# **Enrollment Guide**

**Alabama** Dual-Eligible Special Needs Plans

Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343-005-000

2022



### Ascension Complete

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### Ascension Complete

### Ascension Complete, a hassle-free Medicare Advantage plan designed by the doctors you trust.

We know you have a lot to consider when choosing a healthcare plan. And, no one understands healthcare better than doctors. The good news is that Ascension Compete works directly with our network of doctors and hospitals to ensure you get the most from your health plan.

Ascension Complete is a different kind of Medicare Advantage plan. We're focused on providing you the care you need, when and where you need it. Members on our plan do not need referrals to see doctors and specialists within the Ascension network. And with \$0 to low monthly plan premiums, members also receive \$0 copays to see in-network primary care doctors, plus added benefits like spiritual care, enhanced dental, vision, prescription drugs, and more depending on eligibility and plan. All of this covered in one simple plan.

It is important that you enroll in the right Medicare plan for you. Please reach out to us – by phone or online – to get your questions answered or to begin the enrollment process. Together, we'll help ensure you receive all of the benefits of Medicare with none of the hassles.

That's Ascension Complete Medicare Advantage.

Ken Petronis

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Chief Operating Officer Ascension Complete



### What to expect

#### We don't expect you to be a Medicare expert. That's why we're here to help you. In this booklet, we'll talk about:

- **Medicare Basics** Are you new to Medicare? Do you need a refresher? This section has the answers you need.
- **Benefits** Do you want extras? Our plans may offer dental, vision, hearing, and/or over-the-counter benefits. We do our best to offer the options you want!
- **Enrollment** We give you the dates you need to know and explain how to enroll.
- What's Next? Until your official materials arrive, your New Member Checklist and Application Receipt towards the back of this book has the information you need.
- Legal Stuff

### Get Help Choosing a Plan That's Right for You



#### **Contact your local Licensed Representative**

My Licensed Representative

My Licensed Representative's Phone Number



If you're ready to enroll over the phone, call us at 1-844-578-1926, (TTY: 711), Sunday-Saturday, 8 am to 8 pm, or visit AscensionComplete.com/enroll.



Current members can call Member Services toll-free at the number on the back of your member ID card.



# **Understanding Medicare**

### Medicare 101

#### Medicare, also known as basic Medicare, is federal health insurance. You can get Medicare if you are a citizen or permanent resident of the United States and ...

- Age 65 or older
- Younger than 65 with certain disabilities
- Any age with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS, also called Lou Gehrig's disease)

While Medicare is a good program, it doesn't cover all of your healthcare expenses. You can choose between basic Medicare or a Medicare Advantage plan. You deserve an affordable plan that meets your needs and offers extra benefits to help you get — or stay — healthy.

#### Medicare has four parts:



**Part A and B** Hospital and medical insurance

Basic Medicare consists of Part A (Hospital Insurance) and Part B (Medical Insurance), which covers things like inpatient care and doctor visits. You will have out-of-pocket costs, such as deductibles and coinsurance.



Part C Medicare Advantage

Part C, otherwise known as Medicare Advantage, consists of Parts A and B, as well as additional benefits, such as dental, hearing, and vision. Medicare Advantage plans can also include Part D prescription benefits, often referred to as MAPD plans.

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#### **Part D** Prescription drug coverage

Part D helps cover the cost of prescription drugs. You can purchase a Prescription Drug Plan (PDP) on its own or you can purchase a Medicare Advantage plan that includes prescription drug coverage (MAPD).

### Basic Medicare vs. Medicare Advantage. What's the Difference?

#### **Basic Medicare**

Basic Medicare covers doctor visits, treatment in a hospital, skilled nursing facility and hospice, lab tests, surgery, some home healthcare, and durable medical equipment. You usually have to pay a monthly premium for Part B coverage. You also have to meet yearly deductibles. There is some good news: At age 65, most people do not have to pay a premium for Part A coverage.

Basic Medicare will cover 80% of the approved amount for the cost of your care, but you must pay the other 20%. Remember: There is no limit to your out-of-pocket costs each year.

#### **Medicare Advantage**

#### Giving you the option to bundle your benefits into one plan

Medicare Advantage plans help you live a better, healthier life. All of Ascension Complete's plans give you Part A and Part B coverage. You may also get dental, vision, hearing, wellness, and fitness programs.



#### Here are a few benefits of Medicare Advantage plans:

- Many of our plans have no additional premium. You must continue to pay your Part B premium.
- Primary care visits have no or low copays.
- Ascension Complete Medicare Advantage plans have a cap on your yearly out-of-pocket expenses. If you reach the maximum out-of-pocket amount, you pay nothing for your covered Parts A and B services for the rest of the calendar year.
- Part D prescription drug coverage is also available.

### **Get to Know Medicare Part D**

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Medicare Part D helps cover the cost of prescription drugs. Many people want Part D coverage to help control their costs for prescription drugs. To receive Part D coverage, you can join an Ascension Complete Medicare Advantage plan that includes prescription drug coverage or a standalone Prescription Drug Plan (PDP). Medicare Part D covers both brand-name and generic prescription drugs. You generally pay less — or nothing at all — for generic drugs.

#### **Coverage Stages**

In Medicare Part D prescription drug coverage, the amount you pay for your prescription drugs depends on the payment stage. Listed below are the standard Medicare Part D amounts. Coverage amounts may be different for the plan you choose. See the Summary of Benefits included in this booklet for specific coverage details.

#### Deductible

This is the amount you pay before a plan covers your prescription drug costs. Some Ascension Complete plans have no deductible.

#### Initial Coverage

During this stage, the plan pays its share of the cost and you pay your share. You are in this stage until your payments and the plan's payments total \$4,430 for the year.

#### Coverage Gap

When your drug costs and plan payments for the year reach \$4,430, you enter the coverage gap stage. You might have heard this called the "donut hole." You pay 25% of the cost for formulary generic and brand-name drugs. You stay in this stage until your out-of-pocket costs for the year reach \$7,050.

#### Catastrophic Coverage

After your out-of-pocket costs for prescription drugs reach \$7,050, the plan pays most of your drug costs for the rest of the year.

You will pay the greater of:

- 5% of the cost of the drug; or
- A copay of \$3.95 for generic drugs or \$9.85 for all other drugs.

#### Find out if you qualify for Extra Help

The *Extra Help* program is for members who have limited income and resources to pay for a Medicare prescription drug program. This helps pay for things like premiums, deductibles, and copayments. Depending on your income and resources, you may qualify for *Extra Help*.

To find out if you qualify, call **1-800-MEDICARE (1-800-633-4227)** 24 hours a day, 7 days a week; TTY users may call **1-877-486-2048**. Or apply online at **www.medicare.gov**, call Social Security at **1-800-772-1213 (TTY: 1-800-325-0778),** or contact your state Medicaid Office.

### Learning About Different Types of Health Plans

When you understand the different types of Medicare Advantage plans, you can be sure to pick the one that is best for you.

#### Here are general descriptions about different health plans:

#### HMO Health Maintenance Organizations (HMO) plans

In an HMO plan, you have to choose a primary care physician in our network. If you need a specialist, the PCP will choose one who is also in our network.

#### Preferred Provider Organization (PPO) plans

PPO plans are similar to HMO plans, but with great flexibility. In a PPO plan, you don't need to choose a PCP, and you don't need a referral to see a specialist.

#### PDP Prescription Drug Plans (PDP)

Also known as Medicare Part D, PDPs are standalone plans which add prescription drug coverage to Original Medicare and some Medicare Advantage plans.

#### HMO POS

#### Health Maintenance Organizations Point of Service (HMO POS) plans

HMO POS plan members have a selection of providers available to them, where they may choose to see providers in or out of network. But you should remember that going outside of our network means you likely will pay more for that service. If a specialist is needed, the PCP will choose one who is also in our network.



#### Private Fee-for-Service (PFFS) plans

A PFFS plan offers a fixed price that it will pay healthcare providers and facilities, such as a hospital. As a member, you must be sure your healthcare providers accept a PFFS payment.



# **Your benefits**

### **Plans That Combine Medicare and Medicaid Benefits**

What is a Dual Special Needs Plan (D-SNP)? Medicare Advantage D-SNPs are designed for Medicare-eligible people who meet certain income limits that make them eligible for Medicaid as well. Depending on the level of Medicaid assistance you qualify for, you may pay a reduced amount, or pay nothing, for Part A and Part B services covered by our plans.



#### Member ID cards - The key to your benefits.

As a D-SNP member you will have two ID cards, one for your Medicare Advantage D-SNP and one for your Medicaid benefits. Carry them both with you when you go to visits or order supplies. Your providers will need both cards to make sure your claims get paid correctly.



#### Primary Care - A partner in care

Ascension Complete highly recommends you select a primary care physician (PCP) when you enroll. A PCP can assist in managing your day-to-day medical care and preventive services. They can also help you get necessary authorizations for services, order supplies, and arrange specialist care. Some of our plans require you to choose a PCP when you enroll. If you don't pick a PCP at enrollment, we will assign one to you. If you decide you want a different PCP, you can select a new PCP any time by calling Member Services at the number on the back of your Medicare Advantage D-SNP card.



#### **Care Management**

Ascension Complete has a friendly and dedicated care management team designed to help you meet your health goals. You may qualify for care management services as a D-SNP member if you have certain chronic or acute conditions. Your PCP may contact our plan to get you set up with care management. You may also call our Member Services team and they can help determine if you qualify for care services, or get you in touch with a care manager.

# Take a Look at the Extra Benefits

#### Plans vary by region, and not all benefits are covered on all plans.

All plan types may not be available in your area. To see what's available in your area, please see the Summary of Benefits. As a member of Ascension Complete, these benefits may come included with your plan. Most of these benefits are not covered by basic Medicare and may have no or low deductibles, copays or coinsurances.



#### **Dental Services**

Ascension Complete covers some dental procedures at low or no cost to you. You may have access to care through a large dental network. Additional comprehensive services may be available.



#### **Vision Services**

Some plans may include routine exams and eyewear coverage with low cost to you.



#### Hearing Care Solutions Program

You may receive benefits such as routine hearing exams and hearing aids at low cost to you. Plans may include a yearly evaluation and an allowance toward a hearing aid.



#### **Virtual Visits**

Accessing a doctor is easier than ever since our plans offer easy access to a doctor through phone or video appointments. Virtual visits are convenient and offer 24-hour access to in-network healthcare providers for non-emergency or urgent care health issues including flu, rash, sinus infections, pink eye, seasonal allergies, and much more.



#### **Meal Services**

Plans allow members to get home-delivered meals. Special meals are also available that meet heart-healthy, diabetic-friendly or low-sodium guidelines.



#### **Over-the-Counter (OTC) Supplemental Benefits**

Our plans offer an OTC program that gives you an allowance to spend on things you use for your healthy lifestyle, like vitamins, toothpaste, pain relievers and much more.



#### **Fitness Benefits**

It's easy to stay fit, have fun, and make new friends. Members may have access to home fitness kits and fitness center memberships.



#### **Chiropractic Care**

Natural healthcare practices may be available to you, once enrolled with Ascension Complete.



#### **Transportation Services**

Members have access to transportation coverage to the doctor and other approved locations.



#### Clinical Care Line

If you're sick or need medical advice after hours, the clinical care line is available 24 hours a day every day at no cost. Our nurses can also give you information about many general health topics and illnesses.

Ascension Complete

### 2022 Summary of Benefits

#### Alabama

Ascension Complete St. Vincent's DSNP (HMO D-SNP)

H4343 | 005

#### We know how important it is to have a health plan you can count on.

This is a summary of drug and health services covered by Ascension Complete St. Vincent's DSNP (HMO D-SNP) from January 1, 2022 to December 31, 2022.

This booklet will provide you with a summary of what we cover and the cost-sharing responsibilities. It does not list every service, limitation, or exclusion. A complete list of services can be found in the plan's Evidence of Coverage (EOC). You can find the Evidence of Coverage on our website at <u>ascensioncomplete.com</u>. Or, you may call us to ask for a copy at the phone number listed on the back cover.

#### Who can join?

To enroll in one of our plans, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.

Our service area includes these counties in Alabama: Bibb, Blount, Jefferson, Shelby, and St. Clair.

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 <u>www.medicare.gov</u> 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.

You must also be enrolled in the Alabama Medicaid plan. Premiums, copayments, 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 Alabama for full-dual enrollees. Please contact the plan for further details.

#### **Understanding Dual Eligibility**

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Medicaid benefits are valuable because the state provides additional healthcare coverage and financial support based on your Medicare Savings Program (MSP) aid level. Medicaid coverage varies depending on the state and the type of Medicaid you have. What you pay for covered services may depend on your level of Medicaid eligibility. Some people with Medicaid get help paying for their Medicare premiums and other costs. Other people may also get coverage for additional services and drugs that are covered under Medicaid but not by Medicare.

**Dual Eligible Special Needs Plan (DSNPs)** are specialized Medicare Advantage plans that provide healthcare benefits for beneficiaries that have both Medicare and Medicaid coverage. Beneficiaries must meet certain income and resource requirements with eligibility and scope of benefits offered determined by the state where the plan is offered.

#### Medicare Savings Program (MSP) Levels

• *Full-Benefit Dual Eligible (FBDE):* Medicaid may pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. Eligible beneficiaries also receive full Medicaid

benefits.

- *Qualified Medicare Beneficiary (QMB):* Alabama Medicaid will pay for your Medicare Part B Premiums, deductibles, coinsurances, and copayments. Regarding Medicare Part A premiums, Alabama Medicaid has Conditional Part A benefits only. This means that Medicare Part A premiums are paid only under limited circumstances. (Some people with QMB are also eligible for full Medicaid benefits (QMB+))
- *Specified Low-Income Medicare Beneficiary (SLMB):* Medicaid will absorb the cost of your Medicare Part B Premiums. Some people with SLMB are also eligible for full Medicaid benefits (SLMB+)
- Qualified Individual (QI): Medicaid will pay costs associated with Medicare Part B
- *Qualified Disabled Working Individual (QDWI):* Medicaid will pay costs associated with Medicare Part A

Note: Some MSP levels automatically qualify for "Extra Help" for Medicare prescription drug coverage assistance. Some states do not cover Parts A & B cost sharing.

#### What is "Extra Help?"

A Low Income Subsidy (LIS), also referred to as "Extra Help," may be available to help you with Part D out-of-pocket expenses such as premiums, deductibles, coinsurance, or copayments. Many people qualify for the "Extra Help" Program and don't even know it. Keep in mind that assistance may also depend on your Medicare Savings Program (MSP) level and your dual eligible status.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the number listed on the back cover of this document.

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

**Health Maintenance Organizations (HMOs)** are health care plans offered by an insurance provider with a network of contracted healthcare providers and facilities. HMOs generally require members to select a primary care provider (PCP) to coordinate care and if you need a specialist, the PCP will choose one who is also in our network.

Our plans give 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 <u>ascensioncomplete.com</u>. (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 our plan will be responsible for the costs.)

Our plans also include prescription drug coverage and access to our large network of pharmacies. Our plans use a formulary. Our drug plans are designed specifically for Medicare beneficiaries and include a comprehensive selection of affordable generic and brand name drugs.

Which doctors, hospitals and pharmacies can I use? Ascension Complete St. Vincent's DSNP (HMO D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. With some plans if you use providers that are not in our network, your share of the costs for covered services may be higher.

You can see our plan's provider and pharmacy directory and for plans with prescription drug coverage, our complete plan Formulary (list of Part D prescription drugs) on our website at <u>ascensioncomplete.com</u>.

For more information, please call us at 1-844 578-1926 (TTY users should call 711). Hours are Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m. Visit us at ascensioncomplete.com.

We must provide information in a way that works for you (in languages other than English, in audio, in braille, in large print, or other alternate formats, etc.). Please call member services if you need plan information in another format.

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Service Area	Our service area includes these counties in Alabama: Bibb, Blount, Jefferson, Shelby, and St. Clair.
Special Needs Plans Eligibility Criteria	This plan includes (FBDE, QMB, QMB+, SLMB+). Refer to "Medicare Savings Program (MSP) Levels" at the beginning of this document
	deductibles may vary based on your Medicaid eligibility category the level of Extra Help you receive
Monthly plan premium You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.	\$0
Deductible	No deductible
Maximum out-of-Pocket Responsibility (does not include prescription drugs)	\$3,450 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital coverage	Days 1-90: \$0 copay per stay *
Outpatient Hospital coverage	
Outpatient hospital services	\$0 copay for surgical and non-surgical services *
Outpatient hospital observation services	\$0 copay *

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Ambulatory surgical center (ASC)	\$0 copay *
Doctor Visits	
Primary Care Physicians	\$0 copay
Specialists	\$0 copay
Preventive Care (e.g., Annual Wellness visit, Bone mass measurement, Breast cancer screening (mammogram), Cardiovascular screenings, Cervical and vaginal cancer screening, Colorectal cancer screenings, Diabetes screenings, Hepatitis B Virus Screening, Prostate cancer screenings (PSA), Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots))	\$0 copay
Emergency care	\$0 copay
Worldwide emergency coverage	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for Worldwide Emergency Services.
Urgently needed services	\$0 copay

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Worldwide urgent care coverage	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for Worldwide Urgently Needed Services.
Diagnostic Services/Labs/Imaging	COVID-19 testing and specified testing-related services at any location are \$0.
Lab services	\$0 copay *
Diagnostic tests and procedures	\$0 copay *
Outpatient X-rays	\$0 copay *
Diagnostic radiology services (e.g. MRI, CAT Scan)	\$0 copay *
Therapeutic Radiology	\$0 copay *
Hearing services	
Hearing Exam Medicare Covered	\$0 copay *
Routine hearing exam	\$0 copay *
	1 exam every year

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005	
Hearing Aids		
Hearing Aid Fitting/Evaluation(s)	\$0 copay *	
	1 fitting(s) / evaluation(s) every year	
Hearing aid allowance	Up to a \$3,000 allowance for both ears combined every year for hearing aids.	
All types	\$0 copay *	
	Limited to 2 hearing aid(s) every year	
Additional Hearing Information	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.	
Dental services		
Preventive services	\$0 copay *	
	Cleanings 2 every year	
	Dental x-rays 1 every 12 to 36 months	
	Oral exams 2 every year	
Fluoride Treatment	\$0 copay *	
	1 every year	
Comprehensive services		
Medicare Covered	\$0 copay for each Medicare-covered service *	

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Diagnostic Services	\$0 copay *
	1 diagnostic service(s) every year
Restorative Services	\$0 copay *
	1 restorative service(s) every 12 to 84 months
Endodontics/ Periodontics/ Extractions	\$0 copay *
	1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth
Non-routine services	\$0 copay *
	1 non-routine service(s) every day to 60 months
Prosthodontics, Other Oral/Maxillofacial Surgery,	\$0 copay *
Other Services	<ol> <li>Prosthodontic procedure every 12 to 84 months</li> <li>Oral Maxillofacial procedure every 12 to 60 months or per lifetime</li> <li>Other service for non-implant codes every 6 to 60 months, implants once per lifetime, implant crowns once every 84 months</li> </ol>
Vision Services	
Eye Exam Medicare Covered	\$0 copay (Medicare-covered diabetic retinopathy screening) \$0 copay (all other Medicare-covered eye exams) *

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Routine eye exam (Refraction)	\$0 copay *
	1 exam every year
Glaucoma screening	\$0 copay for each Medicare-covered service.
Eyewear Medicare Covered	\$0 copay *
Routine eyewear	
Contact lenses/Eyeglasses	\$0 copay
(lenses and frames)/Eyeglass frames	Unlimited contacts every year
itames	Unlimited glasses (lenses and/or frames) every year
	*
Eyewear allowance	Up to a \$400 combined allowance every year.
Mental Health Services	
Inpatient visit	Days 1-90:
	\$0 copay per stay *
Outpatient individual therapy visit	\$0 copay
Outpatient group therapy visit	\$0 copay
Skilled nursing facility (SNF)	Days 1-100: \$0 copay per benefit period. *

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Therapy and Rehabilitation Services	
Physical Therapy	\$0 copay *
Outpatient rehabilitation services provided by an occupational therapist	\$0 copay *
Pulmonary rehabilitation services	\$0 copay
Ambulance	
Ground Ambulance	\$0 copay *
Air Ambulance	\$0 copay *
Transportation Services	Unlimited routine transportation trips to plan-approved health-related locations.
	\$0 copay (per one-way trip) *
	What you should know:
	The first step to staying healthy is getting to your doctor. That's why we cover these shared trips to plan approved health care providers. We want to make sure you get the care you need, when you need it. Call Customer Service 72 hours in advance to reserve a ride for your appointment. Mileage limitations may apply.
Medicare Part B Drugs	
Chemotherapy drugs	\$0 copay *

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Other Part B drugs	\$0 copay *

Prescription Drug Coverage	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005	
Stage 1: Annual Prescription Deductible		
Deductible	This plan has no deductible for Part D covered drugs, this payment stage doesn't apply.	
Stage 2: Initial Covera	ge (after you pay your deductible, if applicable)	
on your level of "Extra	y until your total yearly drug costs reach \$4,430. The cost share you pay depends a Help". Total yearly drug costs are the total drug costs paid by both you and our this amount, you will enter the Coverage Gap.	
Standard Retail cost-sh	naring (30-day/90-day supply)	
	Standard	
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 copay	
Tier 2	Generics: \$0 / \$1.35 / \$3.95 / 15%	
(Generic Drugs - includes generic drugs and may include some brand drugs.)	Brands: \$0 / \$4.00 / \$9.85 / 15%	
Tier 3	Generics: \$0 / \$1.35 / \$3.95 / 15%	
(Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	Brands: \$0 / \$4.00 / \$9.85 / 15%	
Tier 4	Generics: \$0 / \$1.35 / \$3.95 / 15%	
(Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	Brands: \$0 / \$4.00 / \$9.85 / 15%	

Prescription Drug Coverage	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
	Standard
Tier 5 (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	Generics: \$0 / \$1.35 / \$3.95 / 15% Brands: \$0 / \$4.00 / \$9.85 / 15% Limited to 30 day supply
Tier 6 (Select Care Drugs - includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines).)	Generics: \$0 / \$1.35 / \$3.95 / 15% Brands: \$0 / \$4.00 / \$9.85 / 15%

Prescription Drug Coverage	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005	
Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)		
Mail-order cost-sharin	g (30-day/90-day supply)	
	Preferred	Standard
<b>Tier 1</b> (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 copay	\$0 copay
Tier 2	Generics: \$0 / \$1.35 / \$3.95 / 15%	Generics: \$0 / \$1.35 / \$3.95 / 15%
(Generic Drugs - includes generic drugs and may include some brand drugs.)	Brands: \$0 / \$4.00 / \$9.85 / 15%	Brands: \$0 / \$4.00 / \$9.85 / 15%
Tier 3	Generics: \$0 / \$1.35 / \$3.95 / 15%	Generics: \$0 / \$1.35 / \$3.95 / 15%
(Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	Brands: \$0 / \$4.00 / \$9.85 / 15%	Brands: \$0 / \$4.00 / \$9.85 / 15%
Tier 4	Generics: \$0 / \$1.35 / \$3.95 / 15%	Generics: \$0 / \$1.35 / \$3.95 / 15%
(Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	Brands: \$0 / \$4.00 / \$9.85 / 15%	Brands: \$0 / \$4.00 / \$9.85 / 15%
Tier 5	Generics: \$0 / \$1.35 / \$3.95 / 15%	Generics: \$0 / \$1.35 / \$3.95 / 15%
(Specialty Tier - includes high cost	Brands: \$0 / \$4.00 / \$9.85 / 15%	Brands: \$0 / \$4.00 / \$9.85 / 15%
brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	Limited to 30 day supply	Limited to 30 day supply

Prescription Drug Coverage	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005	
	Preferred	Standard
Tier 6 (Select Care Drugs - includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines).)	Generics: \$0 / \$1.35 / \$3.95 / 15% Brands: \$0 / \$4.00 / \$9.85 / 15%	Generics: \$0 / \$1.35 / \$3.95 / 15% Brands: \$0 / \$4.00 / \$9.85 / 15%
Stage 3: Coverage Gap		
	After your total drug costs (including what our plan has paid and what you have paid) reach \$4,430, you will pay your "Extra Help" cost share or no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.	
Stage 4: Catastrophic Coverage		
	<ul> <li>After your yearly out-of-pocket drug costs (not including what the plan has paid, but including drugs you purchased through your retail pharmacy and through mail order) reach \$7,050, depending on your level of "Extra Help" you pay nothing or:</li> <li>\$3.95 copay for generics (including brand drugs treated as generic), or</li> <li>\$9.85 copay for all other drugs</li> </ul>	

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our preferred or standard network, or whether the prescription is a short-term (30-day supply) or long term (90-day supply).

Excluded Drugs:

This plan includes enhanced drug coverage of certain excluded drugs. Generic only Sildenafil and Vardenafil on Tier 1 have a quantity limit of six pills every 30 days.

Because these drugs are excluded from Part D coverage under Medicare, they are not covered by Extra Help. Also, the amount you pay when you fill a prescription for these drugs does not count toward qualifying you for the Catastrophic Coverage Stage.

Please see your Formulary and Evidence of Coverage for details regarding this drug coverage.
	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Chiropractic Care	
Medicare-covered	\$0 copay *
Routine chiropractic services	\$0 copay *
	12 visit(s) every year
Acupuncture	
Medicare-covered	\$0 copay *
<b>Podiatry Services (Foot Care)</b>	
Medicare Covered	\$0 copay
Routine Podiatry Services	\$0 copay
	12 visit(s) every year
	What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Virtual Visits	Our plan offers 24 hours per day, 7 days per week virtual access to board certified clinicians to help address a wide variety of health concerns/questions. A virtual visit is a visit with a clinician via the internet using a smart phone or a computer's web cam. For more information, or to schedule an appointment, visit <u>ascensiononlinecare.org</u> or download the Ascension Online Care app available in the App Store or Google Play store.
	<b>Spiritual Care</b> The health plan offers 24 hours per day, 365 days a year virtual visits and access to professionally trained chaplains through the Ascension On Demand Spiritual Care program. Using the Ascension Online Care platform, members who are experiencing spiritual and emotional concerns can connect to a chaplain to help address their needs and find light in challenging times.
Home health agency care	\$0 copay *
Meals	
Post-Acute Meals	\$0 copay for each post-acute meal
	What you should know:
	You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days.
Medical Equipment/Supplies	
Durable Medical Equipment (DME)	\$0 copay *
Prosthetics	\$0 copay *
Diabetic supplies	\$0 copay *

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Diabetic therapeutic shoes or inserts	\$0 copay *
Opioid treatment program services	\$0 copay
Over-the-Counter (OTC) Items	\$0 copay The maximum total benefit is \$505 every three months
	What you should know: Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.
Wellness Programs	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.
Fitness	\$0 copay Coverage includes: Activity Tracker and Physical Fitness
	What you should know:
	This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A Fitbit or Garmin fitness tracker may be selected as part of a home fitness kit.
Additional sessions of smoking and tobacco cessation counseling	\$0 copay Limited to 5 visit(s) every year
Additional Routine Annual Physical	\$0 copay <b>What you should know:</b> Wellness programs are a great way to maintain your health. Whether it's an extra checkup during the year or you just have a simple health question, we are here as your partner in health.

	Ascension Complete St. Vincent's DSNP (HMO D-SNP) H4343, Plan 005
Clinical Care Line	\$0 copay
Personal emergency medical response device (PERS)	\$0 copay
<b>Special Supplemental Benefits for</b> <b>Chronically III (SSBCI)</b> To qualify for these benefits you must meet specific criteria, including having a qualifying chronic condition and determined to be eligible for high-risk care management. For a complete list of eligibility criteria, please see the Evidence of Coverage.	Grocery Delivery: You pay \$0 copay Plan covers up to \$100 per month to use on plan-approved grocery items. Limitations apply. Spiritual Care: \$0 copay Helper Bees Care Concierge: You pay \$0 copay Provides a monthly allowance of 100 credits for plan-approved services. Limitations apply. Utility Flex Card: You pay \$0 copay Plan covers up to \$125 per month to help cover the cost of utilities for your home. Limitations apply. Referral may be required *
Flex Card	<ul><li>\$2,500 yearly benefit</li><li>What you should know:</li><li>The Flex Card benefit is a debit card that may be used to reduce out of pocket costs at a dental, vision or hearing providers that accepts the card carrier.</li></ul>

#### **Comprehensive Written Statement for Prospective Enrollees**

The benefits described in the Premium and Benefit section of the Summary of Benefits are covered by our Ascension Complete St. Vincent's DSNP (HMO D-SNP). 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, Ascension Complete St. Vincent's DSNP (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 Alabama Medicaid toll-free at 1-800-362-1504 (For hearing impaired, the TTY number is 1-800-253-0799).

Our source of information for Medicaid benefits is http://www.medicaid.alabama.gov/. All Medicaid covered services are subject to change at any time. For the most current Alabama Medicaid coverage information, please visit <u>http://www.medicaid.alabama.gov/</u> or call Member Services for assistance. A detailed explanation of Alabama Medicaid benefits can be found in the Alabama Summary of Services online at <u>http://www.medicaid.alabama.gov/</u>.

#### **DESCPRIPTION OF ADDITIONAL MEDICAID BENEFITS**

Certain Medicare recipients qualify for Medicaid to pay their Medicare Part B (supplemental medical insurance) premiums and for some services not covered by Medicare. Some of these extra benefits include eye exams and eyeglasses, Home and Community Based services (if eligible), mental health services, prescription drugs that are not covered by Medicare Part D, and non-emergency transportation. In some cases, Medicaid may pay their Part A (hospital insurance) premium.

The people in this group include:

- QMB-Plus
- Full Benefit Dual Eligible or FBDE recipient
- SLMB-Plus

<u>Ascension Complete</u> and Alabama Medicaid have agreed to work together to offer another choice for full Medicaid recipients who have Medicare Part A and Part B. If you join <u>Ascension Complete</u> you do not have to pay for deductibles, copayments or coinsurance for services that are covered by Medicare. You may also qualify for the benefits listed below.

#### Benefits Available to QMB-Plus, Full Benefit Dual Eligibles and SLMB-Plus

Benefit Category	Alabama Medicaid
Eye Care Services:	
Medicaid pays for eye exams and eyeglasses once every three calendar years. Contact lenses may be provided only under certain conditions and when approved ahead of time.	\$1.30 to \$3.90 for eye exams. NOTE: You must buy your glasses from a Medicaid-approved contract provider.
Home and Community Based Services:	You must meet certain medical criteria to qualify for this service.
Programs that allow certain disabled clients to stay in their homes rather than live in a nursing home.	
Intermediate Care Facility for Intellectual Disabilities (ICF-ID)	You must meet certain medical criteria to qualify for this service.
ICF-ID facilities provide a protected residential setting and services to help individuals function.	
Non-Emergency Transportation	You must call and get prior approval for this service.
NET helps cover the costs of rides to and from medically necessary appointments <u>if</u> Medicaid recipients have no other way to get to their appointments.	
Prescription Drugs	.65 to \$3.90 per prescription for Part D excluded drugs covered by Alabama Medicaid. Medicaid does not cover Part D covered drugs (defined by CMS) for dual eligibles.

#### **Medicaid Appeals and Grievances**

You may request a fair hearing from the Alabama Medicaid Agency if the Agency reduces or denies services based on medical criteria or when eligibility benefits are denied, terminated, or reduced.

Your written request must be received by Medicaid within 60 days from the date the notice of action is mailed that a covered service or eligibility benefit has been reduced, denied, or terminated.

Mail requests to:

Alabama Medicaid Agency Attention: Hearings Coordinator 501 Dexter Avenue P.O. Box 5624 Montgomery, Al 36103-5624

If you have questions, call the Alabama Medicaid Recipient Inquiry Hotline at 1-800-362-1504. The call is free. (For the hearing impaired, the TTY number is 1-800-253-0799. The call is free.)

"All Medicaid services are made available in accordance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and the Americans with Disabilities Act of 1990. Complaints concerning these matters should be directed to the Civil Rights Coordinator, Alabama Medicaid Agency."

ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al número de Servicios para Miembros que se indica para su estado en la página siguiente.

注意:如果您說中文,您可以免費獲得語言援助服務。請撥打針對您所在州列示於下一頁的會員服務部電話號碼。

Chú ý: Nếu quý vị nói tiếng Việt, dịch vụ hỗ trợ ngôn ngữ có sẵn miễn phí dành cho quý vị. Hãy gọi số điện thoại của bộ phận Dịch Vụ Thành Viên thuộc bang của quý vị ở trang tiếp theo.

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. 다음 페이지에서 가입자의 주에 해당하는 목록 내 가입자 서비스부 번호로 전화해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa numero ng Mga Serbisyo para sa Miyembro na nakalista para sa iyong estado sa susunod na page.

Dumngeg: No agsasau ka iti Ilokano, dagiti tulong nga serbisio, a libre, ket available para kaniam. Awagam iti numero dagiti serbisio iti Miembro a nakalista para iti estadom iti sumaruno a panid.

La Silafia: Afai e te tautala i le gagana Samoa, o lo'o avanoa ia te oe 'au'aunaga fesoasoani i le gagana, e leai se totogi. Vala'au le Member Services numera lisiina mo lou setete i le isi itulau.

Maliu: Ke wala'au Hawai'i 'oe, loa'a ke kōkua ma ka unuhi 'ōlelo me ke kāki 'ole. E kelepona i ka helu kelepona o ka Māhele Kōkua Hoa i hō'ike 'ia no kou moku'āina ma kēia 'ao'ao a'e.

# We're Just a Phone Call Away

ALABAMA ↔ HMO, PPO ↔ 1-833-623-0771

↔ HMO D-SNP

↔ 1-833-542-1677

FLORIDA ↔ HMO, HMO-POS ↔ 1-833-603-2971

↔ HMO D-SNP

↔ 1-833-542-1676

ILLINOIS ↔ HMO ⓒ 1-833-293-5966

KANSAS 小 HMO, PPO 《 1-833-816-6623

MICHIGAN ↔ HMO, PPO ↔ 1-833-431-1356

↔ HMO D-SNP

< 1-833-542-1678</td>

TEXAS ↔ HMO, PPO **€** 1-833-705-1358

# **TTY FOR ALL OF THE ABOVE: 711**

# HOURS OF OPERATION

**October 1 to March 31:** Monday–Sunday, 8 a.m. to 8 p.m.

**April 1 to September 30:** Monday-Friday, 8 a.m. to 8 p.m.

Or visit AscensionComplete.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 1-844 578-1926 (TTY: 711). Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

#### **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 <u>ascensioncomplete.com</u> or call 1-844 578-1926 (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**

- □ For plans with a plan premium (Does not apply to plans with zero plan premium): In addition to your monthly plan premium, 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, 2023.
- □ For HMO plans only: 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).
- □ For PPO and PFFS plans only: Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- □ For C-SNP plans only: This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.
- □ For D-SNP plans only: This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

# **Contact Us**

#### For more information, please contact us:

#### By phone

Toll-free at 1-844 578-1926 (TTY 711). Your call may be answered by a licensed agent.

#### Hours of Operation

Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

Online <u>ascensioncomplete.com</u>

#### We're with our members every step of the way.

Ascension Complete is contracted with Medicare for HMO and PPO plans. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in Ascension Complete depends on contract renewal.





Understanding Medicare enrollment periods

# **Plan for your enrollment**

#### **OCT 15-DEC 7**

Annual Enrollment Period (AEP)

Those eligible for Medicare can change their health plan from Oct. 15, 2021, through Dec. 7, 2021. Any change during this time becomes effective on Jan. 1, 2022.

### Medicare Advantage Open Enrollment Period (MA OEP)

Those enrolled in a Medicare Advantage plan can disenroll and return to Original Medicare or make one change to a different Medicare Advantage plan any time from Jan. 1, 2022 to March 31, 2022. If you choose to return to Original Medicare, you have until March 31, 2022, to sign up for a Prescription Drug Plan. The effective date for a change made during the MA OEP is the first day of the month after the enrollment request is received.

### Initial Coverage Election Period (ICEP)

This is when most people are first eligible to enroll in Medicare. This period starts three months before the month of your 65th birthday, continues through your birth month, and lasts for three months after your birth month. For example, if you were born in June, you become eligible to enroll any time from March through September.

#### Special Election Period (SEP)

This is when people who have special circumstances can enroll in Medicare outside of regular enrollment periods. Some of those circumstances include moving to a new service area, losing active employer group coverage, or becoming eligible for a Dual Special Needs plan. Give us a call if you want to learn more about this or you think you may be eligible for a SEP.

# Be sure to see the Summary of Benefits in this booklet for details on the specific additional benefits in each plan.

#### **JAN 1-MAR 31**

3 MONTHS BEFORE YOUR BIRTHDAY-3 MONTHS AFTER YOUR BIRTHDAY

2022

# 5 easy ways to enroll in Ascension Complete

# Call us.

Get help finding the right coverage. We will answer your questions and make sure you have the information you need. You can choose the Medicare plan that works best for your health and your budget.

#### For enrollment assistance or to schedule an in-home appointment: 1-844-578-1926 (TTY: 711)

- Sunday-Saturday, 8 am to 8 pm
- A messaging system is used after hours, on weekends, and on federal holidays.
- 2

# Call a local broker

Many Medicare members talk to a broker before buying a Medicare plan. Ascension Complete will help you find a broker in your area. You can have a one-on-one conversation about your Medicare choices and learn more about what Ascension Complete offers.

# Visit us online.

Our website lets you learn more about your options and enroll from the comfort of your own home. AscensionComplete.com/enroll

4

## Mail your application.

Ascension Complete Medicare Enrollment PO Box 10420 Van Nuys, CA 91499-6208

5

### **Fax your application**

Fill out the application and fax it to **1-844-222-3180.** 

#### **Timing is Important**

You only have a limited time to select your Medicare plan, and there are penalties for signing up late. An Ascension Complete Medicare specialist can help you enroll before your deadline.

You can review your coverage options each year during the Annual Enrollment Period from Oct. 15 through Dec. 7.

Be sure to see the Summary of Benefits in this booklet for details on the specific additional benefits in each plan.

# Individual Enrollment Request Form to Enroll in a Medicare Advantage Plan (Part C)

#### Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

#### To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

**Important:** To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

### When do I use this form?

You can join a plan:

- Between October 15-December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit Medicare.gov to learn more about when you can sign up for a plan.

# What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

**Note:** You must complete all items in Section 1. The items in Section 2 are optional – you can't be denied coverage because you don't fill them out.

# Ascension Complete

#### **Reminders:**

- If you want to join a plan during fall open enrollment (October 15-December 7), the plan must get your completed form by December 7.
- Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

### What happens next?

Send your completed and signed form to:

Ascension Complete PO Box 10420 Van Nuys, CA 91499-6208

Once they process your request to join, they'll contact you.

# How do I get help with this form?

Call Ascension Complete at 1-844-578-1926. TTY users can call 711.

Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

**En español:** Llame a Ascension Complete al 1-844-578-1926 (TTY: 711) o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.



Select th	e plan you want to join:					
Ascensio	Ascension Complete St. Vincent's Reward (HMO) <sup>2</sup> H4343 – includes prescription drug coverage					
□ 001	Bibb, Blount, Jefferson, Shelby, and St. Clair counties, AL	\$0 per month				
Ascensio	on Complete Providence Reward (HMO) <sup>2</sup> H4343 – includes prescription Mobile County, AL	drug coverage \$0 per month				
Ascensio	on Complete St. Vincent's Secure (HMO) H4343 - includes prescription	drug coverage				
□ 003	Bibb, Blount, Jefferson, Shelby, and St. Clair counties, AL	\$0 per month				

**Section 1** – All fields on this page are required (unless marked optional)

Ascension Complete Providence Secure (HMO) H4343 – includes prescription drug coverage OP4 Mobile County, AL \$0 per month

Ascension Complete St. Vincent's DSNP (HMO D-SNP)<sup>1</sup> H4343 – includes prescription drug coverage

**O05** Bibb, Blount, Jefferson, Shelby, and St. Clair counties, AL \$0<sup>\*</sup> per month

**Ascension Complete Providence DSNP (HMO D-SNP)**<sup>1</sup> **H4343** – includes prescription drug coverage

□ 006 Mobile County, AL

# Ascension Complete St. Vincent's Access Plus (PPO) H7556 – includes prescription drug coverage

**D01** Bibb, Blount, Jefferson, Shelby, and St. Clair counties, AL \$0 per month

Ascension Complete St. Vincent's Access (PPO) H7556 – includes prescription drug coverage

**O02**Bibb, Blount, Jefferson, Shelby, and St. Clair counties, AL\$0 per month

Ascension Complete Providence Access Plus (PPO) H7556 - includes prescription

drug coverage

**D03** Mobile County, AL

Ascension Complete Providence Access (PPO) H7556 – includes prescription drug coverage

**004** Mobile County, AL

<sup>1</sup>You must meet specific enrollment criteria to enroll in this plan. <sup>2</sup>An optional supplemental package is offered with this plan. <sup>\*</sup>Actual premium based on Low Income Subsidy status. \$0 per month

\$0 per month

\$0<sup>\*</sup> per month

# **Optional Supplemental Benefits for an additional monthly premium**

Plan Name	Optional Supplemental Benefits	
Ascension Complete St. Vincent's Reward (HMO) - H4343 - 001	Centene Silver 1500 40%, Vision 200	\$23 per month
Ascension Complete Providence Reward (HMO) - H4343 - 002		

Monthly plan premium amount (including optional supplemental package premium amount)





Section 1 – All fields on this page a	re required (unless marked optiona	al)
First name	Last name	Optional: Middle initial
Birth date Sex		
M M D D Y Y Y Y Permanent residence street address (D		
City	Optional: County State	ZIP code
<b>Mailing address</b> , if different from your pe Street address	ermanent address (PO Box allowed)	
City	State	ZIP code
Your Medicare information: Medicare Number	Is entitled to: Effective date HOSPITAL (Part A) M M D D MEDICAL (Part B) M M D D M M D D	YYYYY YYYYY
Answer these important question	ns:	
1. Will you have other prescription drug of Ascension Complete? ☐ Yes ☐ No Name of other coverage	coverage (like VA, TRICARE) in addition t	to
Member number for this coverage	Group number for this coverag	e
2. Are you enrolled in your State Medicai If "Yes," please provide your Medicaid		

#### **IMPORTANT: Read and sign below:**

- I must keep both Hospital (Part A) and Medical (Part B) to stay in Ascension Complete.
- By joining this Medicare Advantage Plan, I acknowledge that Ascension Complete will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below).
- Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border.
- I understand that when my Ascension Complete coverage begins, I must get all of my medical and prescription drug benefits from Ascension Complete. Benefits and services provided by Ascension Complete and contained in my Ascension Complete "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Ascension Complete will pay for benefits or services that are not covered.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
  - 1) This person is authorized under State law to complete this enrollment, and
  - 2) Documentation of this authority is available upon request by Medicare.

	Tod	ay's	dat	е				
Signature	M	Μ	D	D	Y	Y	Y	Y

If you're the authorized representative, sign above and fill out these fields:

#### Name

#### Address

Phone number Relationship to enrollee

# Answering these questions is your choice. You can't be denied coverage because you don't fill them out.

Select one	if you want us	to send you information in an accessible format.
□Braille	□ Large print	🗆 Audio CD

Please contact Ascension Complete at 1-833-623-0771 (HMO & PPO) or 1-833-542-1677 (D-SNP) if you need information in an accessible format other than what's listed above. Our office hours are 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. TTY users can call 711.

1. Do you work? ☐ Yes ☐ No

2.	Does your	spouse	work?	🗌 Yes	🗆 No
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#### List your Primary Care Physician (PCP), clinic, or health center:

#### I want to get the following materials via email.

Select one or more.

□ Explanation of Coverage (EOC)

□ Send me a link to receive my benefit materials online

E-mail address:



#### **Paying your plan premiums**

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail, "Electronic Funds Transfer (EFT)", "credit card" each month. **You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.** 

**If you have to pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you must pay this extra amount in addition to your plan premium.** The amount is usually taken out of your Social Security benefit, or you may get a bill from Medicare (or the RRB). DON'T pay Ascension Complete the Part D-IRMAA.

If you don't select a payment option, you will get a bill each month.

#### Please select a premium payment option:

🗌 Get a bill

□ Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check. I get monthly benefits from: □ Social Security □ RRB

(The Social Security/RRB deduction may take two or more months to begin after Social Security or RRB approves the deduction. In most cases, if Social Security or RRB accepts your request for automatic deduction, the first deduction from your Social Security or RRB benefit check will include all premiums due from your enrollment effective date up to the point withholding begins. If Social Security or RRB does not approve your request for automatic deduction, we will send you a paper bill for your monthly premiums.)

#### PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.



OFFICE USE ONLY:
Name of staff member/agent/broker (if assisted in enrollment):
Plan ID #: Effective date of coverage:
M M D D Y Y Y Y
□ICEP/IEP □ AEP SEP (type): □Not eligible
Ascension Complete sales representative/Authorized agent (individual sales representative/agent who completed the application) Agent type (select one): Authorized agent Ascension Complete employee
Complete section below:
Sales rep/Agent name Sales rep/Agent NPN #
Agency/FMO affiliation: Agent ID#:
This information must match your approved Ascension Complete licensing records.
Agent phone #:
Email Agency/FMO phone # (if applicable)
Sales representative/authorized agent application receipt date:
Provider information for HMO plans:
PCP name: PCP NPI:
PPG name: PPG ID:
Is PCP/PPG selected accepted for the plan chosen? ☐ Yes ☐ No Current patient? ☐ Yes ☐ No
Physician of choice information for PPO plans:
POC name: POC/PCP NPI:
POC address:
Effective date: M M D D Y Y Y Y
<b>Broker Application Submissions:</b> Sales representative/Agent must fax the Scope of Appointment and Enrollment Forms to 1-844-222-3180.



#### **Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year.** There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes, you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- □ I am new to Medicare.
- □ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
- □ I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date).
- □ I recently was released from incarceration. I was released on (insert date).
- □ I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date).
- I recently obtained lawful presence status in the United States.I got this status on (insert date).
- I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date).
- □ I recently had a change in my *Extra Help* paying for Medicare prescription drug coverage (newly got *Extra Help*, had a change in the level of *Extra Help*, or lost *Extra Help*) on (insert date).
- □ I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get *Extra Help* paying for my Medicare prescription drug coverage, but I haven't had a change.
- □ I am moving into, live in or recently moved out of a Long-Term Care Facility (for example, a nursing home or long-term care facility). I moved/will move into/out of the facility on (insert date).
- □ I recently left a PACE program on (insert date).
- □ I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date).

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#### □ I am leaving employer or union coverage on (insert date).

- □ I belong to a pharmacy assistance program provided by my state.
- □ My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
- □ I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date).
- □ I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date).
- □ I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, state or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.

If none of these statements applies to you or you're not sure, please contact Ascension Complete at 1-844-578-1926 (TTY users should call 711) to see if you are eligible to enroll. We are open Sunday-Saturday, 8 a.m. to 8 p.m.

You must continue to pay your Medicare Part B premium. However, for full-dual beneficiaries, the State will cover your Part B premium as long as you retain your Medicaid eligibility.








#### New Member Checklist and Application Receipt

Agent Instructions: Please review the New Member Checklist carefully with each new member enrolling in our plan.

#### Member Name

Chocklist

Date

Ľ				
YES	NC			
		1. If my plan has a monthly plan premium, I understand that I am responsible for this premium, in addition to my Part B monthly premium.		
		<ol> <li>I understand that I may be responsible for certain copays or coinsurance for covered medical services.</li> </ol>		
		3. My agent left me a copy of the 2022 Enrollment Guide, which includes a 2022 Summary of Benefits.		
		4. My agent reviewed and confirmed that my current doctors are in the plan's network.		
For Medicare Advantage Prescription Drug (MA-PD) plans only:				
		5. My agent explained the copays and coinsurance.		
		6. My agent explained the coverage gap, sometimes referred to as the donut hole.		
		7. I have reviewed my currently prescribed drugs with my agent and have confirmed that they are in the plan's list of covered drugs, also called a formulary, which is available to view at <b>AscensionComplete.com/formulary</b> . I also understand that some of my drugs may not be covered under the plan's formulary.		
$\overset{\wedge}{\swarrow}$	Α	pplication Receipt		
The	nam	e of my new plan is:		
		(Plan Name)		
This	is a	, which will provide all my Medicare <u>health/prescription drug</u> coverage. (Plan Type) (Circle one or both)		

My plan coverage is expected to begin on \_\_\_\_\_\_(Effective date)

I must live in the plan's service area, which is \_\_\_\_\_\_

(County/service area)

If I move out of the plan's service area for more than 6 months in a row, I must choose a new plan.

## New Member Attestation: I understand that I am enrolling in a Medicare Advantage plan that will provide all my Medicare health and/or prescription drug coverage.

Member Signature: \_\_\_\_\_

Agent Signature: \_\_\_\_\_

### Ascension Complete

Application Receipt (Continued	)
Primary Care Physician (PCP) name*:	PCP Phone:
My monthly premium will be \$	
Did I purchase an optional supplemental benefit	s (OSB) package? Circle Yes or No
My OSB plan is	
My OSB premium amount is \$	
My total premium amount including OSB is \$ $\_$	
My <b>copay/coinsurance</b> amounts will be: PCP (Circle one)	Specialist ER
*Selection of a PCP is not required for PPO plans	5
Rx BIN:	_ Rx Group:
The information above can be used as your te filling a prescription, please contact Member	
Agent Name (Printed):	
Agent Phone:	Agent NPN:
Contract Code:	PBP:



## What to expect once you've enrolled

## What's next?

As your health plan, we are required to send you a lot of documents and information.

#### Here are the most important things to expect:



#### Ascension Complete Member ID Card

Use your ID card every time you get healthcare services and benefits. Keep it with you at all times. Please do not use your red, white, and blue Medicare card, but keep that card in a safe place.



### 2 Welcome Kit

Your Welcome Kit helps you get started with your new plan. It includes:

- Quick tips to get the most out of your plan
- Self-service information that can be used any time, day or night
- Catalog of over-the-counter benefits (if applicable)



#### Welcome Call

You will receive a welcome call within your first 30 days as a member. During this call we'll help ensure that you have all of your questions answered.

#### Health Risk Assessment Call 4

We want you to get the most out of your Medicare Advantage plan. We'll call you to ask information about your health, which will help us better understand your needs. In turn, you'll receive better access to the care you need. See the next page to complete this step based on your own schedule.

Until these materials arrive, your New Member Checklist and Application Receipt will remind you of your plan's options.

Be sure to see the Summary of Benefits in this booklet for details on the specific additional benefits in each plan.

# Save time with home delivery

Our home-delivery<sup>\*\*</sup> service through CVS<sup>†</sup> Caremark<sup>®</sup> lets you have up to a 90-day supply of your medications mailed safely to your door. You save time, and in many cases, you save money too. We can even automatically refill and renew your home-delivery prescriptions at no extra cost.



#### Convenience

Your medications are delivered right to you, saving you trips to the pharmacy and travel time. Plus, shipping is always free! We even contact your doctor to ask for a 90-day prescription.



#### Savings

\$0 copay for select medications\* filled at CVS<sup>†</sup> Caremark.<sup>®</sup> That means you don't pay anything for those medications!



#### **Get started today!**

Call CVS<sup>†</sup> Caremark<sup>®</sup> toll-free at **1-888-624-1139 (TTY: 711)**, 24 hours a day, 7 days a week. Or visit Caremark.com. \*For our Medicare Advantage members with Part D coverage (MAPD), this applies to Tier 1 (preferred generic) and Tier 2 (generic) medications.

To learn more, please refer to the plan's online approved drug list (Formulary). Members may call the number on the back of their member ID card.

<sup>†</sup>Other pharmacies are available in our network.

\*\*Home delivery, also known as mail order pharmacy.



## Your health is our priority

At Ascension Complete, your health is important to us. We hope you have a few minutes to fill out a quick health survey. Medicare requires that we perform these surveys annually or when you change plans.

Your answers are confidential and will help us understand your healthcare needs. This will not affect your health plan membership. This survey is accessible as soon as your membership becomes active.



#### Fill out this health survey online

Go to **AscensionComplete.com** and log in to the secure member portal to complete this short assessment.

Thank you for trusting Ascension Complete with your health. We look forward to serving your health care needs.

Be sure to see the Summary of Benefits in this booklet for details on the specific additional benefits in each plan.

This is the legal stuff you need to know

## Legal Documents and Disclaimers

#### **2022 Utilization Review Process**

Ascension Complete has a Utilization Management Program. It includes:

- Prior authorization
- Filing appeal reviews
- Retrospective reviews
- Prospective reviews
- Concurrent reviews

These reviews let us measure the healthcare and services our members receive. We measure these based on a member's coverage. We check to see if the care and services are right. Then we decide how much coverage we can provide. We also decide how to pay those who provide the care. At times we have to deny coverage for services or care. These decisions may be made by our employees. Or they may be made by a doctor or other reviewer. When this happens, we do not give a reward to anyone who makes these decisions. If there are any financial rewards, they do not promote using fewer services. If you would like to learn more about this program, please call Ascension Complete Member Services.

#### **Protected Health Information (PHI)**

#### How we protect the privacy of your personal information

Keeping your information safe is very important to us. Your personal information can be seen only by those who need it to do their work. We have strict policies to protect it. For example, we restrict use of our buildings and computers. We also have a Privacy Office. This office makes sure our staff is trained on our privacy and security policies.

Sometimes we are allowed to use your health information without your written permission. Our employees must follow strict privacy and security policies. They must protect your health information in spoken form. This is when they are talking about your health information with approved people. It could be over the phone or in person. They must also protect your health information in written and electronic form.



#### **Treatment, Payment and Business Operations.**

We may use your health information or share it to help treat your condition. We can also use it to arrange payment for that treatment. And we can use it to run our business operations.

#### **Right to Access Your Health Information.**

You have the right to look at and get a copy of your health information. But there are three situations when you may not see your health information. They are: 1) in mental healthcare therapy notes; 2) when it is put together to prepare for a court case; and 3) with some exceptions, information subject to the Clinical Laboratory Improvement Amendments of 1988 (CLIA). We may use or keep an electronic health record (EHR) for you. If we do, you have the right to get a copy of your EHR in electronic form. Also, you have the right to tell us to send a copy of your EHR to a third party you name.

#### Your Authorization.

You may tell us in writing that we can share your health information with anyone for any reason. You may also tell us in writing at any time to stop sharing your health information. If you tell us to stop sharing it, that will not affect any sharing that was done while we had your OK to do so. Unless you tell us in writing, we cannot share your health information for any reason other than those listed here.



3

#### **Business Associates.**

We may share your health information with a business partner. But we may do so only if they need it to perform a task or service for our business.

This is just a summary of our Privacy Statement. To read the entire Privacy Statement go to **AscensionComplete.com** 

2

Ascension Complete is contracted with Medicare for HMO and PPO plans. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in Ascension Complete depends on contract renewal.

Every year, Medicare evaluates plans based on a 5-star rating system.

Our plans use a formulary.

Out-of-network/non-contracted providers are under no obligation to treat Ascension Complete members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

For a complete list of available plans please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or consult www.medicare.gov.

Please contact your plan for details.



If you're with an agent or broker, this next part is for them

## 2022 Scope of Sales Appointment Confirmation Form

The Centers for Medicare & Medicaid Services requires agents to document the scope of a marketing appointment prior to any face-to-face sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative).

All information provided on this form is confidential and should be completed by each person with Medicare or their authorized representative.

## Ascension Complete

Please initial below beside the type of product(s) you want the agent to discuss.

#### Medicare Advantage Plans (Part C) and Cost Plans

#### Medicare Health Maintenance Organization (HMO)

A Medicare Advantage Plan that provides all basic Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).

#### Medicare Preferred Provider Organization (PPO) Plan

A Medicare Advantage Plan that provides all basic Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors and hospitals, but you can also use out-of-network providers, usually at a higher cost.

#### Medicare Special Needs Plan (SNP)

A Medicare Advantage Plan that has a benefits package designed for people with special healthcare needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.

By signing this form, you agree to a meeting with a sales agent to discuss the types of products you initialed above. Please note, the person who will discuss the products with you is either employed or contracted by a Medicare Advantage plan. They do not work directly for the federal government. This individual may also be paid based on your enrollment in a plan. Signing this form does NOT obligate you to enroll in a plan, affect your current or future enrollment, or automatically enroll you in a Medicare plan.

#### Beneficiary or Authorized Representative Signature and Signature Date:

	Simolum Data
Signature:	Signature Date:
If you are the authorized representative, pl	lease sign above and print below:
Representative's Name:	
Your Relationship to the Beneficiary:	
To be completed by Agent:	
Agent Name:	Agent Phone:
Beneficiary Name:	Beneficiary Phone:
Beneficiary Address:	
Initial Method of Contact (Indicate here in	f beneficiary was a walk-in.):
Agent's Signature:	
Plan(s) the Agent Represented During thi	is Meeting:
Date Appointment Completed:	Appointment ID:
*Scope of Appointment documentation	on is subject to CMS record retention requirements.
Acoust If the form was signed by the bound	liciary at time of appointment provide evaluation wh

### Agent: If the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting.

Ascension Complete is contracted with Medicare for HMO and PPO plans. Enrollment in Ascension Complete depends on contract renewal.





<u>իներունըները։ Անդերերիները։ Անդերինը։</u>



POSTAGE WILL BE PAID BY ADDRESSEE





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porte postal pago

Completar su solicitud

Recuerde...

đã điển

Enviar su solicitud diligenciada en este sobre con

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 $\cdot$  Dùng phong bì đính kèm và gửi trở lại lá đơn quý vị

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ua faapipii ai le faailoga (stamp)

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Mai poina i ka...

mula sa koreo na ito

Hoʻopihapiha kāu palapala kāinoa

Ho'ouna mai i kāu palapala kāinoa i ho'opihapiha 'ia i

Remember to ..

Fill out your application

Return your completed application in this

postage-paid envelope

請記得…

填妥申請表

用隨附的郵資已付信封寄回填妥的申請表

잊지 마세요... ·귀하의 지원서 작성하기 ·우표값이 미리 지불된 이 봉투에 작성한 지원 서를 넣어 우편으로 보내기

## Thank you!

## We look forward to getting to know you.

#### Available in:

Ascension Complete St. Vincent's DSNP (HMO D-SNP) Alabama Bibb, Blount, Jefferson, Shelby, St. Clair

### Ascension Complete

Agent Name: \_\_\_\_

\_\_\_\_\_ Agent Phone Number: \_\_\_\_\_