

This is your Summary of Benefits.

2020

Allwell Dual Medicare (HMO D-SNP) H2915: 002
Bucks, Chester, Delaware, Montgomery and
Philadelphia counties, PA



FROM |



pa health
& wellness.

This booklet provides you with a summary of what we cover and the cost-sharing responsibilities. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page, and ask for the "Evidence of Coverage" (EOC), or you may access the EOC on our website at allwell.pahealthwellness.com.

You are eligible to enroll in Allwell Dual Medicare (HMO D-SNP) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.
- You must be a United States citizen, or are lawfully present in the United States and permanently reside in the service area of the plan (in other words, your permanent residence is within the Allwell Dual Medicare (HMO D-SNP) service area counties). Our service area includes the following counties in Pennsylvania: Bucks, Chester, Delaware, Montgomery and Philadelphia.
- You do not have End-Stage Renal Disease (ESRD). (Exceptions may apply for individuals who develop ESRD while enrolled in an Allwell commercial or group health plan, or a Medicaid plan.)
- For Allwell Dual Medicare (HMO D-SNP), you must also be enrolled in the Pennsylvania Medicaid plan. Premiums, copays, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive. Your Part B premium is paid by the State of Pennsylvania for full-dual enrollees. Please contact the plan for further details.

The Allwell Dual Medicare (HMO D-SNP) plan gives you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current provider and pharmacy directory or, for an up-to-date list of network providers, visit allwell.pahealthwellness.com. (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor Allwell Dual Medicare (HMO D-SNP) will be responsible for the costs.)

This Allwell Dual Medicare (HMO D-SNP) plan also includes Part D coverage, which provides you with the ease of having both your medical and prescription drug needs coordinated through a single convenient source.

Summary of Benefits

JANUARY 1, 2020–DECEMBER 31, 2020

Benefits	Allwell Dual Medicare (HMO D-SNP) H2915:002 Premiums / Copays / Coinsurance
Premiums, copays, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive.	
Monthly Plan Premium	\$ 0 (You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.)
Deductible	<ul style="list-style-type: none"> • \$0 deductible for covered medical services • \$435 deductible for Part D prescription drugs. If you receive “Extra Help” to pay for your prescription drugs, your deductible amount will be either \$0 or \$89 depending on the level of “Extra Help” you receive.
Maximum Out-of-Pocket Responsibility <i>(does not include prescription drugs)</i>	\$3,400 annually This is the most you will pay in copays and coinsurance for medical services for the year.
Inpatient Hospital Coverage *	\$0 copay per stay, per benefit period.
Outpatient Hospital Coverage*	<ul style="list-style-type: none"> • Outpatient Hospital (includes ambulatory surgical center and observation services): \$0 copay per visit
Doctor Visits	<ul style="list-style-type: none"> • Primary Care: \$0 copay per visit • Specialist: \$0 copay per visit
Preventive Care <i>(e.g. flu vaccine, diabetic screening)</i>	\$0 copay for most Medicare-covered preventive services Other preventive services are available.
Emergency Care	\$0 copay per visit You do not have to pay the copay if admitted to the hospital immediately.
Urgently Needed Services	\$0 copay per visit
Diagnostic Services/Labs/Imaging*	<ul style="list-style-type: none"> • Lab services: \$0 copay • Diagnostic tests and procedures: \$0 copay • Outpatient X-ray services: \$0 copay • Diagnostic Radiology services (such as, MRI, MRA, CT, PET): \$0 copay

Services with an * (asterisk) may require prior authorization from your doctor.

Benefits	Allwell Dual Medicare (HMO D-SNP) H2915:002 Premiums / Copays / Coinsurance
Hearing Services	<ul style="list-style-type: none"> • Hearing exam (Medicare-covered): \$0 copay • Routine hearing exam: \$0 copay (1 every calendar year) • Hearing aid: \$0 copay (2 hearing aids, 1 per ear, per calendar year)
Dental Services	<ul style="list-style-type: none"> • Dental services (Medicare-covered): \$0 copay per visit • Preventive Dental Services: \$0 copay (including oral exams, cleanings and X-rays). • Comprehensive dental services: Additional comprehensive dental benefits are available. • There is a maximum allowance of \$1,500 every calendar year; it applies to all comprehensive dental benefits.
Vision Services	<ul style="list-style-type: none"> • Vision exam (Medicare-covered): \$0 copay per visit • Routine eye exam: \$0 copay per visit (up to 1 every calendar year) • Routine eyewear: up to \$250 allowance every calendar year
Mental Health Services	Individual and group therapy: \$0 copay per visit
Skilled Nursing Facility *	Days 1-100: \$0 copay per stay, per benefit period.
Physical Therapy*	\$0 copay per visit
Ambulance*	\$0 copay (per one-way trip) for ground or air ambulance services
Transportation*	\$0 copay for each one-way trip Up to 30 one-way trips to plan-approved locations each calendar year
Medicare Part B Drugs*	<ul style="list-style-type: none"> • Chemotherapy drugs: \$0 copay • Other Part B drugs: \$0 copay

Services with an * (asterisk) may require prior authorization from your doctor.

Part D Prescription Drugs

Deductible Stage	<p>\$435 deductible for Part D prescription drugs.</p> <p>The Deductible Stage is the first payment stage for your drug coverage. This stage begins when you fill your first prescription in the year. When you are in this payment stage, you must pay the full cost of your Part D drugs until you reach the plan's deductible amount.</p> <p>Once you have paid the plan's deductible amount for your Part D drugs, you leave the Deductible Stage and move on to the next payment stage (Initial Coverage Stage). If you receive "Extra Help" to pay for your prescription drugs, your deductible amount will be either \$0 or \$89 depending on the level of "Extra Help" you receive.</p>	
Initial Coverage Stage <i>(after you pay your Part D deductible, if applicable)</i>	<p>After you have met your deductible (if applicable), the plan pays its share of the cost of your drugs and you pay your share of the cost. You generally stay in this stage until the amount of your year-to-date "total drug costs" reaches \$4,020. "Total drug costs" is the total of all payments made for your covered Part D drugs. It includes what the plan pays and what you pay. Once your "total drug costs" reach \$4,020 you move to the next payment stage (Coverage Gap Stage).</p>	
	Standard Retail Rx 30-day supply	Mail Order Rx 90-day supply
	25% coinsurance	25% coinsurance
Coverage Gap Stage	<p>During this payment stage, you receive a 70% manufacturer's discount on covered brand name drugs and the plan will cover another 5%, so you will pay 25% of the negotiated price and a portion of the dispensing fee on brand-name drugs. In addition, the plan will pay 75% and you pay 25% for generic drugs. (The amount paid by the plan does not count towards your out-of-pocket costs).</p> <p>You generally stay in this stage until the amount of your year-to-date "out-of-pocket costs" reaches \$6,350. "Out of pocket costs" includes what you pay when you fill or refill a prescription for a covered Part D drug and payments made for your drugs by any of the following programs or organizations: "Extra Help" from Medicare; Medicare's Coverage Gap Discount Program; Indian Health Service; AIDS drug assistance programs; most charities; and most State Pharmaceutical Assistance Programs (SPAPs). Once your "out-of-pocket costs" reach \$6,350, you move to the next payment stage (Catastrophic Coverage Stage).</p>	

Part D Prescription Drugs

	<p>If you qualify for “Extra Help” this stage doesn’t apply. If you are not eligible for “Extra Help”, call the plan or refer to the Evidence of Coverage (EOC), Chapter 6, for outpatient prescription drug cost-sharing information.</p>
Catastrophic Stage	<p>During this payment stage, the plan pays most of the cost for your covered drugs. For each prescription, you pay whichever of these is greater: a payment equal to 5% coinsurance of the drug, or a copayment (\$3.60 for a generic drug or a drug that is treated like a generic, \$8.95 for all other drugs).</p>
Important Info:	<p>Cost-sharing may change depending on the level of help you receive, the pharmacy you choose (such as Standard Retail, Mail Order, Long-Term Care, or Home Infusion) and when you enter any of the four stages of the Part D benefit.</p> <p>For more information about the costs for Long-Term Supply, Home Infusion, or additional pharmacy-specific cost-sharing and the stages of the benefit, please call us or access our EOC online.</p> <p>Low income subsidy (LIS) is extra help you receive from Medicare. To find out if you qualify, visit www.Medicare.gov or call Member Services at 1-866-330-9368 (TTY: 711).</p>

Additional Covered Benefits	
Benefits	Allwell Dual Medicare (HMO D-SNP) H2915: 002 Premiums / Copays / Coinsurance
Opioid Treatment Program Services	<ul style="list-style-type: none"> • Individual setting: \$0 copay per visit • Group setting: \$0 copay per visit
Over-the-Counter (OTC) Items	<p>\$0 copay (\$325 allowance per quarter) for items available via order.</p> <p>There is a limit of 15 per item, per order, with the exception of blood pressure monitors which are limited to one per year.</p> <p>Please visit the plan's website to see the list of covered over-the-counter items.</p>
Meals*	<p>\$0 copay</p> <p>Plan covers home-delivered meals (up to 2 meals per day for 14 days) following discharge from an inpatient facility or skilled nursing facility provided the meals are medically necessary and ordered by a physician or practitioner.</p>
Chiropractic Care	Chiropractic services (Medicare-covered): \$0 copay per visit
Medical Equipment/Supplies*	<ul style="list-style-type: none"> • Durable Medical Equipment (e.g., wheelchairs, oxygen): \$0 copay • Prosthetics (e.g., braces, artificial limbs): \$0 copay • Diabetic supplies: \$0 copay
Foot Care (Podiatry Services)	Foot exams and treatment (Medicare-covered): \$0 copay per visit
Wellness Programs	<ul style="list-style-type: none"> • Fitness program: \$0 copay • 24-hour Nurse Connect: \$0 copay <p>For a detailed list of wellness program benefits offered, please refer to the EOC.</p>

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Comprehensive Written Statement for Prospective Enrollees

The benefits described in the Premium and Benefit section of the Summary of Benefits are covered by our Medicare Advantage plan. For each benefit listed, you can see what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility. Coverage of the benefits described in this Summary of Benefits depends upon your level of Medicaid eligibility. No matter what your level of Medicaid eligibility is, Allwell Dual Medicare (HMO D-SNP) will cover the benefits described in the Premium and Benefit section of the Summary of Benefits. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the Pennsylvania Department of Human Services toll free at 1-800-692-7462.

Our source of information for Medicaid benefits is

<http://www.dhs.pa.gov/citizens/healthcaremedicalassistance/index.htm>. All Medicaid covered services are subject to change at any time. For the most current Pennsylvania Medicaid coverage information, please visit <http://www.dhs.pa.gov/citizens/healthcaremedicalassistance/index.htm> or call Member Services for assistance. A detailed explanation of Pennsylvania benefits can be found online at <http://www.dhs.pa.gov/citizens/healthcaremedicalassistance/index.htm>.

Pennsylvania's Current Medicaid State Plan Benefits and Home and Community Based Services	
Adult Benefit Package*	
Services	Adult Benefit Package
Category 1: Ambulatory Services	
Primary Care Provider	No limits
Physician Services and Medical and Surgical Services provided by a Dentist	No limits
Certified Registered Nurse Practitioner	No Limits
Federally Qualified Health Center/Rural Health Clinic	No limits except for Dental Care Services as described below
Independent Clinic	No limits
Outpatient Hospital Clinic	No limits
Podiatrist Services	No limits
Chiropractic Services	No limits
Optometrist Services	2 visits (exams) per calendar year
Hospice Care	The only key limitation is related to respite care, which may not exceed a total of 5 consecutive days in a 60-day certification period.
Radiology (For example: X-Rays, MRIs, and CTs)	No limits
Dental Care Services	Diagnostic, preventive, restorative, surgical dental procedures, prosthodontics and sedation.

Pennsylvania's Current Medicaid State Plan Benefits and Home and Community Based Services	
Adult Benefit Package*	
Services	Adult Benefit Package
	<p>Key Limitations:</p> <p>Dentures - 1 upper arch (complete or partial) and 1 lower arch (complete or partial) per lifetime.</p> <p>Denture relines - either full or partial, limited to 1 arch every 2 calendar years.</p> <p>Oral exams -1 per 180 days</p> <p>Dental prophylaxis - 1 per 180 days</p> <p>Panoramic maxilla or mandible single film Is limited to 1 per 5 calendar years.</p> <p>Crowns, periodontics and endodontics only via approved benefit limit exception.</p>
Outpatient Hospital Short Procedure Unit (SPU)	No limits
Outpatient Ambulatory Surgical Center (ASC)	No limits
Non-Emergency Medical Transport	Only to and from Medicaid covered services
Family Planning Clinic, Services and Supplies	No limits
Renal Dialysis	<p>Initial training for home dialysis is limited to 24 sessions per patient per calendar year.</p> <p>Backup visits to the facility limited to no more than 75 per calendar year</p>
Category 2: Emergency Services	
Emergency Room	No limits
Ambulance	No limits
Category 3: Hospitalization	
Inpatient Acute Hospital	No limits
Inpatient Rehab Hospital	No limits
Inpatient Psychiatric Hospital	No limits
Inpatient Drug & Alcohol	No limits

Pennsylvania's Current Medicaid State Plan Benefits and Home and Community Based Services	
Adult Benefit Package*	
Services	Adult Benefit Package
Category 4: Maternity and Newborn	
Maternity - Physician, Certified Nurse Midwives, Birth Centers	No Limits
Category 5: Mental Health and Substance Abuse (Behavioral Health)	
Outpatient Psychiatric Clinic	No limits
Mobile Mental Health Treatment	No limits
Outpatient Drug And Alcohol Treatment	No limits
Methadone Maintenance	No limit
Clozapine	No limits
Psychiatric Partial Hospital	No limits
Peer Support	No limits
Crisis	No limits
Targeted Case Management – other than Behavioral Health	Limited to Individuals Identified in the target group (no limits)
Targeted Case Management – Behavioral Health Only	Limited to individuals with Serious Mental illness (SMI) only (No limits)
Category 6: Prescription Drugs	
Prescription Drugs	No limits
Nutritional Supplements	No limits
Category 7: Rehabilitation and Habilitation Services and Devices	
Skilled Nursing Facility	365 days per calendar year
Home Health Care includes nursing, aide and therapy services.	Unlimited for the first 28 days; limited to 15 days every month thereafter.
ICF/IID and ICF/ORC	Requires and institutional level of care (No limits).
Durable Medical Equipment	No limits
Prosthetics and Orthotics	<p>Orthopedic Shoes and Hearing Aids are not covered.</p> <p>Coverage of molded shoes is limited to molded shoes for severe foot and ankle conditions and deformities of such a degree that the beneficiary is unable to wear ordinary shoes without corrections and modifications.</p> <p>Coverage of modifications to orthopedic shoes are molded shoes is limited to only</p>

Pennsylvania's Current Medicaid State Plan Benefits and Home and Community Based Services	
Adult Benefit Package*	
Services	Adult Benefit Package
	<p>modifications necessary for the application of a brace or splint.</p> <p>Coverage for low vision aids and eye prostheses is limited to 1 per 2 calendar years.</p> <p>Coverage for an eye ocular is limited to 1 per calendar year.</p>
Eyeglass Lenses	Limited to individuals diagnosed with aphkia – 2 frames per calendar year. Deluxe frames not included.
Contact Lenses	Limited to individuals diagnosed with aphkia – 4 lenses per calendar year.
Medical Supplies	No limits
Therapy (Physical, occupational, speech) – Rehabilitative	Only when provided by a hospital, outpatient clinic or home health provider
Therapy (Physical, occupational, speech) – Habilitative	Only when provided by a hospital, outpatient clinic or home health provider
Category 8: Laboratory Services	
Laboratory	No limits
Category 9: Preventive/Wellness Services and Chronic Care	
Tobacco Cessation**	70, 15-minute units per calendar year

All units of service, age, gender, diagnosis, and other procedure code related limits still apply as indicated on the Medical Assistance Fee Schedule.

*Children's benefit plan will include all medically necessary services without limitation.

**Tobacco cessation is one of the preventive services as recommended by the US Preventive Service task Force. For a full listing of preventive services beyond tobacco cessation, please contact your MCO.

Home and Community-Based Services (HCBS)	
Services	Limits
<ul style="list-style-type: none"> Adult Daily Living Services Assistive Technology 	<p>Under Community Integration:</p> <p>Each distinct goal may not be more than twenty-six (26) weeks.</p>

Home and Community-Based Services (HCBS)

Services	Limits
<ul style="list-style-type: none"> • Behavior Therapy • Benefits Counseling • Career Assessment • Cognitive Rehabilitation Therapy • Community Integration • Community Transition Services • Counseling • Employment Skills Development • Home Adaptations • Home Delivered Meals • Home Health Aide • Home Health -Nursing • Home Health - Occupational Therapy • Home Health -Physical Therapy • Home Health -Speech and Language Therapy • Job Coaching • Job Finding • Non-Medical Transportation • Nutritional Counseling 	<p>No more than 32 units per week for one goal will be approved. If the participant has multiple goals, no more than 48 units per week will be approved.</p> <p>However, the Office of Long Term Living retains the discretion to authorize more than 48 units (12 hours) of Community Integration In one week for up to 21 hours per week and for periods longer than 26 weeks.</p> <p>Community Transition Services are limited to an aggregate of \$4,000 per participant, per lifetime, as pre-authorized by the State Medicaid Agency program office.</p> <p>Total combined hours for Employment Skills Development, or Job Coaching services are limited to 50 hours in a calendar week. A participant whose needs exceed 50 hours a week must obtain prior approval.</p> <p>Under Specialized Medical Equipment and Supplies non-covered Items include:</p> <p>All prescription and over-the-counter medication&, compounds and solutions (except wipes and barrier cream)</p> <p>Items covered under third' party payer liability</p> <p>Items that do not provide direct medical or remedial benefit to the participant and/or are not directly related to a participant's disability</p> <p>Food, food supplements, food substitutes (including formulas), and thickening agents</p> <p>Eyeglasses, frames, and lenses</p> <p>Dentures</p>

Home and Community-Based Services (HCBS)

Services	Limits
<ul style="list-style-type: none"> • Participant-Directed Community Supports • Participant-Directed Goods and Services • Personal Assistance Services • Personal Emergency Response System (PERS) • Pest Eradication • Residential Habilitation • Respite • Service Coordination • Specialized Medical Equipment and Supplies • Structured Day Habilitation • Telecare • Vehicle Modifications 	<p>Any Item labeled as experimental that has been denied by Medicare and/or Medicaid</p> <p>Recreational or exercise equipment and adaptive devices for such</p>

For all HCBS services that are also offered under the State Plan, the State Plan benefit must be exhausted before HCBS services can be accessed. Additionally, Medicare and other third party resources such as private Insurance limitations must also have been exhausted. Lastly, some HCBS services may not be accessed at the same time.

For more information, please contact:

Allwell Dual Medicare (HMO D-SNP)
300 Corporate Center Drive
Camp Hill, PA 17011

allwell.pahealthwellness.com

Current members should call: 1-866-330-9368 (TTY: 711)
Prospective members should call: 1-877-891-6103 (TTY: 711)

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This plan is available to anyone who has both Medical Assistance from the State and Medicare.

This information is not a complete description of benefits. Call 1-866-330-9368 (TTY: 711) for more information.

“Coinsurance” is the percentage you pay of the total cost of certain medical and/or prescription drug services.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

This document is available in other formats such as Braille, large print or audio.

Allwell is contracted with Medicare for HMO SNP plans, and with the state Medicaid program. Enrollment in Allwell depends on contract renewal.