

**2020**

## **Welcome!**

This is our Summary of Benefits document.

They give you a good summary of the benefits and features of our health plan. Included are:

### **2020 Summary of Benefits**

for people looking for coverage between January through December 2020



## CCHP Senior Program (HMO)

### 2020 Summary of Benefits

Service Area: San Francisco & San Mateo County

This is a summary of drug and health services covered by CCHP Senior Program (HMO) January 1, 2020- December 31, 2020.

Premiums and Benefits	CCHP Senior Program (HMO)
<b>Monthly Plan Premium</b>	<b>\$42</b> You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	\$0
<b>Maximum Out-of-Pocket Responsibility (does not include prescription drugs)</b>	\$6,700 annually Includes copays and other costs for medical services for the year.
<b>Inpatient Hospital</b>	Days 1-7: \$100 copay per day** (at Chinese Hospital) Days 1-7: \$305 copay per day** (at all other hospitals) Days 8+: \$0 copay per day**
<b>Outpatient Hospital</b>	\$100 copay** (at Chinese Hospital) \$300 copay** (at all other hospitals)
<b>Ambulatory Surgery Center (ASC) Services</b>	\$300 copay**
<b>Doctor Visits</b>	PCP: \$10 copay Specialists: \$20 copay**
<b>Preventive Care (e.g. flu vaccine, diabetic screenings)</b>	\$0 copay** Other preventive services are available. There are some covered services that have a cost.
<b>Emergency Care (Worldwide coverage)</b>	\$90 copay If you are admitted to the hospital within 24 hours, then you do not have to pay \$90.
<b>Urgently Needed Services (Worldwide coverage)</b>	\$45 copay
<b>Diagnostic Services/ Labs/Imaging</b>	Diagnostic Radiology Services: \$200 copay** X-Ray and Lab Services: \$0 copay** Diagnostic Tests & Procedures: \$0 copay**
<b>Hearing Services</b>	Routine Hearing Exam: \$35 copay** (one routine hearing exam allowed annually)
<b>Hearing Aids</b>	\$600 - \$2,075 copay/ear, limit two per year
<b>Dental Services</b>	Not Covered
<b>Vision Services</b>	\$20 copay for refraction** (one exam allowed annually) \$0 copay for one pair of glasses every two years (maximum \$150 allowance)

Premiums and Benefits		CCHP Senior Program (HMO)	
<b>Mental Health Services</b>	Inpatient Hospital: Days 1-7: \$250 copay/day** Days 8-90: \$0 copay/day**	Group and Individual Therapy Sessions: \$35 copay**	
<b>Skilled Nursing Facility (up to 100 days/benefit period)</b>	Days 1-20: \$0 copay/day** Days 21-100: \$150 copay/day**		
<b>Physical Therapy</b>	\$20 copay**		
<b>Ambulance Services</b>	\$225 copay per trip		
<b>Transportation</b>	\$0 copay per trip, 8 one-way trips per year**		
<b>Medicare Part B Drugs</b>	\$0 copay**		
<b>Acupuncture</b>	\$20 copay**		
<b>Part D: Prescription Drug Coverage (for Drugs on CCHP's Formulary)</b>	<b>30-day Supply at Retail Pharmacy</b>	<b>90-day Supply by Mail Order and Preferred Cost-Share Pharmacies*</b>	
<b>Tier 1: Preferred Generic (no deductible)</b>	\$3 copay	\$6 copay	
<b>Tier 2: Non-preferred Generic (no deductible)</b>	\$7 copay	\$14 copay	
<b>Tier 3: Preferred Brand (no deductible)</b>	\$40 copay	\$80 copay	
<b>Tier 4: Non-preferred Brand (no deductible)</b>	\$60 copay	\$120 copay	
<b>Tier 5: Specialty (no deductible)</b>	30% coinsurance	Drugs in this tier are <u>not</u> available at this extended day supply.	
<b>Coverage Gap: Costs after your total yearly drug costs reach \$4,020</b>			
<b>Generic</b>	25% coinsurance		
<b>Brand &amp; Specialty</b>	25% coinsurance		
<b>Catastrophic Coverage: Costs after yearly out-of-pocket drug costs reach \$6,350</b>			
<b>Generic</b>	You pay the greater of 5% or \$3.60 copay.		
<b>Brand &amp; Specialty</b>	You pay the greater of 5% or \$8.95 copay.		
*Cost share for 90-day supply may differ at non-preferred cost sharing pharmacies.			
<b>Optional Dental Coverage</b>	\$20 per month (in addition to monthly plan premium)		

This plan is available to anyone who is enrolled in Medicare Part A and Part B and resides in our service area. Chinese Community Health Plan (CCHP) is a Medicare Advantage HMO plan with a Medicare contract and a California Medicaid program contract for our SNP. Enrollment in CCHP depends on contract renewal. A complete list of services we cover can be found in the "Evidence of Coverage" on our website [www.cchphealthplan.com/medicare](http://www.cchphealthplan.com/medicare) or contact us for more information, 1-888-681-3888 (TTY 1-877-681-8898) from 8:00 a.m. to 8:00 p.m., seven days a week. Chinese Community Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <https://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. CCHP's pharmacy network offers limited access to pharmacies with preferred cost sharing in San Francisco and San Mateo Counties. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up to date information about our network pharmacies, including pharmacies with preferred cost sharing, please call 1-888-775-7888 or consult the online provider/pharmacy directory at [www.CCHPHealthPlan.com/medicare](http://www.CCHPHealthPlan.com/medicare).

\*\*Prior authorization and referral rules apply.

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