each Medicare-covered ambulatory surgical center visit. 20% of the cost for each Medicare-covered outpatient hospital facility visit.</p>

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		<p><b>Out-of-Network</b> 30% of the cost for ambulatory surgical center benefits.</p> <p>30% of the cost for outpatient hospital facility benefits.</p>	<p><b>Out-of-Network</b> 30% of the cost for ambulatory surgical center benefits.</p> <p>30% of the cost for outpatient hospital facility benefits.</p>
<p>14 – Ambulance Services (medically necessary ambulance services)</p>	<p>20% coinsurance</p>	<p><b>In-Network</b> 20% of the cost for Medicare-covered ambulance benefits.</p> <p><b>Out-of-Network</b> 30% of the cost for ambulance benefits.</p>	<p><b>In-Network</b> 20% of the cost for Medicare-covered ambulance benefits.</p> <p><b>Out-of-Network</b> 30% of the cost for ambulance benefits.</p>
<p>15 - Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>20% coinsurance for the doctor</p> <p>20% of facility charge, or a set copay per emergency room visit</p> <p>You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit.</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p><b>General</b> \$50 copay for Medicare-covered emergency room visits.</p> <p>Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.</p>	<p><b>General</b> \$50 copay for Medicare-covered emergency room visits.</p> <p>Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.</p>
<p>16 - Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p><b>General</b> \$10 copay for Medicare-covered urgently needed care visits.</p>	<p><b>General</b> \$10 copay for Medicare-covered urgently needed care visits.</p>
<p>17 - Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)</p>	<p>20% coinsurance</p>	<p><b>In-Network</b> 20% of the cost for Medicare-covered Occupational Therapy visits.</p> <p>20% of the cost for Medicare-covered Physical and/or Speech/Language Therapy visits.</p>	<p><b>In-Network</b> 20% of the cost for Medicare-covered Occupational Therapy visits.</p> <p>20% of the cost for Medicare-covered Physical and/or Speech/Language Therapy visits.</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
		<p><b>Out-of-Network</b> 30% of the cost for Occupational Therapy benefits.</p> <p>30% of the cost for Physical and/or Speech/Language Therapy visits.</p>	<p><b>Out-of-Network</b> 30% of the cost for Occupational Therapy benefits.</p> <p>30% of the cost for Physical and/or Speech/Language Therapy visits.</p>
<b>OUTPATIENT MEDICAL SERVICES AND SUPPLIES</b>			
<p>18 – Durable Medical Equipment</p> <p>(includes wheelchairs, oxygen, etc.)</p>	<p>20% coinsurance</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> 20% of the cost for Medicare-covered items.</p> <p><b>Out-of-Network</b> 30% of the cost for durable medical equipment.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> 20% of the cost for Medicare-covered items.</p> <p><b>Out-of-Network</b> 30% of the cost for durable medical equipment.</p>
<p>19 - Prosthetic Devices</p> <p>(includes braces, artificial limbs and eyes, etc.)</p>	<p>20% coinsurance</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> 20% of the cost for Medicare-covered items.</p> <p><b>Out-of-Network</b> 30% of the cost for prosthetic devices.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> 20% of the cost for Medicare-covered items.</p> <p><b>Out-of-Network</b> 30% of the cost for prosthetic devices.</p>
<p>20 - Diabetes Self - Monitoring Training, Nutrition Therapy, and Supplies</p> <p>(includes coverage for glucose monitors, test strips, lancets, screening tests, and self management training)</p>	<p>20% coinsurance</p> <p>Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a</p>	<p><b>In-Network</b> \$0 copay for Diabetes self-monitoring training.</p> <p>\$10 copay for Nutrition Therapy for Diabetes.</p> <p>20% of the cost for Diabetes supplies.</p>	<p><b>In-Network</b> \$0 copay for Diabetes self-monitoring training.</p> <p>\$10 copay for Nutrition Therapy for Diabetes.</p> <p>20% of the cost for Diabetes supplies.</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
	nutritional assessment and counseling to help you manage your diabetes or kidney disease.	<p><b>Out-of-Network</b> 30% of the cost for Nutrition Therapy for Diabetes.</p> <p>30% of the cost for Diabetes supplies.</p> <p>\$0 copay for Diabetes self-monitoring training.</p>	<p><b>Out-of-Network</b> 30% of the cost for Nutrition Therapy for Diabetes.</p> <p>30% of the cost for Diabetes supplies.</p> <p>\$0 copay for Diabetes self-monitoring training.</p>
21 – Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	<p>20% coinsurance for diagnostic tests and x-rays</p> <p>\$0 copay for Medicare-covered lab services</p> <p>Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most routine screening tests, like checking your cholesterol.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> 20% of the cost for Medicare-covered lab services.</p> <p>20% of the cost for Medicare-covered diagnostic procedures and tests.</p> <p>20% of the cost for Medicare-covered X-rays.</p> <p>20% of the cost for Medicare-covered diagnostic radiology services.</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p> <p><b>Out-of-Network</b> 30% of the cost for diagnostic procedures, tests, and lab services.</p> <p>30% of the cost for therapeutic radiology services.</p> <p>30% of the cost for outpatient X-rays.</p> <p>30% of the cost for diagnostic radiology services.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> 20% of the cost for Medicare-covered lab services.</p> <p>20% of the cost for Medicare-covered diagnostic procedures and tests.</p> <p>20% of the cost for Medicare-covered X-rays.</p> <p>20% of the cost for Medicare-covered diagnostic radiology services.</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p> <p><b>Out-of-Network</b> 30% of the cost for diagnostic procedures, tests, and lab services.</p> <p>30% of the cost for therapeutic radiology services.</p> <p>30% of the cost for outpatient X-rays.</p> <p>30% of the cost for diagnostic radiology services.</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
<b>PREVENTIVE SERVICES</b>			
22 - Bone Mass Measurement (for people with Medicare who are at risk)	20% coinsurance Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.	<b>In-Network</b> \$0 copay for Medicare-covered bone mass measurement.  <b>Out-of-Network</b> \$0 copay for Medicare-covered bone mass measurement.	<b>In-Network</b> \$0 copay for Medicare-covered bone mass measurement.  <b>Out-of-Network</b> \$0 copay for Medicare-covered bone mass measurement.
23 - Colorectal Screening Exams (for people with Medicare age 50 and older)	20% coinsurance Covered when you are high risk or when you are age 50 and older.	<b>In-Network</b> \$0 copay for Medicare-covered colorectal screenings.  <b>Out-of-Network</b> \$0 copay for colorectal screenings.	<b>In-Network</b> \$0 copay for Medicare-covered colorectal screenings.  <b>Out-of-Network</b> \$0 copay for colorectal screenings.
24 - Immunizations (Flu vaccine, Hepatitis B vaccine for people with Medicare who are at risk, Pneumonia vaccine)	\$0 copay for Flu and Pneumonia vaccines 20% coinsurance for Hepatitis B vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information	<b>In-Network</b> \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and pneumonia vaccines.  <b>Out-of-Network</b> \$0 copay for immunizations.	<b>In-Network</b> \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and pneumonia vaccines.  <b>Out-of-Network</b> \$0 copay for immunizations.
25 – Mammograms (Annual Screening) (for women with Medicare age 40 and older)	20% coinsurance No referral needed. Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare between age 35 and 39.	<b>In-Network</b> \$0 copay for Medicare-covered screening mammograms.  <b>Out-of-Network</b> \$0 copay for screening mammograms.	<b>In-Network</b> \$0 copay for Medicare-covered screening mammograms.  <b>Out-of-Network</b> \$0 copay for screening mammograms.

<b>Benefit Category</b>	<b>Original Medicare</b>	<b>Optima Medicare Value (PPO)</b>	<b>Optima Medicare Value Plus (PPO)</b>
26 - Pap Smears and Pelvic Exams (for women with Medicare)	<p>\$0 copay for Pap smears Covered once every 2 years. Covered once a year for women with Medicare at high risk. 20% coinsurance for Pelvic Exams</p>	<p><b>In-Network</b> \$0 copay for Medicare-covered pap smears and pelvic exams.  <b>Out-of-Network</b> \$0 copay for pap smears and pelvic exams.</p>	<p><b>In-Network</b> \$0 copay for Medicare-covered pap smears and pelvic exams.  <b>Out-of-Network</b> \$0 copay for pap smears and pelvic exams.</p>
27 - Prostate Cancer Screening Exams (for men with Medicare age 50 and older)	<p>20% coinsurance for the digital rectal exam. \$0 for the PSA test; 20% coinsurance for other related services. Covered once a year for all men with Medicare over age 50.</p>	<p><b>In-Network</b> \$0 copay for Medicare-covered prostate cancer screening.  <b>Out-of-Network</b> \$0 copay for prostate cancer screening.</p>	<p><b>In-Network</b> \$0 copay for Medicare-covered prostate cancer screening.  <b>Out-of-Network</b> \$0 copay for prostate cancer screening.</p>
28 - End-Stage Renal Disease	<p>20% coinsurance for renal dialysis 20% coinsurance for Nutrition Therapy for End-Stage Renal Disease. Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietician or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p><b>In-Network</b> 20% of the cost for renal dialysis. \$10 copay for Nutrition Therapy for End-Stage Renal Disease.  <b>Out-of-Network</b> 30% of the cost for renal dialysis. 30% of the cost for Nutrition Therapy for End-Stage Renal Disease.</p>	<p><b>In-Network</b> 20% of the cost for renal dialysis. \$10 copay for Nutrition Therapy for End-Stage Renal Disease.  <b>Out-of-Network</b> 30% of the cost for renal dialysis. 30% of the cost for Nutrition Therapy for End-Stage Renal Disease.</p>
29 - Prescription Drugs	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a</p>	<p><b>Drugs covered under Medicare Part B</b>  <b>General</b> Most drugs not covered.</p>	<p><b>Drugs covered under Medicare Part B</b>  <b>General</b> 20% of the cost for Part B-covered</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
	<p>Medicare Prescription Drug Plan or you can get all of your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p>20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>30% of the cost for Part B drugs out-of-network.</p>	<p>chemotherapy drugs and other Part B-covered drugs.</p> <p>30% of the cost for Part B drugs out-of-network.</p>
		<p><b>Drugs Covered under Medicare Part D</b></p>	<p><b>Drugs Covered under Medicare Part D</b></p>
		<p><b>General</b> This plan does not offer prescription drug coverage.</p>	<p><b>General</b> This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at <a href="http://www.optimahealth.com/OptimaHealth/Members/Unsecured/Resources/Pages/OptimaMedicareDrugList.htm">www.optimahealth.com/OptimaHealth/Members/Unsecured/Resources/Pages/OptimaMedicareDrugList.htm</a> on the web.</p> <p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> <li>- have limited incomes,</li> <li>- live in long term care facilities, or</li> <li>- have access to Indian/Tribal/Urban (Indian Health Service).</li> </ul> <p>Your in-network prescription coverage may be limited to the plan's service area. This means that if you travel outside the service area, you may have to pay the full cost of your prescription. In certain emergencies, your drugs will be covered if you get them at an out-of-network pharmacy although you may have to pay additional charges. Contact the plan for details.</p>
			<p>Total yearly drug costs are the total drug</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
29 - Prescription Drugs Continued			<p>costs paid by both you and the plan.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Optima Medicare Value Plus (PPO) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to the special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on <a href="http://www.Medicare.gov">Medicare.gov</a>.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p> <p>If you request a formulary exception for a drug and Optima Medicare Value Plus (PPO) approves the exception, you will pay Non-Preferred Brand cost sharing for that drug.</p> <p><b>In-Network</b> \$0 deductible.</p> <p><b>Initial Coverage</b> You pay the following until total yearly drug costs reach \$2,830:</p> <p><b>Retail Pharmacy</b> Generic</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
29 - Prescription Drugs Continued			<p data-bbox="1493 155 1955 220">-\$4 copay for a one-month (31-day) supply of drugs in this tier.</p> <p data-bbox="1493 245 1982 310">-\$12 copay for a three-month (90-day) supply of drugs in this tier.</p> <p data-bbox="1493 334 2024 399">-\$8 copay for a 60-day supply of drugs in this tier.</p> <p data-bbox="1493 423 1696 456"><b>Preferred Brand</b></p> <p data-bbox="1493 464 1965 529">-\$30 copay for a one-month (31-day) supply of drugs in this tier.</p> <p data-bbox="1493 553 1982 618">-\$90 copay for a three-month (90-day) supply of drugs in this tier.</p> <p data-bbox="1493 643 2007 708">-\$60 copay for a 60-day supply of drugs in this tier.</p> <p data-bbox="1493 732 1759 764"><b>Non-Preferred Brand</b></p> <p data-bbox="1493 773 1965 837">-\$60 copay for a one-month (31-day) supply of drugs in this tier.</p> <p data-bbox="1493 862 1997 927">-\$180 copay for a three-month (90-day) supply of drugs in this tier.</p> <p data-bbox="1493 951 2024 1016">-\$120 copay for a 60-day supply of drugs in this tier.</p> <p data-bbox="1493 1040 1612 1073"><b>Specialty</b></p> <p data-bbox="1493 1081 1955 1146">-30% coinsurance for a one-month (31-day) supply of drugs in this tier.</p> <p data-bbox="1493 1170 2013 1235">-30% coinsurance for a three-month (90-day) supply of drugs in this tier.</p> <p data-bbox="1493 1260 2018 1325">-30% coinsurance for a 60-day supply of drugs in this tier.</p> <p data-bbox="1493 1357 1871 1390"><b>Long Term Care Pharmacy</b></p> <p data-bbox="1493 1398 1591 1430"><b>Generic</b></p> <p data-bbox="1493 1438 2039 1461">-\$4 copay for a one-month (34-day) in this</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
29 - Prescription Drugs Continued			<p>tier.</p> <p>Preferred Brand -\$30 copay for a one-month (34-day) supply of drugs in this tier.</p> <p>Non-Preferred Brand -\$60 copay for a one-month (34-day) supply of drugs in this tier.</p> <p>Specialty -30% coinsurance for a one-month (34-day) supply of drugs in this tier.</p> <p><b>Mail Order</b></p> <p>Generic -\$12 copay for a three-month (90-day) supply of all drugs in this tier.</p> <p>Preferred Brand -\$90 copay for a three-month (90-day) supply of all drugs in this tier.</p> <p>Non-Preferred Brand -\$180 copay for a three-month (90-day) supply of all drugs in this tier.</p> <p>Specialty -30% coinsurance for a three-month (90-day) supply of drugs in this tier.</p> <p><b>Coverage Gap</b> After your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.</p> <p><b>Catastrophic Coverage</b> After your yearly out-of-pocket drug costs reach \$ 4,550, you pay the greater of: -\$2.50 copay for generic (including brand</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
29 - Prescription Drugs Continued			<p data-bbox="1493 155 2028 256">drugs treated as generic) and \$6.30 copay for all other drugs, or -5% coinsurance.</p> <p data-bbox="1493 297 1713 329"><b>Out-of-Network</b></p> <p data-bbox="1493 334 2028 764">Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Optima Medicare Value Plus (PPO).</p> <p data-bbox="1493 808 1940 841"><b>Out-of-Network Initial Coverage</b></p> <p data-bbox="1493 846 2028 984">You will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,830:</p> <p data-bbox="1493 1008 1955 1114">Generic -\$4 copay for a one-month (31-day) supply of drugs in this tier.</p> <p data-bbox="1493 1138 1965 1243">Preferred Brand -\$30 copay for a one-month (31-day) supply of drugs in this tier.</p> <p data-bbox="1493 1268 1965 1373">Non-Preferred Brand -\$60 copay for a one-month (31-day) supply of drugs in this tier.</p> <p data-bbox="1493 1398 1997 1487">Specialty -30% coinsurance for a one-month (31-day) supply of drugs in this tier.</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
29 - Prescription Drugs Continued			<p><b>Out-of-Network Coverage Gap</b> After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by Optima Medicare Value Plus (PPO) for out-of-network purchases when you are in the coverage gap. However you should still submit documentation to Optima Medicare Value Plus (PPO) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p><b>Out-of-Network Catastrophic Coverage</b> After your yearly out-of-pocket drug costs reach \$ 4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following: -A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or -5% coinsurance.</p>
30 - Dental Services	Preventive dental services (such as cleaning) not covered.	<p><b>In-Network</b> In general, preventive dental benefits (such as cleaning) not covered.  \$0 copay for Medicare-covered dental benefits.</p> <p><b>Out-of-Network</b> 30% of the cost for comprehensive dental benefits.</p>	<p><b>In-Network</b> In general, preventive dental benefits (such as cleaning) not covered.  \$0 copay for Medicare-covered dental benefits.</p> <p><b>Out-of-Network</b> 30% of the cost for comprehensive dental benefits.</p>
31 - Hearing Services	Routine hearing exams and	<p><b>In-Network</b> In general, routine hearing exams and</p>	<p><b>In-Network</b> In general, routine hearing exams and</p>

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
	hearing aids not covered. 20% coinsurance for diagnostic hearing exams.	hearing aids not covered. \$0 copay for Medicare-covered diagnostic hearing exams.	hearing aids not covered. \$0 copay for Medicare-covered diagnostic hearing exams.
		<b>Out-of-Network</b> 30% of the cost for hearing exams.	<b>Out-of-Network</b> 30% of the cost for hearing exams.
32 – Vision Services	20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.  Routine eye exams and glasses not covered.  Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.  Annual glaucoma screenings covered for people at risk.	<b>In-Network</b> Non-Medicare-covered eye exams and glasses not covered.  \$25 copay for one pair of eyeglasses or contact lenses after cataract surgery.  \$30 copay for exams to diagnose and treat diseases and conditions of the eye.  <b>Out-of-Network</b> 30% of the cost for eye exams.  30% of the cost for eye wear.	<b>In-Network</b> Non-Medicare-covered eye exams and glasses not covered.  \$25 copay for one pair of eyeglasses or contact lenses after cataract surgery.  \$30 copay for exams to diagnose and treat diseases and conditions of the eye.  <b>Out-of-Network</b> 30% of the cost for eye exams.  30% of the cost for eye wear.
33 - Physical Exams	20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage.  When you get Medicare Part B, you can get a one time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.	<b>In-Network</b> When you get Medicare Part B, you can get a one-time physical within the first 12 months of your new Part B coverage. The coverage does not include lab tests.  Routine exams not covered.  30% of the cost for Medicare-covered benefits.	<b>In-Network</b> When you get Medicare Part B, you can get a one-time physical within the first 12 months of your new Part B coverage. The coverage does not include lab tests.  Routine exams not covered.  30% of the cost for Medicare-covered benefits
34 - Health/Wellness Education	Smoking Cessation: Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related	<b>In-Network</b> \$0 copay for each Medicare-covered smoking cessation counseling session.	<b>In-Network</b> \$0 copay for each Medicare-covered smoking cessation counseling session

Benefit Category	Original Medicare	Optima Medicare Value (PPO)	Optima Medicare Value Plus (PPO)
	illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay coinsurance, and Part B deductible applies.	<b>Out-of-Network</b> 30% of the cost for Health and Wellness services.	<b>Out-of-Network</b> 30% of the cost for Health and Wellness services.
Transportation (Routine)	Not covered.	<b>In-Network</b> This plan does not cover routine transportation.	<b>In-Network</b> This plan does not cover routine transportation.
Acupuncture	Not covered.	<b>In-Network</b> This plan does not cover Acupuncture.	<b>In-Network</b> This plan does not cover Acupuncture.