

2023 SUMMARY *of* BENEFITS

Benefits effective January 1, 2023

Prominence Health Plan
Prominence Plus (HMO)

Northern Nevada Region
Washoe, Carson City, Churchill, Douglas,
Lyon and Storey Counties

2023 SUMMARY *of* BENEFITS

Prominence Plus (HMO)

H5945, Plans 001 (Carson City, Churchill, Douglas, Lyon, Storey) and 002 (Washoe)

This is a summary of health and drug services covered by Prominence Health Plan for January 1, 2023, through December 31, 2023.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the *2023 Evidence of Coverage* booklet by calling 1-855-969-5882 (TTY users should call 711). You can also view and download the *2023 Evidence of Coverage* booklet at ProminenceMedicare.com.

Prominence Plus (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

Prominence Health Plan is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in Prominence Health Plan depends on contract renewal.

To join Prominence Plus (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Nevada:

H5945-001: Carson City, Churchill, Douglas, Lyon, Storey

H5945-002: Washoe

For coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. You can view it online at www.medicare.gov or request a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY users call 1-877-486-2048.)

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

For more information, please call us at 1-855-969-5882 (TTY users should call 711) Hours are 8 a.m. to 8 p.m., seven days a week from October 1 through March 31, and Monday through Friday from April 1 through September 30. Calls to this number are free. You can also visit us at ProminenceMedicare.com.

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
Monthly plan premium	You pay \$0.	You pay \$0.	You must continue to pay your Medicare Part B premium.
Deductible	You pay nothing.	You pay nothing.	These plans do not have a deductible.
Maximum out-of-pocket responsibility (Does not include prescription drug costs)	\$3,400 annually.	\$1,500 annually.	This is the most you pay for copayments, coinsurance and other costs for medical services covered under Medicare Parts A and B for the year.
Inpatient hospital coverage	\$0-\$250 per day for days 1 through 6.* \$0 per day for days 7 through 90. *Copay depends on hospital used. Select hospital services are provided at \$0.	\$0-\$100 per day for days 1 through 5.* \$0 per day for days 6 through 90. *Copay depends on hospital used. Select hospital services are provided at \$0.	Your physician is required to notify the plan when you are admitted.
Outpatient hospital coverage <ul style="list-style-type: none"> • Outpatient surgery or other services received in an outpatient hospital setting • Observation care • Ambulatory surgical center services 	You pay \$350 for outpatient hospital services. You pay \$100 for all services received during observation care. You pay \$25 for services received at an ambulatory surgical center.	You pay \$350 for outpatient hospital services. You pay \$100 for all services received during observation care. You pay \$25 for services received at an ambulatory surgical center.	Prior authorization is required for outpatient, observation services and ambulatory surgical center services. Minimum copay amount of \$25 for Wound Care Treatment at a Provider office, Ambulatory Service Center and contracted Wound Care Facilities.

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
Doctor visits <ul style="list-style-type: none"> • Primary care providers • Specialists 	You pay \$0 per primary care visit.	You pay \$0 per primary care visit.	Referrals may be required for specialist visits. Some specialists may require a recommendation or treatment plan from your primary doctor in order to see you.
	You pay \$20 per specialist visit.	You pay \$20 per specialist visit.	
Preventive care	You pay \$0 for Original Medicare preventive services.	You pay \$0 for Original Medicare preventive services.	Any additional preventive services approved by Medicare during the contract year will be covered. For more information, please see Chapter 4: “Medical Benefits Chart (what is covered and what you pay)” in the <i>2023 Evidence of Coverage</i> .
Annual physical exam	You pay \$0 for the annual physical exam.	You pay \$0 for the annual physical exam.	You pay the plan cost-sharing amount for screening exams and/or diagnostic tests received in preparation for this visit or ordered as a result of this visit.
Emergency care	You pay \$125 per visit.	\$30 copay at a free-standing emergency facility. \$125 copay at other emergency facilities.	The copayment will be waived if you are admitted to the hospital as an inpatient for the same condition within three days of an emergency care visit. Annual maximum coverage-amount of \$25,000 applies for emergency services and urgent care visits outside the United States.
	You pay \$125 for emergency services visits outside the United States.	You pay \$125 for emergency services visit outside the United States.	

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
Urgently needed services	You pay \$30 per visit.	You pay \$10 per visit.	<p>The copayment will be waived if you are admitted to the hospital as an inpatient for the same condition within three days of an urgent care visit.</p> <p>Annual maximum coverage-amount of \$25,000 applies for emergency services and urgent care visits outside the United States.</p>
	You pay \$30 for an urgent care visit outside the United States.	You pay \$30 for an urgent care visit outside the United States.	
Diagnostic services/ Labs/Imaging <ul style="list-style-type: none"> • Diagnostic procedures/tests and lab services • Diagnostic radiological services (such as CT scans, MRIs) • Therapeutic radiological services • Outpatient x-rays 	You pay \$0 for diagnostic procedures/tests and lab services.	You pay \$0 for diagnostic procedures/tests and lab services.	<p>Prior authorization is required for diagnostic and therapeutic radiological services and genetic testing lab services.</p>
	You pay \$60 for diagnostic radiological services, such as CT scans and MRIs.	You pay \$0 to \$60* for diagnostic radiological services, such as CT scans and MRIs. *Copay will depend on facility used.	
	You pay \$20 for therapeutic radiological services.	You pay \$20 for therapeutic radiological services.	
	You pay \$0 for x-ray services.	You pay \$0 for x-ray services.	

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
Hearing services	<p>You pay \$0 for a routine hearing exam. (Exams for fitting hearing aids.)</p> <p>One exam is covered annually.</p>	<p>You pay \$0 for a routine hearing exam. (Exams for fitting hearing aids.)</p> <p>One exam is covered annually.</p>	<p>Annual maximum coverage-amount of \$600 for hearing aids (per ear) applies.</p> <p>You are responsible for any amount over the hearing aid coverage limit.</p> <p>All appointments must be scheduled through Hearing Care Solutions. You can contact them at 866-344-7756.</p> <p>All hearing aids must be purchased through Hearing Care Solutions.</p> <p>Prior authorization and referrals are not required.</p> <p>Member out-of-pocket per hearing aid varies based on technology level the member selects.</p>
	<p>You pay \$10 for Medicare-covered hearing services. (Diagnostic hearing and balance exams.)</p>	<p>You pay \$10 for Medicare-covered hearing services. (Diagnostic hearing and balance exams.)</p>	
Dental services - Medicare-covered	<p>You pay \$0 for Medicare-covered dental services.</p>	<p>You pay \$0 for Medicare-covered dental services.</p>	<p>Prior authorization and referrals are not required.</p>

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
Dental services - preventive and comprehensive	<p>Preventive and comprehensive dental services are included with no additional monthly premium.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • teeth cleaning, once every six months • oral exam, once a year • dental x-rays, once a year • non-routine services • diagnostic services • restorative services • endodontics • periodontics • extractions • prosthodontics • other oral/maxillofacial surgery 	<p>Preventive and comprehensive dental services are included with no additional monthly premium.</p> <p>Covered services include:</p> <ul style="list-style-type: none"> • teeth cleaning, once every six months • oral exam, once a year • dental x-rays, once a year • non-routine services • diagnostic services • restorative services • endodontics • periodontics • extractions • prosthodontics • other oral/maxillofacial surgery 	<p>There is no deductible, copayment, or coinsurance for preventive dental services.</p> <p>There is a 0 – 50% coinsurance for comprehensive dental.</p> <p>\$2,000 per year maximum coverage amount for preventive and comprehensive dental services.</p> <p>You are responsible for any amount over the dental coverage limit.</p> <p>Prior authorization and referrals are not required.</p>

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
Vision services	You pay \$0 for a routine eye exam (Eye refractions for eyeglasses or contact lenses) One exam is covered annually.	You pay \$0 for a routine eye exam (Eye refractions for eyeglasses or contact lenses) One exam is covered annually.	<p>Prior authorization and referrals are not required.</p> <p>You must use the National Vision Administrators (NVA) vision network of providers.</p>
You pay \$30 for Medicare-covered eye exams. (Exams to diagnose and treat diseases and conditions of the eye.)	You pay \$30 for Medicare-covered eye exams. (Exams to diagnose and treat diseases and conditions of the eye.)		
You receive a \$200 annual allowance for eyewear (lenses and frames) and contact lenses).	You receive a \$200 annual allowance for eyewear (lenses and frames) and contact lenses.		
Mental health services <ul style="list-style-type: none"> Inpatient visits 	<p>You pay \$330 per day, days 1 through 5.</p> <p>\$0 per day, days 6 through 90 for inpatient mental health stays.</p> <p>For use of Medicare-covered lifetime reserve days (used if an inpatient stay for mental health services lasts longer than 90 days per benefit period), you pay \$330 per day, for days 1 through 5.</p>	<p>You pay \$330 per day, days 1 through 5.</p> <p>\$0 per day, days 6 through 90 for inpatient mental health stays.</p> <p>For use of Medicare-covered lifetime reserve days (used if an inpatient stay for mental health services lasts longer than 90 days per benefit period), you pay \$330 per day, for days 1 through 5.</p>	<p>For inpatient mental health care stays, your physician is required to notify the plan when you are admitted.</p>

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
<ul style="list-style-type: none"> • Outpatient therapy visits 	\$0 per day, days 6 through 60.	\$0 per day, days 6 through 60.	
	You pay \$10 for individual or group mental health sessions.	You pay \$10 for individual or group mental health sessions.	Prior authorization is required for individual or group psychiatric sessions, prior authorization is not required for mental health specialty services from a non-physician provider.
<ul style="list-style-type: none"> • Partial hospitalization 	You pay \$55 per day for partial hospitalization services.	You pay \$55 per day for partial hospitalization services.	Prior authorization is required for partial hospitalization services.
Skilled nursing facility	You pay \$0 per day, days 1–20. \$170 per day, days 21–100.	You pay \$0 per day, days 1–20. \$170 per day, days 21–100.	Prior authorization is required.
Physical therapy	You pay \$10 per visit.	You pay \$10 per visit.	Prior authorization is required for all visits over 12 annually.
Ambulance	You pay \$300 per transportation segment.	You pay \$300 per transportation segment.	Copayment applies per segment. A segment is transport by ambulance to the nearest appropriate facility. Another segment is incurred if the beneficiary is then transported by ambulance to another facility. Prior authorization is required for non-emergency transport. The copayment is waived if you are admitted to the hospital as an inpatient.

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
Transportation	You pay \$0 for plan-approved transportation services.	You pay \$0 for plan-approved transportation services.	Prior authorization is required. Unlimited one-way trips to plan-approved health-related locations every calendar year. Mileage limits may apply.
Medicare Part B drugs	You pay 20% of the total cost of chemotherapy and other Part B drugs.	You pay 20% of the total cost of chemotherapy and other Part B drugs.	Prior authorization is required for all Part B drugs with a cost greater than \$100.
Medical equipment/supplies <ul style="list-style-type: none"> • Durable medical equipment (DME) (e.g., wheelchairs, oxygen) • Prosthetics (e.g., braces, artificial limbs) and medical supplies 	You pay 20% of the total cost of durable medical equipment.	You pay 20% of the total cost of durable medical equipment.	Prior authorization is required for all DME items with a purchase price greater than \$1000 or \$75 per month, if rented.
	You pay 20% of the total cost of prosthetic devices and medical supplies.	You pay 20% of the total cost of prosthetic devices and medical supplies.	<u>Carson City, Churchill, Douglas, Lyon and Storey Counties:</u> Prior Authorization is required for all Prosthetics/Medical Supplies with a purchase price greater than \$1000 or \$75 per month, if rented. <u>Washoe County:</u> Prior authorization is required for all Prosthetics/Medical Supplies with a purchase price greater than \$500 or \$38.50 per month, if rented.
	You pay 0% of the total cost of diabetic supplies, including meters and test strips. You pay 20% of the total cost of diabetic therapeutic shoes or inserts.	You pay 0% of the total cost of diabetic supplies, including meters and test strips. You pay 20% of the total cost of diabetic therapeutic shoes or inserts.	The only covered blood glucose monitors and test strips are CONTOUR® products manufactured by Ascensia Diabetes Care. (No authorization is required unless quantity greater than 150 strips per 30-day supply is requested)

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
<ul style="list-style-type: none"> Diabetic supplies 			<p>All continuous glucose monitoring supplies require prior authorization. The only brand covered is FREESTYLE LIBRE® products manufactured by Abbott Diabetes Care, Inc.</p> <p>Alternate brands for diabetic monitoring supplies requires a prior authorization with medical necessity.</p> <p>Coverage is limited to one meter or continuous glucose monitor for every 365 days.</p>
<p>Podiatry services (Foot care)</p>	<p>You pay \$5 for Medicare-covered podiatry services.</p>	<p>You pay \$5 for Medicare-covered podiatry services.</p>	<p>Prior authorization and referrals are not required.</p>
	<p>You pay \$10 for routine foot care.</p>	<p>You pay \$10 for routine foot care.</p>	<p>There is a limit of 12 visits per year.</p>
<p>Chiropractic care</p>	<p>You pay \$10 for Medicare-covered chiropractic services.</p>	<p>You pay \$10 for Medicare-covered chiropractic services.</p>	<p>Prior authorization is required for all visits over 12 annually.</p>
	<p>You pay \$10 for routine chiropractic services.</p>	<p>You pay \$10 for routine chiropractic services.</p>	<p>Prior authorization is required for all visits over 12 annually.</p>
<p>Meal program (Post hospital discharge)</p>	<p>You pay \$0.</p>	<p>You pay \$0.</p>	<p>Prior authorization is required.</p> <p>You may qualify for up to 42 meals delivered to you over a 14-day period depending on your need.</p>

Premiums and benefits	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County	What you should know
Food benefit	Members with End Stage Renal Disease may qualify for \$250 per month.	Members with End Stage Renal Disease may qualify for \$250 per month. Members with other chronic conditions (e.g., hypertension, diabetes, and more) may qualify for \$60 per month.	Prior authorization and Care Coordination approval may be required. Other chronic conditions include: Autoimmune disorders, cancer, cardiovascular disorders, chronic and disabling mental health conditions, chronic alcohol and other drug dependence, chronic heart failure, chronic lung disorders, dementia, diabetes, end-stage liver disease, heart arrhythmias, HIV/AIDS, hypertension, morbid obesity, neurologic disorders, severe hematologic disorders, stroke.
Fitness benefit (The Silver&Fit® Healthy Aging and Exercise Program)	You pay \$0.	You pay \$0.	Provides access to a fitness center membership at a location from the participating network and the option to select a Home Fitness kit, including, Fitbit, Garmin, yoga, strength kits and more.
Over the counter (OTC) medications and products	You receive \$50 allowance every quarter for OTC items.	You receive \$30 allowance every month for OTC items.	Unused balances do not carry over to the next period.
Telehealth Services	You pay \$0 for primary care and \$0 for mental health services.	You pay \$0 for primary care and \$0 for mental health services.	For Primary Care Physician services and individual sessions for mental health specialty services.

IN-NETWORK RETAIL PHARMACY OUTPATIENT PRESCRIPTION DRUGS

**Prominence Plus (HMO) – 001
Carson City, Churchill, Douglas,
Lyon, Storey Counties**

**Prominence Plus (HMO) – 002
Washoe County**

Retail Pharmacy 30-day Supply*

Yearly deductible stage	No deductible.	No deductible.
<p>Initial coverage stage</p> <p>Tier 1: Preferred Generic</p> <p>Tier 2: Generic</p> <p>Tier 3: Preferred Brand</p> <p>Tier 4: Non-preferred Drugs</p> <p>Tier 5: Specialty Drugs</p> <p>Tier 6: Select Care Drugs</p>	<p>You pay \$0</p> <p>You pay \$12</p> <p>You pay \$35</p> <p>You pay \$100</p> <p>You pay 33% of the total cost</p> <p>You pay \$0</p>	<p>You pay \$0</p> <p>You pay \$12</p> <p>You pay \$35</p> <p>You pay \$100</p> <p>You pay 33% of the total cost</p> <p>You pay \$0</p>
<p>Coverage gap stage (You enter the coverage gap stage when your total drug costs have reached \$4,660).</p>	<p>For drugs in Tiers 3, 4 and 5, you pay:</p> <ul style="list-style-type: none"> • 25% of the total cost of brand-name drugs • 25% of the total cost of generic drugs. <p>Tier 1, 2 and 6 drugs are covered in the gap.</p>	<p>For drugs in Tiers 3, 4 and 5, you pay:</p> <ul style="list-style-type: none"> • 25% of the total cost of brand-name drugs • 25% of the total cost of generic drugs. <p>Tier 1, 2 and 6 drugs are covered in the gap.</p>
<p>Catastrophic coverage stage (You enter the catastrophic coverage stage when your out-of-pocket drug costs reach \$7,400).</p>	<p>For drugs in Tiers 1, 2, 3, 4, 5 and 6 you pay:</p> <ul style="list-style-type: none"> • \$4.15 (for generic drugs, or drugs that are treated like a generic) or • \$10.35 (all other drugs) or • 5% coinsurance (whichever is larger). 	<p>For drugs in Tiers 1, 2, 3, 4, 5 and 6 you pay:</p> <ul style="list-style-type: none"> • \$4.15 (for generic drugs, or drugs that are treated like a generic) or • \$10.35 (all other drugs) or • 5% coinsurance (whichever is larger).

*Prescription drugs may be up to a 100-day supply.

If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

MAIL ORDER OUTPATIENT PRESCRIPTION DRUGS

	Prominence Plus (HMO) – 001 Carson City, Churchill, Douglas, Lyon, Storey Counties	Prominence Plus (HMO) – 002 Washoe County
Mail Order 100-day Supply		
Yearly deductible stage	No deductible.	No deductible.
Initial coverage stage Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-preferred Drugs Tier 5: Specialty Drugs Tier 6: Select Care Drugs	You pay \$0 You pay \$24 You pay \$70 You pay \$300 Not available You pay \$0	You pay \$0 You pay \$24 You pay \$70 You pay \$300 Not available You pay \$0
Coverage gap stage (You enter the coverage gap stage when your total drug costs have reached \$4,660).	For drugs in Tiers 3, 4 and 5, you pay: <ul style="list-style-type: none"> • 25% of the total cost of brand-name drugs • 25% of the total cost of generic drugs. Tier 1, 2 and 6 drugs are covered in the gap.	For drugs in Tiers 3, 4 and 5, you pay: <ul style="list-style-type: none"> • 25% of the total cost of brand-name drugs • 25% of the total cost of generic drugs. Tier 1, 2 and 6 drugs are covered in the gap.
Catastrophic coverage stage (You enter the catastrophic coverage stage when your out-of-pocket drug costs reach \$7,400).	For drugs in Tiers 1, 2, 3, 4, 5 and 6 you pay: <ul style="list-style-type: none"> • \$4.15 (for generic drugs, or drugs that are treated like a generic) or • \$10.35 (all other drugs) or • 5% coinsurance (whichever is larger). 	For drugs in Tiers 1, 2, 3, 4, 5 and 6 you pay: <ul style="list-style-type: none"> • \$4.15 (for generic drugs, or drugs that are treated like a generic) or • \$10.35 (all other drugs) or • 5% coinsurance (whichever is larger).

Cost-Sharing may change when you enter another phase of the Part D benefit. For more specific information on the phases of the benefit, please call us or access our *2023 Evidence of Coverage* online at ProminenceMedicare.com.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 855-969-5882 (TTY:711), 8 a.m.to 8 p.m., seven days a week from October 1 to March 31 and 8 a.m.to 8 p.m., Monday through Friday from April 1 to September 30.

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit ProminenceMedicare.com or call 855-969-5882 (TTY:711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1 of each plan year.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Prominence Health Plan is an HMO plan with a Medicare contract. Enrollment in Prominence Health Plan depends on contract renewal.

This information is not a complete description of benefits. For more information, call 1-855-969-5882 (TTY:711) 8:00 a.m. – 8:00 p.m., seven days a week from October 1 to March 31 and Monday through Friday from April 1 to September 30.

Limitations, copayments and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

View our *Provider and Pharmacy Directory* on our website at: ProminenceMedicare.com.

You can see the complete plan *Formulary* (list of Part D prescription drugs) and any restrictions on our website at ProminenceMedicare.com.

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-969-5882 (TTY: 711).