

# 2023 Summary of Benefits

## CHRISTUS Health Plan Guardian (HMO) H1189, Plan 008

This is a summary of drug and health services covered by CHRISTUS Health Plan Guardian (HMO), January 1, 2023 – December 31, 2023.

CHRISTUS Health Plan Guardian (HMO) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the “Evidence of Coverage”.

To join CHRISTUS Health Plan Guardian (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Texas: Bowie, Camp, Cass, Cherokee, Franklin, Gregg, Harrison, Henderson Hopkins, Marion, Morris, Panola, Red River, Rusk, Smith, Titus, Upshur, Van Zandt, and Wood.

If you use the providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800 MEDICARE (1-800-633-4227; TTY 1-877-486-2048), 24 hours a day, seven days a week.

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

For more information, please call us Toll-free 1-844-282-3026, ● TTY 711 or visit our website at [www.christushealthplan.org](http://www.christushealthplan.org).

### **Hours of Operation:**

October 1<sup>st</sup> – March 31<sup>st</sup>, 7 days a week from 8:00 a.m. to 8:00 p.m., local time.

April 1<sup>st</sup> – September 30<sup>th</sup>, Monday through Friday from 8:00 a.m. to 8:00 p.m., local time.

You can see our plan’s *Evidence of Coverage, Provider & Pharmacy Directory* and *Formulary* (list of Part D prescription drugs) at our website at [www.christushealthplan.org](http://www.christushealthplan.org).

<b>Premiums and Benefits</b>	<b>CHRISTUS Health Plan Guardian (HMO)</b>	<b>What you should know</b>
<b>Monthly Plan Premium</b>	\$0	You must continue to pay your Medicare Part B premium.
<b>Maximum Out-of-Pocket</b>	\$4,400	The most you pay for copays, coinsurance and other costs for medical services for the year.
<b>Part B Premium Rebate</b>	\$60	The plan will reimburse the member monthly.
<b>Inpatient &amp; Outpatient Services</b>		
<b>Inpatient Hospital</b> <ul style="list-style-type: none"> <li>○ Acute hospital</li> <li>○ Mental health</li> </ul>	<p>You pay a \$320 copay per day for days 1 through 5.  You pay nothing per day for days 6 through 90.  You pay a \$320 copay per day for days 91 through 100.</p> <p>You pay a \$318 copay per day for days 1 through 5.  You pay nothing per day for days 6 through 90.</p>	Our plan covers 100 days for an inpatient hospital stay. Our plan also covers 60 “lifetime reserve days.” These are “extra” days that we cover. If your hospital stay is longer than 100 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 100 days.
<b>Outpatient Hospital</b> <ul style="list-style-type: none"> <li>○ Ambulatory surgical center</li> <li>○ Hospital facility</li> </ul>	<p>You pay a \$255 copay per visit.</p> <p>You pay a \$325 copay per visit.</p>	<i>Authorizations rules may apply.</i>
<b>Doctor Visits</b> <ul style="list-style-type: none"> <li>○ Primary Care Physician</li> <li>○ Specialists</li> </ul>	<p>You pay nothing.</p> <p>You pay a \$25 copay per visit.</p>	
<b>Preventive Care</b> <ul style="list-style-type: none"> <li>○ Abdominal aortic aneurysm screening</li> <li>○ Alcohol misuse counseling</li> <li>○ Annual “Wellness” visit</li> <li>○ Bone mass measurement</li> <li>○ Breast cancer screening (mammogram)</li> <li>○ Cardiovascular disease (behavioral therapy)</li> <li>○ Cardiovascular screening</li> <li>○ Cervical and vaginal cancer screening</li> </ul>	You pay nothing.	Additional preventive services approved by Medicare during the contract year will be covered. This plan covers preventive care screenings and annual physical exams at 100% when you use in-network providers.

Premiums and Benefits	CHRISTUS Health Plan Guardian (HMO)	What you should know
<p><b>Preventive Care (continued)</b></p> <ul style="list-style-type: none"> <li>○ Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)</li> <li>○ Depression screening</li> <li>○ Diabetes screenings and monitoring</li> <li>○ Hepatitis C screening</li> <li>○ HIV screening</li> <li>○ Lung cancer with low dose computed tomography (LDCT) screening</li> <li>○ Medical nutrition therapy services</li> <li>○ Medicare Diabetes Prevention Program (MDPP)</li> <li>○ Obesity screenings and counseling</li> <li>○ Prostate cancer screenings (PSA)</li> <li>○ Sexually transmitted infections screenings and counseling</li> <li>○ Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li> <li>○ Vaccines, including flu, hepatitis B, pneumococcal and COVID-19</li> <li>○ “Welcome to Medicare” preventive visit (one-time)</li> <li>○ Routine physical (one per year)</li> </ul>		
<p><b>Emergency Care</b></p>	<p>You pay a \$75 copay per visit.</p>	<p>Covered worldwide.</p> <p>Copay is waived if admitted within 24 hours.</p>
<p><b>Urgently Needed Services</b></p>	<p>You pay a \$35 copay per visit. You pay a \$75 copay per visit (worldwide).</p>	

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<p><b>Diagnostic Services/Labs/Imaging</b></p> <ul style="list-style-type: none"> <li>○ Lab services</li> <li>○ Outpatient X-rays</li> <li>○ Diagnostic tests &amp; procedures (non-radiological)</li> <li>○ Diagnostic radiology services (MRI, CT, PET)</li> <li>○ Therapeutic radiology (e.g., radiation treatment of cancer)</li> </ul>	<p>You pay nothing.</p> <p>You pay a \$25 copay per visit.</p> <p>You pay a \$50 copay per visit.</p> <p>You pay a \$150 copay per visit.</p> <p>You pay 20% coinsurance per visit.</p>	<p><i>Prior authorization is required for some services by your doctor or other network provider.</i></p> <p>Please contact the plan for more information.</p>
<p><b>Hearing Services</b></p> <ul style="list-style-type: none"> <li>○ Routine hearing exam</li>   <li>○ Hearing aid</li>   <li>○ Medicare-covered exam to diagnose and treat hearing and balance issues</li> </ul>	<p>You pay a \$35 copay per exam.</p> <p>Member must purchase selected hearing aid products from Amplifon's selected manufacturers. Copay is \$395 for select hearing aids from manufacturer Rexton, Signia and Miracle-Ear. Copay is \$695 for select hearing aids from other manufacturers, such as Miracle-Ear, Phonak, Signia and Rexton.</p> <p>You pay a \$25 copay per service.</p>	<p>1 every year.</p>
<p><b>Dental Services</b></p> <ul style="list-style-type: none"> <li>○ Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)</li>   <li>○ Preventive dental services <ul style="list-style-type: none"> <li>● Oral exam</li> <li>● Dental X-rays</li> <li>● Cleaning</li> <li>● Fluoride treatment</li> </ul> </li> </ul>	<p>You pay a \$25 copay per service.</p>    <p>You pay a \$5 copay per service.</p>	       <p>1 visit every year.</p> <p>1 every 2 years.</p> <p>1 every 6 months.</p> <p>1 every 6 months.</p>
<p><b>Vision Services</b></p> <ul style="list-style-type: none"> <li>○ Medicare-covered eye exam to diagnose and</li> </ul>	<p>You pay a \$25 copay per exam.</p>	

Premiums and Benefits	CHRISTUS Health Plan Guardian (HMO)	What you should know
<b>Vision Services (continued)</b> treat diseases and conditions of the eye <ul style="list-style-type: none"> <li>○ Glaucoma screening</li> <li>○ Routine eye exam</li> <li>○ Eyeglasses (frames/lenses) or contacts lenses</li> </ul>	You pay a \$35 copay per screening. You pay nothing. You pay nothing.	1 every year. \$100 allowance per year for 1 pair of eyeglasses (frames/lenses) or contacts.
<b>Mental Health Services</b> <ul style="list-style-type: none"> <li>○ Outpatient individual or group therapy visit</li> </ul>	You pay a \$40 copay per visit.	
<b>Skilled Nursing Facility</b>	You pay nothing per day for days 1 through 20. You pay a \$164.50 copay per day for days 21 through 100.	Plan covers up to 100 days per benefit period.
<b>Physical, Occupational and Speech Language Therapy Services</b>	You pay a \$25 copay per visit.	
<b>Ambulance</b>	You pay a \$265 copay per one-way trip.	Covered worldwide.
<b>Transportation</b>	You pay nothing.	<i>Authorization rules may apply.</i>  Limited to 12 one-way trips per year to plan-approved locations.
<b>Medicare Part B Drugs</b> <ul style="list-style-type: none"> <li>○ Chemotherapy drugs</li> <li>○ Other Part B drugs</li> </ul>	You pay 20% coinsurance. You pay 20% coinsurance.	<i>Authorization rules may apply.</i>

Additional Benefits	CHRISTUS Health Plan Guardian (HMO)	What you should know
<b>Home Health Care</b>	You pay nothing.	<i>Authorization rules may apply.</i>  There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered home health agency care.
<b>Outpatient Substance Abuse Services</b> (Individual and group therapy)	You pay a \$40 copay per visit.	<i>Authorization rules may apply.</i>

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<b>Medical Equipment/Supplies</b> <ul style="list-style-type: none"> <li>○ Durable medical equipment (e.g., wheelchairs, oxygen)</li> <li>○ Prosthetics (e.g., braces, artificial limbs)</li> </ul>	<p>You pay 20% coinsurance.</p> <p>You pay 20% coinsurance.</p>	<p><i>Authorization rules may apply.</i></p>
<b>Diabetes Management</b> <ul style="list-style-type: none"> <li>○ Diabetes monitoring supplies</li> <li>○ Diabetes self-management training</li> <li>○ Therapeutic shoes or inserts</li> </ul>	<p>You pay nothing.</p> <p>You pay nothing.</p> <p>You pay a \$10 copay per item.</p>	<p><i>Authorization rules may apply.</i></p>
<b>Foot Care</b> <ul style="list-style-type: none"> <li>○ Medicare-covered foot exam and treatment if you have diabetes-related nerve damage and/or meet certain conditions</li> <li>○ Routine Foot care</li> </ul>	<p>You pay a \$25 copay per visit.</p> <p>You pay nothing.</p>	
<b>Outpatient Rehabilitation Services</b> <ul style="list-style-type: none"> <li>○ Cardiac rehabilitation</li> <li>○ Pulmonary rehabilitation</li> </ul>	<p>You pay a \$40 copay per visit.</p> <p>You pay a \$20 copay per visit.</p>	<p><i>Authorization rules may apply.</i></p>
<b>Chiropractic Care</b> (manual manipulation of the spine to correct subluxation)	<p>You pay a \$20 copay per visit.</p>	<p>36 visits per year.</p>
<b>Renal Dialysis</b>	<p>You pay 20% coinsurance.</p>	
<b>Medicare-covered Acupuncture for Chronic Low Back Pain</b>	<p>You pay a \$25 copay per visit.</p>	<p>Maximum of 20 visits per year.</p>
<b>Over-The-Counter (OTC) Items</b>	<p>You pay nothing. Up to \$100 allowance each quarter for the purchase of (OTC) products from Express Scripts Benefit Catalog.</p>	<p>You pay nothing. Up to \$100 allowance each quarter for the purchase of (OTC) products from Express Scripts Benefit Catalog.</p>
<b>Fitness</b>	<p>Covered in full at participating CHRISTUS Trinity Mother Frances Fitness Clinics.</p> <p>\$20 monthly allowance for other qualified fitness programs, reimbursed quarterly.</p>	<p>This benefit provides access to the CHRISTUS Trinity Mother Frances Fitness Clinics in our markets. Our mission is to provide a health and fitness facility designed</p>

Additional Benefits	CHRISTUS Health Plan Guardian (HMO)	What you should know
<b>Fitness (continued)</b>		to educate our community on the importance of physical fitness. By providing a team of fitness and health professionals, as well as innovative programming, we aim to guide individuals toward a better quality of life.
<b>Home-delivered Meals</b>	You pay nothing copay for up to 14 home-delivered meals for up to 7 days. No limit to discharges in a year.	You are eligible to receive home-delivered meals immediately following surgery or inpatient hospitalization; for a chronic illness; for a medical condition or potential medical condition that requires the enrollee to remain at home for a period of time.
<b>Telehealth</b>	You pay nothing.	Available only with in-network PCPs.