

Advantage Plan

Optimum_x Non-MSA (HMO/POS) Plan



SUMMARY OF BENEFITS



MEDICAL MUTUAL OF OHIO®
YOUR HEALTHCARE PARTNER SINCE 1934

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Advantage Plan

Optimum_x Non-MSA (HMO/POS) Plan

Thank you for your interest in Advantage Plan Optimum_x Non-MSA (HMO/POS). Our plan is offered by Medical Mutual of Ohio®, a Medicare Advantage Health Maintenance Organization (HMO), with a point-of-service (POS) option. This Summary of Benefits tells you some features of our plan. 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 Advantage Plan Optimum_x Non-MSA (HMO/POS) and ask for the *Evidence of Coverage*.

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Introduction

You have choices in your healthcare.

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 Advantage Plan Optimum_x Non-MSA (HMO/POS). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may join or leave a plan only at certain times. Please call Advantage Plan Optimum_x Non-MSA (HMO/POS) at the number listed at the end of this introduction or 800/MEDICARE (800/633-4227) for more information. TTY/TDD users should call 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 Advantage Plan Optimum_x Non-MSA (HMO/POS) 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 plan covers 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 is Advantage Plan Optimum_x Non-MSA (HMO/POS) available?

The service area for this plan includes: Adams, Ashland, Athens, Auglaize, Champaign, Clinton, Crawford, Darke, Fayette, Gallia, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Huron, Jackson, Logan, Marion, Meigs, Mercer, Monroe, Morgan, Noble, Paulding, Perry, Pike, Putnam, Ross, Sandusky, Scioto, Seneca, Shelby, Van Wert, Vinton, Williams, Wyandot counties, OH. You must live in one of these areas to join this plan.

Who is eligible to join Advantage Plan Optimum_x Non-MSA (HMO/POS)?

You can join Advantage Plan Optimum_x Non-MSA (HMO/POS) 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 Advantage Plan Optimum_x Non-MSA (HMO/POS) unless they are members of our organization and have been since their dialysis began.

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Can I choose my doctors?

Advantage Plan Optimum_x Non-MSA (HMO/POS) has formed a network of doctors, specialists and hospitals. You can use any doctor who is part of our network. In some cases, 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 Advantage-Plan.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?

Advantage Plan Optimum_x Non-MSA (HMO/POS) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

Where can I get my prescriptions if I join this plan?

Advantage Plan Optimum_x Non-MSA (HMO/POS) 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 Advantage-Plan.com. Our customer service number is listed at the end of this introduction.

What is a prescription drug formulary?

Advantage Plan Optimum_x Non-MSA (HMO/POS) 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 website at Advantage-Plan.com.

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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:

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

What are my protections in this plan?

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 Advantage Plan Optimum_x Non-MSA (HMO/POS), 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, Kepro, Inc. You can contact Kepro, Inc. at 800/589-7337.

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As a member of Advantage Plan Optimum_x Non-MSA (HMO/POS), 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 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 the 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.

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 Advantage Plan Optimum_x Non-MSA (HMO/POS) for more details.

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What types of drugs may be covered under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact Advantage Plan Optimum_x Non-MSA (HMO/POS) 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 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 800/982-3117 to obtain a copy of the plan ratings for this plan. TTY users call Ohio Relay at 711.

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Please call Advantage Plan from Medical Mutual of Ohio for more information about this plan.

For more information about Medicare, please call Medicare at 800/MEDICARE (800/633-4227). TTY users should call 877/486-2048. You can call 24 hours a day, 7 days a week. Or, visit Medicare.gov on the Web.

Visit us at Advantage-Plan.com or, call us:

Customer Service Hours:

Monday through Sunday from 8 a.m. to 8 p.m. Eastern Standard Time (EST).

- Current members should call toll-free 800/982-3117 for questions related to the Medicare Advantage program (TTY/TDD: 800/982-8109).
- Prospective members should call toll-free 800/613-2583 for questions related to the Medicare Advantage program (TTY/TDD: Call Ohio Relay at 711).
- Current members should call toll-free 800/935-9952 for questions related to the Medicare Part D Prescription Drug program (TTY/TDD: 800/716-3231).
- Prospective members should call toll-free 800/613-2583 for questions related to the Medicare Part D Prescription Drug program (TTY/TDD: Call Ohio Relay at 711).

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

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Important Information		
<p>1. Premium and Other Important Information</p>	<p>In 2009 the monthly Part B Premium was \$96.40 and 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 and \$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 800/772-1213. TTY users should call 800/325-0778.</p>	<p>General: \$210 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>In-Network: \$3,400 out-of-pocket limit. All plan services included.</p> <p>Out-of-Network: \$3,400 out-of-pocket limit. All plan services included.</p>
<p>2. Doctor and Hospital Choice <i>(For more information, see Emergency - #15 and Urgently Needed Care - #16)</i></p>	<p>You may go to any doctor, specialist, or hospital that accepts Medicare.</p>	<p>In-Network: No referral required for network doctors, specialists and hospitals.</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Inpatient Care		
<p>3. Inpatient Hospital Care <i>(Includes Substance Abuse and Rehabilitation Services)</i></p>	<p>In 2009 the amounts for each benefit period were:</p> <ul style="list-style-type: none"> • Days 1 - 60: \$1,068 deductible. • Days 61 - 90: \$267 per day. • Days 91 - 150: \$534 per lifetime reserve day. <p>These amounts will change for 2010. Call 800/MEDICARE (800/633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p> <p>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>In-Network: \$250 copay for each Medicare-covered hospital stay.</p> <p>\$0 copay for additional hospital days.</p> <p>No limit to the number of days covered by the plan each benefit period.</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>
<p>4. Inpatient Mental Health Care</p>	<p>Same deductible and copay as inpatient hospital care (see "Inpatient Hospital Care" above).</p> <p>190 lifetime limit in a Psychiatric Hospital.</p>	<p>In-Network: \$250 copay for each Medicare-covered hospital stay.</p> <p>You get up to 190 days in a Psychiatric Hospital in a lifetime.</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Inpatient Care (cont.)		
<p>5. Skilled Nursing Facility (SNF) <i>(In a Medicare-certified facility)</i></p>	<p>In 2009 the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <ul style="list-style-type: none"> • Days 1 - 20: \$0 per day • Days 21 - 100: \$133.50 per day <p>These amounts will change for 2010. 100 days for each benefit period.</p> <p>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>General: Authorization rules may apply.</p> <p>In-Network: \$100 copay for each SNF stay.</p> <p>Plan covers up to 100 days each benefit period.</p> <p>No prior hospital stay is required.</p>
<p>6. Home Health Care <i>(Includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</i></p>	<p>\$0 copay.</p>	<p>In-Network: \$0 copay for Medicare-covered home health visits.</p>
<p>7. Hospice</p>	<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>General: You must get care from a Medicare-certified hospice.</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Outpatient Care		
8. Doctor Office Visits	20% coinsurance.	<p>General: See "Physical Exams" for more information.</p> <p>In-Network: \$10 copay for each primary care doctor visit for Medicare-covered benefits. \$30 copay for each in-area, network urgent care Medicare-covered visit. \$20 copay for each specialist visit for Medicare-covered benefits.</p>
9. Chiropractic Services	Routine care not covered. 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>In-Network: \$20 copay for each Medicare-covered visits. \$20 copay for up to six routine visit(s) every year. 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>
10. Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	<p>In-Network: \$20 copay for each Medicare-covered visit. \$20 copay for up to six routine visit(s) every year. Medicare-covered podiatry visits are for medically-necessary foot care.</p>
11. Outpatient Mental Health Care	45% coinsurance for most outpatient mental health services.	<p>In-Network: \$20 copay for each Medicare-covered individual or group therapy visit.</p>
12. Outpatient Substance Abuse Care	20% coinsurance.	<p>In-Network: \$20 copay for Medicare-covered individual or group visits.</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Outpatient Care (cont.)		
13. Outpatient Services/Surgery	20% coinsurance for the doctor. 20% of outpatient facility charges.	In-Network: \$75 copay for each Medicare-covered ambulatory surgical center visit. \$100 copay for each Medicare-covered outpatient hospital facility visit.
14. Ambulance Services <i>(Medically necessary ambulance services)</i>	20% coinsurance.	General: Authorization rules may apply. In-Network: \$50 copay for Medicare-covered ambulance benefits.
15. Emergency Care <i>(You may go to any emergency room if you reasonably believe you need emergency care.)</i>	20% coinsurance for the doctor. 20% of facility charge, or a set copay per emergency room visit. 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. NOT covered outside the U.S. except under limited circumstances.	General: \$50 for Medicare-covered emergency room visits. Worldwide coverage.
16. Urgently Needed Care <i>(This is NOT emergency care, and in most cases, is out of the service area.)</i>	20% coinsurance, or a set copay. NOT covered outside the U.S. except under limited circumstances.	General: \$30 copay for Medicare-covered urgently needed care visits.
17. Outpatient Rehabilitation Services <i>(Occupational Therapy, Physical Therapy, Speech and Language Therapy.)</i>	20% coinsurance.	In-Network: \$20 copay for each Medicare-covered Occupational Therapy visit. \$20 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Outpatient Medical Services and Supplies		
18. Durable Medical Equipment <i>(Includes wheelchairs, oxygen, etc.)</i>	20% coinsurance.	In-Network: 20% of the cost for Medicare-covered items.
19. Prosthetic Devices <i>(Includes braces, artificial limbs and eyes, etc.)</i>	20% coinsurance.	In-Network: 20% of the cost for Medicare-covered items.
20. Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies <i>(Includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training)</i>	20% coinsurance. 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 nutritional assessment and counseling to help you manage your diabetes or kidney disease.	In-Network: \$0 copay for Diabetes self-monitoring training. \$0 copay for Nutrition Therapy for Diabetes. 20% of the cost for Diabetes supplies. Separate office visit cost sharing of \$10 copay may apply.
21. Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	20% coinsurance for diagnostic tests and x-rays. \$0 copay for Medicare-covered lab services. 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.	General: Authorization rules may apply. In-Network: \$0 copay for Medicare-covered: <ul style="list-style-type: none"> • lab services • diagnostic procedures and tests • X-rays • diagnostic radiology services (not including X-rays) • therapeutic radiology service Separate office visit cost sharing of \$10 copay may apply.

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BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services		
22. Bone Mass Measurement <i>(For people with Medicare who are at risk)</i>	20% coinsurance. Covered once every 24 months (more often if medically-necessary) if you meet certain medical conditions.	In-Network: \$0 copay for Medicare-covered bone mass measurement.
23. Colorectal Screening Exams <i>(For people with Medicare age 50 and older)</i>	20% coinsurance. Covered when you are high risk or when you are age 50 and older.	In-Network: \$0 copay for Medicare-covered colorectal screenings.
24. Immunizations <i>(Flu vaccine, Hepatitis B vaccine—for people with Medicare who are at risk, Pneumonia vaccine)</i>	\$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.	In-Network: \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and Pneumonia vaccines.
25. Mammograms (Annual Screening) <i>(For women with Medicare age 40 and older)</i>	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.	In-Network: \$0 copay for Medicare-covered screening mammograms.
26. Pap Smears and Pelvic Exams <i>(For women with Medicare)</i>	\$0 copay for Pap smears. Covered once every two years. Covered once a year for women with Medicare at high risk. 20% coinsurance for Pelvic Exams.	In-Network: \$0 copay for Medicare-covered Pap smears and Pelvic Exams.
27. Prostate Cancer Screening Exams <i>(For men with Medicare age 50 and older)</i>	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.	In-Network: \$0 copay for Medicare-covered prostate cancer screening.

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
28. End-Stage Renal Disease (ESRD)	<p>20% coinsurance for renal dialysis.</p> <p>20% coinsurance for Nutrition Therapy for End-Stage Renal Disease.</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 nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>In-Network:</p> <p>\$0 copay for renal dialysis.</p> <p>\$0 copay 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 Medicare Prescription Drug Plan, or you can get all 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>Drugs covered under Medicare Part B</p> <p>General:</p> <p>\$0 copay for Part B-covered drugs.</p> <p>Drugs covered under Medicare Part D</p> <p>General:</p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at Advantage-Plan.com on the web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> • have limited incomes, • live in long-term care facilities, or • have access to Indian/Tribal/Urban (Indian Health Service) <p>The plan offers national in-network prescription drug coverage (i.e., this would include 50 states and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
29. Prescription Drugs (cont.)		<p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Advantage Plan Optimum_x Non-MSA (HMO/POS) 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 Medicare.gov.</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 tier exception in this plan, you will pay Non-Preferred Brand cost-sharing.</p> <p>In-Network: \$0 deductible.</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
29. Prescription Drugs (cont.)		<p>Initial Coverage You pay the following until total yearly drug costs reach \$2,830:</p> <p>Retail Pharmacy:</p> <p>Preferred Generic</p> <ul style="list-style-type: none"> • \$4 copay for a one-month (30-day) supply of drugs in this tier • \$12 copay for a three-month (90-day) supply of drugs in this tier • \$8 copay for a 60-day supply of drugs in this tier <p>Non-Preferred Generic</p> <ul style="list-style-type: none"> • \$15 copay for a one-month (30-day) supply of drugs in this tier • \$45 copay for a three-month (90-day) supply of drugs in this tier • \$30 copay for a 60-day supply of drugs in this tier <p>Preferred Brand:</p> <ul style="list-style-type: none"> • \$50 copay for a one-month (30-day) supply of drugs in this tier • \$150 copay for a three-month (90-day) supply of drugs in this tier • \$100 copay for a 60-day supply of drugs in this tier <p>Non-Preferred Brand:</p> <ul style="list-style-type: none"> • \$90 copay for a one-month (30-day) supply of drugs in this tier • \$270 copay for a three-month (90-day) supply of drugs in this tier • \$180 copay for a 60-day supply of drugs in this tier <p>Specialty:</p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (30-day) supply of drugs in this tier • 33% coinsurance for a three-month (90-day) supply of drugs in this tier • 33% coinsurance for a 60-day supply of drugs in this tier

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
29.Prescription Drugs (cont.)		<p>Long Term Care Pharmacy: Preferred Generic <ul style="list-style-type: none"> • \$4 copay for a one-month (34-day) supply of drugs in this tier Non-Preferred Generic <ul style="list-style-type: none"> • \$15 copay for a one-month (34-day) supply of drugs in this tier Preferred Brand: <ul style="list-style-type: none"> • \$50 copay for a one-month (34-day) supply of drugs in this tier Non-Preferred Brand: <ul style="list-style-type: none"> • \$90 copay for a one-month (34-day) supply of drugs in this tier Specialty: <ul style="list-style-type: none"> • 33% coinsurance for a one-month (34-day) supply of drugs in this tier </p> <p>Mail Order: Preferred Generic: <ul style="list-style-type: none"> • \$3 copay for a one-month (30-day) supply of drugs in this tier • \$8 copay for a three-month (90-day) supply of drugs in this tier • \$5 copay for a 60-day supply of drugs in this tier Non-Preferred Generic: <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of drugs in this tier • \$30 copay for a three-month (90-day) supply of drugs in this tier • \$20 copay for a 60-day supply of drugs in this tier Preferred Brand: <ul style="list-style-type: none"> • \$50 copay for a one-month (30-day) supply of drugs in this tier • \$150 copay for a three-month (90-day) supply of drugs • \$100 copay for a 60-day supply of drugs in this tier </p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
29. Prescription Drugs (cont.)		<p>Non-Preferred Brand:</p> <ul style="list-style-type: none"> • \$90 copay for a one-month (30-day) supply of drugs in this tier • \$270 copay for a three-month (90-day) supply of drugs in this tier • \$180 copay for a 60-day supply of drugs in this tier <p>Specialty:</p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (30-day) supply of drugs in this tier • 33% coinsurance for a three-month (90-day) supply of drugs in this tier • 33% coinsurance for a 60-day supply of drugs in this tier <p>Coverage Gap: The plan covers some generics (10% to 64% of formulary generic drugs) through the coverage gap.</p> <p>You pay the following:</p> <p>Retail Pharmacy:</p> <p>Preferred Generic</p> <ul style="list-style-type: none"> • \$4 copay for a one-month (30-day) supply of drugs in this tier • \$12 copay for a three-month (90-day) supply of drugs in this tier • \$8 copay for a 60-day supply of drugs in this tier <p>Non-Preferred Generic</p> <ul style="list-style-type: none"> • \$15 copay for a one-month (30-day) supply of drugs in this tier • \$45 copay for a three-month (90-day) supply of drugs in this tier • \$30 copay for a 60-day supply of drugs in this tier <p>Long Term Care Pharmacy:</p> <p>Preferred Generic:</p> <ul style="list-style-type: none"> • \$4 copay for a one-month (34-day) supply of drugs in this tier <p>Non-Preferred Generic:</p> <ul style="list-style-type: none"> • \$15 copay for a one-month (34-day) supply of drugs in this tier

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
29. Prescription Drugs (cont.)		<p>Mail Order: Preferred Generic</p> <ul style="list-style-type: none"> • \$3 copay for a one-month (30-day) supply of drugs in this tier • \$8 copay for a three-month (90-day) supply of drugs in this tier • \$5 copay for a 60-day supply of drugs in this tier <p>Non-Preferred Generic</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of drugs in this tier • \$30 copay for a three-month (90-day) supply of drugs in this tier • \$20 copay for a 60-day supply of drugs in this tier <p>For all other covered drugs, 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>Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> • \$2.50 copay for generic (including brand drugs treated as generic) and \$6.30 copay for all other drugs, or • 5% coinsurance <p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while travelling 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 Advantage Plan Optimum_x Non-MSA (HMO/POS).</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
29. Prescription Drugs (cont.)		<p>Out-of-Network Initial Coverage 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>Preferred Generic:</p> <ul style="list-style-type: none"> • \$4 copay for a one-month (30-day) supply of drugs in this tier <p>Non-Preferred Generic:</p> <ul style="list-style-type: none"> • \$15 copay for a one-month (30-day) supply of drugs in this tier <p>Preferred Brand:</p> <ul style="list-style-type: none"> • \$50 copay for a one-month (30-day) supply of drugs in this tier <p>Non-Preferred Brand:</p> <ul style="list-style-type: none"> • \$90 copay for a one-month (30-day) supply of drugs in this tier <p>Specialty:</p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (30-day) supply of drugs in this tier <p>Out-of-Network Coverage Gap: You will be reimbursed for these drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <p>Preferred Generic:</p> <ul style="list-style-type: none"> • \$4 copay for a one-month (30-day) supply of drugs in this tier <p>Non-Preferred Generic:</p> <ul style="list-style-type: none"> • \$15 copay for a one-month (30-day) supply of drugs in this tier

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
29. Prescription Drugs (cont.)		<p>Preferred Brand:</p> <ul style="list-style-type: none"> 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 you reach \$4,550. You will not be reimbursed by Advantage Plan Optimum_x Non-MSA (HMO/POS) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Advantage Plan Optimum_x Non-MSA (HMO/POS) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year. <p>Non-Preferred Brand:</p> <ul style="list-style-type: none"> 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 you reach \$4,550. You will not be reimbursed by Advantage Plan Optimum_x Non-MSA (HMO/POS) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Advantage Plan Optimum_x Non-MSA (HMO/POS) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
29. Prescription Drugs (cont.)		<p>Specialty:</p> <ul style="list-style-type: none"> 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 you reach \$4,550. You will not be reimbursed by Advantage Plan Optimum_x Non-MSA (HMO/POS) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Advantage Plan Optimum_x Non-MSA (HMO/POS) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year. <p>Out-of-Network Catastrophic Coverage 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:</p> <ul style="list-style-type: none"> \$2.50 copay for generic (including brand drugs treated as generic) and \$6.30 copay for all other drugs, or 5% coinsurance
30. Dental Services	Preventive dental services (such as cleaning) not covered.	<p>In-Network: \$0 copay for Medicare-covered dental benefits.</p> <p>In general, preventive dental benefits (such as cleaning) not covered.</p> <p>Separate office visit cost sharing of \$10 copay may apply.</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
31. Hearing Services	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>In-Network</p> <p>\$0 copay for hearing aids.</p> <p>\$20 copay for Medicare-covered diagnostic hearing exams.</p> <p>\$20 copay for up to one routine hearing test(s) every year.</p> <p>\$250 limit for hearing aids every three years.</p>
32. Vision Services	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>In-Network</p> <p>\$0 copay for</p> <ul style="list-style-type: none"> • one pair of eyeglasses or contact lenses after cataract surgery • glasses • contacts <p>\$20 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>\$20 copay for up to one routine eye exam(s) every year.</p> <p>\$40 limit for eye wear every year.</p> <p>Separate office visit cost sharing of \$10 copay may apply.</p>
33. Physical Exams	<p>20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage.</p> <p>When you get Medicare Part B, you can get a one time physical exam with in the first 12 months of your new Part B coverage. The coverage does not include lab tests.</p>	<p>In-Network:</p> <p>\$0 copay for routine exams.</p> <p>Limited to one exam(s) every year.</p> <p>Separate office visit cost sharing of \$10 copay may apply.</p>
Health/Wellness Education	<p>Smoking Cessation:</p> <p>Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related 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.</p>	<p>In-Network:</p> <p>\$0 copay for each Medicare-covered smoking cessation counseling session.</p>

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
Transportation <i>(Routine)</i>	Not Covered.	In-Network: This plan does not cover routine transportation.
Acupuncture	Not Covered.	In-Network: This plan does not cover Acupuncture.
Point-of-Service	You may go to any doctor, specialist or hospital that accepts Medicare.	<p>General Authorization rules may apply.</p> <p>Out-of-Network Point-of-Service coverage is available for the following benefits:</p> <ul style="list-style-type: none"> • Inpatient Hospital Care • Inpatient Mental Health Care • Skilled Nursing Facility (SNF) • Home Health Care • Doctor Office Visits • Chiropractic Services • Podiatry Services • Outpatient Mental Health Care • Outpatient Substance Abuse Care • Outpatient Services/Surgery • Ambulance Services • Outpatient Rehabilitation Services • Durable Medical Equipment • Prosthetic Devices • Diabetes Self-Monitoring Training, Nutrition Therapy and supplies • Diagnostic Tests, X-Rays, Lab Services, and Radiology Services • Bone Mass Measurement • Colorectal Screening Exam • Immunizations • Mammograms (Annual Screenings) • Pap Smears and Pelvic Exams • Prostate Cancer Screening Exams • Dental Services • Hearing Services • Vision Services • Physical Exams

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
Point-of-Service (cont.)		<ul style="list-style-type: none"> • Health/Wellness Education • Transportation • Comprehensive Outpatient Rehabilitation Services (CORF) • Partial Hospitalization • Other Health Care Professional Services • Diagnostic Radiological Services • Therapeutic Radiological Services • Outpatient X-Rays • Cardiac Rehabilitation Services • Outpatient Blood • Nutrition Therapy for Diabetes and Renal Disease <p>20% of the cost per hospital stay.</p> <p>20% of the cost per Inpatient Psychiatric Hospital stay.</p> <p>20% of the cost for each SNF stay.</p> <p>20% of the cost for</p> <ul style="list-style-type: none"> • Home Health Care • Doctor Office Visits • Chiropractic Services • Podiatry Services • Outpatient Mental Health Care • Outpatient Substance Abuse Care • Outpatient Services/Surgery • Ambulance Services • Outpatient Rehabilitation Services • Durable Medical Equipment • Prosthetic Devices • Diabetes Self-Monitoring Training, Nutrition Therapy and supplies • Diagnostic Tests, X-Rays, Lab Services, and Radiology Services • Bone Mass Measurement • Colorectal Screening Exam • Immunizations

Summary of Benefits

BENEFIT	ORIGINAL MEDICARE	ADVANTAGE PLAN OPTIMUMX
Preventive Services (cont.)		
Point-of-Service (cont.)		<ul style="list-style-type: none"> • Mammograms (Annual Screenings) • Pap Smears and Pelvic Exams • Prostate Cancer Screening Exams • Dental Services • Hearing Services • Vision Services • Physical Exams • Health/Wellness Education • Transportation • Comprehensive Outpatient Rehabilitation Services (CORF) • Partial Hospitalization • Other Health Care Professional Services • Diagnostic Radiological Services • Therapeutic Radiological Services • Outpatient X-Rays • Cardiac Rehabilitation Services • Outpatient Blood • Nutrition Therapy for Diabetes and Renal Disease

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