



## 2025 Summary of Benefits

Senior Care (HMO I-SNP)

H4172, Plan 003

**This is a summary of drug and health services covered by Senior Care (HMO I-SNP) from January 1 – December 31, 2025.**

Senior Care (HMO I-SNP) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

This information is not a complete description of benefits. Call 1-844-854-6886, TTY should call 711, for more information.

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, visit our website at [NHCAdvantagePlan.com](https://www.NHCAdvantagePlan.com), or call Member Services and request the *Evidence of Coverage*.

### **To reach our Member Services Representatives:**

- Toll-free number: 1-844-854-6886, TTY/TDD should call 711.
- Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

### **To join Senior Care (HMO I-SNP), you must:**

- Have both Medicare Part A and Medicare Part B,
- -- *and* -- live in our geographic service area,
- -- *and* -- be a United States citizen or be lawfully present in the United States,
- -- *and* -- meet the special eligibility requirements: Our plan is designed to meet the specialized needs of people who need a level of care that is usually provided in a nursing home. To be eligible for our plan, you must reside in one of our participating nursing facilities for greater than 90 days OR live in a community setting (including in an assisted living or independent living community) and meet the institutional level of care. The plan's *Provider Directory* has a list of participating nursing facilities. You can access this

list on our website at [NHCAvantagePlan.com](http://NHCAvantagePlan.com) or call Member Services and ask us to send you a list.

Our service area includes these counties in **Missouri:** Barry, Barton, Bates, Camden, Dade, Dallas, Douglas, Greene, Henry, Hickory, Jackson, Jasper, Laclede, Lawrence, Maries, Miller, Montgomery, Morgan, Newton, Osage, Polk, Shannon, St Charles, St Louis, St Louis City, Ste Genevieve, Vernon, Warren, Webster, and Wright; **South Carolina:** Abbeville, Aiken, Anderson, Beaufort, Charleston, Greenville, Greenwood, Horry, Laurens, Lexington, Mc Cormick, Pickens, Richland, Saluda, and Sumter; **Tennessee:** Anderson, Bledsoe, Cheatham, Coffee, Davidson, De Kalb, Dickson, Fayette, Gibson, Giles, Hamilton, Hancock, Hickman, Houston, Humphreys, Knox, Lawrence, Lewis, Marion, Marshall, Maury, Mc Minn, Moore, Morgan, Perry, Polk, Putnam, Robertson, Rutherford, Sequatchie, Smith, Sullivan, Sumner, Van Buren, Warren, Washington, White, Williamson, and Wilson.

Senior Care (HMO I-SNP) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at [NHCAvantagePlan.com](http://NHCAvantagePlan.com). If you use providers that are not in our network, the plan may not pay for these services.

This document is also available in braille and in large print.

If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2025* handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or ask for 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.

## Medical Benefits

Benefit category	Your plan benefits
<b>Monthly plan premium</b> <i>(includes both medical and drug coverage)</i>	\$0 You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	The Part A deductible is \$0.  You pay the 2025 Original Medicare cost-sharing amounts. These are the 2024 cost-sharing amounts and may change for 2025. The plan will provide updated rates as soon as they are released. The Part B deductible is \$240.
<b>Maximum out-of-pocket amount</b> <i>(does not include Part D prescription drugs)</i>	\$5,000 for in-network services
<b>Inpatient hospital coverage</b>	\$295 copayment per day for days 1-6 \$0 copayment per day for days 7-90 Original Medicare benefit period applies.  <i>Prior authorization is required.</i>
<b>Outpatient hospital coverage</b>  Outpatient hospital services        Outpatient hospital observation services	0%-20% coinsurance \$0 copayment for colonoscopy 20% coinsurance for all other services  <i>Prior authorization is required.</i>  \$100 copayment  <i>Prior authorization is required.</i>
<b>Ambulatory Surgical Center (ASC) services</b>	20% coinsurance  <i>Prior authorization is required.</i>

Benefit category	Your plan benefits
<p><b>Doctor visits</b></p> <p>Primary care providers</p> <p>Specialists</p>	<p>\$0 copayment</p> <p>\$0-\$25 copayment; 20% coinsurance</p> <p>\$0 copayment for specialist x-ray and lab services  20% coinsurance for complex diagnostic radiology  \$25 copayment for all other specialist services, including office surgery, therapeutic radiology, general diagnostic radiology, and advanced imaging for complex conditions such as an MRI or CT scan</p>
<p><b>Preventive care (e.g., flu vaccine, diabetic screenings)</b></p>	<p>\$0 copayment</p>
<p><b>Emergency care</b></p>	<p>\$90 copayment</p> <p>You do not pay this amount if you are admitted to the hospital within 3 days.</p>
<p><b>Urgently needed services</b></p>	<p>\$40 copayment per visit</p> <p>You do not pay this amount if you are admitted to the hospital within 3 days.</p>

Benefit category	Your plan benefits
<p><b>Diagnostic services/labs/imaging</b></p> <p>Diagnostic tests and procedures</p> <p>Diagnostic radiology services (e.g., MRI, CAT scan)</p> <p>Lab services</p> <p>Outpatient x-rays</p> <p>Therapeutic radiology</p>	<p>20% coinsurance</p> <p><i>Prior authorization is required except for services rendered in a Nursing Facility or Physician Office.</i></p> <p>20% coinsurance</p> <p><i>Prior authorization is required.</i></p> <p>\$0 copayment</p> <p><i>Prior authorization is required only for genetic testing.</i></p> <p>\$0 copayment</p> <p><i>Prior authorization is required except for services rendered in a Nursing Facility, Physician Office, or Hospital.</i></p> <p>20% coinsurance</p> <p><i>Prior authorization is required.</i></p>
<p><b>Hearing services (Medicare-covered)</b></p> <p>Medicare-covered services</p> <p><b>Hearing services (Supplemental)</b></p> <p>Routine hearing exam</p> <p>Fitting/evaluation(s) for hearing aids</p> <p>Hearing aids</p>	<p>20% coinsurance</p> <p>\$0 copayment Limit 1 visit every year</p> <p><u>Not covered</u></p> <p>\$1,200 every year for both ears combined</p>

Benefit category	Your plan benefits
<p><b>Dental services (Medicare-covered)</b></p> <p>Medicare-covered services</p> <p><b>Dental services (Supplemental)</b></p> <p>Preventive and comprehensive services</p>	<p>20% coinsurance</p> <p><i>Prior authorization is required.</i></p> <p>\$0 copayment for oral exam(s) (limit 2 every year), cleaning(s) (limit 1 every year), and Fluoride treatment(s) (limit 1 every 6 months). See <i>Evidence of Coverage</i> for Dental x-rays limitations.</p> <p>Maximum: \$1,500 every year for preventive services and comprehensive services</p> <p>All services must be provided by <b>Liberty Dental</b>. To locate a network provider, you may call Member Services, or search the Liberty Dental provider directory online at <a href="http://libertydentalplan.com/nhcadvantage">libertydentalplan.com/nhcadvantage</a>.</p>
<p><b>Vision services (Medicare-covered)</b></p> <p>Exam to diagnose and treat diseases and conditions of the eye</p> <p>For people with diabetes, screening for diabetic retinopathy is covered once per year</p> <p>Eyewear after cataract surgery</p> <p>Glaucoma screening</p> <p><b>Vision services (Supplemental)</b></p> <p>Routine eye exam</p> <p>Additional routine eyewear</p>	<p>20% coinsurance</p> <p>20% coinsurance</p> <p>\$0 copayment</p> <p>\$0 copayment</p> <p>\$0 copayment Limit 1 visit every year</p> <p>\$320 every year for lenses, frames, contacts or eyewear upgrades</p>

Benefit category	Your plan benefits
<p><b>Mental health services</b></p> <p>Inpatient visit</p> <p>Outpatient group therapy visit</p> <p>Outpatient individual therapy visit</p>	<p>\$295 copayment per day for days 1-6            \$0 copayment per day for days 7-90            Original Medicare benefit period applies.</p> <p><i>Prior authorization is required.</i></p> <p>20% coinsurance</p> <p>20% coinsurance</p>
<p><b>Skilled Nursing Facility (SNF)</b></p>	<p>\$0 per stay            Per admission or per stay benefit period applies.</p> <p><i>Prior authorization may be required. Please contact the plan for additional details.</i></p>
<p><b>Physical therapy</b></p>	<p>\$20 copayment</p> <p><i>Prior authorization may be required. Please contact the plan for additional details.</i></p>
<p><b>Ambulance</b></p> <p>Ground ambulance</p> <p>Air ambulance</p>	<p>\$250 copayment</p> <p>20% coinsurance</p>
<p><b>Transportation</b>  <i>(non-emergency)</i></p>	<p><u>Not covered</u></p>

Benefit category	Your plan benefits
<b>Medicare Part B prescription drugs</b>	
Chemotherapy/Radiation drugs	0%-20% coinsurance Cost-sharing is dependent on the drug administered.  <i>Prior authorization is required for some medications. For chemotherapy, prior authorization is required for the initial drug approval only.</i>
Other Part B drugs	0%-20% coinsurance 0% coinsurance is the minimum possible for a Part B rebatable drug 20% coinsurance is the maximum  <i>Prior authorization is required.</i>

### Outpatient Prescription Drugs

Prescription drug payment stages	Your plan benefits		
<b>Prescription drug deductible</b>	\$590 Deductible applies.		
<b>Initial coverage</b>	You stay in the Initial Coverage stage until your total out-of-pocket costs reach \$2,000. You then move on to the Catastrophic Coverage Stage.		
<b>Drug coverage</b>	<b>Standard retail cost sharing</b> (in-network) (up to a 30-day supply)	<b>Mail-order cost sharing</b> (up to a 90-day supply)	<b>Long-term care (LTC) cost sharing</b> (up to a 31-day supply)
<b>Drug coverage</b>	25% coinsurance	Not covered	25% coinsurance
<b>Catastrophic coverage</b>	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,000, you pay nothing for your covered Part D prescription drugs.		

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Member Services for more information.



**Important Message About What You Pay for Insulin** - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

### Additional Benefits

Benefit category	Your plan benefits
<b>Diabetic monitoring supplies</b>	\$0 copayment
<b>Dialysis services</b>	20% coinsurance
<b>Durable Medical Equipment (DME)</b>	20% coinsurance <i>Prior authorization is required.</i>
<b>Healthy Living Flex Card</b> <ul style="list-style-type: none"> <li>• Groceries*</li> <li>• Over-The-Counter (OTC) benefit</li> </ul>	\$190 every 3 months to spend towards OTC Products and Groceries  *Some benefits have additional eligibility requirements. See section after the benefits chart for additional information.
<b>Occupational therapy</b>	\$20 copayment <i>Prior authorization may be required. Please contact the plan for additional details.</i>
<b>Podiatry services (Foot care)</b>  Medicare-covered services  Routine foot care	20% coinsurance  \$0 copayment Limit 6 visits every year
<b>Speech therapy</b>	\$20 copayment <i>Prior authorization may be required. Please contact the plan for additional details.</i>

\*The benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify. Special supplemental benefits for the chronically ill (SSBCI) are only available to members with certain chronic conditions. You may be eligible if you have one of the following conditions:

- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic alcohol and other drug dependence
- Chronic and disabling mental health conditions
- Chronic heart failure
- Chronic lung disorders
- Dementia
- Diabetes
- End-stage liver disease
- End-stage renal disease (ESRD)
- HIV/AIDS
- Hyperlipidemia
- Hypertension
- Neurologic disorders
- Osteoarthritis
- Severe hematologic disorders
- Stroke