



## Summary of Benefits – Clear Spring Health Essential **HMO** Colorado

January 1, 2020 - December 31, 2020

Clear Spring Health is the health plan that cares. We cover everything Original Medicare covers and provide you with additional benefits to optimize your health care needs. Our goal is to promote healthy outcomes by providing robust primary and preventative care, access to health and wellness services, and a unique approach to health care delivery. As a member of our plan, your health care matters. We have enhanced some of our 2020 plan benefits based on member feedback.

This booklet gives you a summary of what we cover and what you as a member can expect to pay. Please keep in mind, however, it doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us or refer to your "Evidence of Coverage Booklet." You can also find a copy on our website at [www.clearspringhealthcare.com](http://www.clearspringhealthcare.com).

### ***You have choices about how to get your Medicare benefits***

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as Clear Spring Health Essential HMO).
- In an HMO plan, you pick one primary care physician. All your health care services go through that doctor. That means that you may need a referral before you can see any other health care professional, except in an emergency and urgent care. Visits to health care professionals outside of your network typically aren't covered by your insurance.

### ***Tips for comparing your Medicare choices***

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <http://www.medicare.gov>.
- 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 <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

### Sections in this booklet

- Things to Know About Clear Spring Health Essential HMO
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

Clear Spring Health is an HMO plan sponsor with a Medicare contract. Enrollment in a Clear Spring Health plan depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. You must continue to pay your Medicare Part B premium.

### Things to Know About Clear Spring Health Essential HMO

<p><b>Hours of Operation</b></p>	<ul style="list-style-type: none"> <li>• From October 1 – March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Central time.</li> <li>• From April 1 – September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time.</li> </ul>
<p><b>Clear Spring Health Essential HMO Phone numbers and website</b></p>	<ul style="list-style-type: none"> <li>• If you are a member of this plan, call toll-free 1-877-384-1241</li> <li>• TTY/TDD users can call 711</li> <li>• If you are not a member of this plan, call toll-free 1-877-384-1241</li> <li>• Our website: <a href="http://www.clearspringhealthcare.com">www.clearspringhealthcare.com</a></li> </ul>
<p><b>Who can join?</b></p>	<p>To join Clear Spring Health Essential HMO, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.</p> <p><b>Our service area includes the following counties in Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Gilpin, Jefferson, Larimer, Pueblo, Weld.</b></p>
<p><b>Which doctors, hospitals, and pharmacies can I use?</b></p>	<p>Clear Spring Health Essential HMO has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.</p> <p>You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.</p> <p>You can see our plan’s provider directory and pharmacy directory on our website (<a href="http://www.clearspringhealthcare.com">www.clearspringhealthcare.com</a>).</p> <p>Or, call us and we will send you a copy of the provider and pharmacy directories.</p>
<p><b>What do we cover?</b></p>	<p>Like all Medicare health plans, we cover everything that Original Medicare covers - and more.</p> <ul style="list-style-type: none"> <li>• <b>For some of these benefits, you may pay more in our plan than you would in Original Medicare.</b> For others, you may pay less.</li> <li>• <b>Our plan members also get more than what is covered by Original Medicare.</b> Some of the extra benefits are outlined in this booklet.</li> </ul>

	<p>We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.</p> <ul style="list-style-type: none"> <li>You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, (<a href="http://www.clearspringhealthcare.com">www.clearspringhealthcare.com</a>)</li> <li>Or, call us and we will send you a copy of the formulary</li> </ul>
<b>How will I determine my drug costs?</b>	<p>Our plan groups each medication into one of five “tiers.” You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug’s tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap, and Catastrophic Coverage.</p>

**Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services**

<b>How much is the monthly premium?</b>	\$0.00 per month. In addition, you must keep paying your Medicare Part B premium.
<b>How much is the deductible?</b>	\$0.00
<b>Is there any limit on how much I will pay for my covered services?</b>	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.
<b>What is my maximum out-of-pocket responsibility?</b>	<p>Your yearly limit(s) in this plan: \$3,400 for services you receive from in-network providers.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p>
<b>Is there a limit on how much the plan will pay?</b>	Our plan has a coverage limit every year for certain in-network benefits. Contact us for the services that apply.

**Covered Medical and Hospital Benefits**

<b>Benefit</b>	<b>Original Medicare</b>	<b>Clear Spring Health Essential HMO</b>
<b>Inpatient Hospital Care (1)</b>	In 2019, the amounts for each benefit period are:	Our plan covers 90 days for an inpatient hospital stay.

	<ul style="list-style-type: none"> <li>You pay a \$1,364 deductible and no coinsurance for days 1–60 of each benefit period.</li> <li>You pay \$341 copay per day for days 61–90 of each benefit period.</li> <li>You pay \$682 per “lifetime reserve day” after day 90 of each benefit period (up to a maximum of 60 days over your lifetime).</li> <li>You pay all costs for each day after you use all the lifetime reserve days.</li> </ul> <p>These amounts may change for 2020.</p>	<p>Our plan also covers 60 “lifetime reserve days.” These are “extra” days that we cover. If your hospital stay is longer than 90 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 90 days.</p> <ul style="list-style-type: none"> <li>You pay a \$150 copay per day for days 1 through 5.</li> <li>\$0 per day for days 6 through 90.</li> </ul> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>
<p><b>Outpatient Hospital Care (1,2, 3)</b></p>	<p>You pay 20% coinsurance per visit for the doctor’s services.</p> <p>You pay a 20% Specified coinsurance for outpatient hospital facility services. The coinsurance cannot exceed the Part A inpatient hospital deductible.</p> <p>You pay a 20% coinsurance for ambulatory surgical center facility services.</p>	<ul style="list-style-type: none"> <li>Outpatient hospital: You pay a \$40 minimum to a \$150 maximum copay.</li> <li>Ambulatory surgical center: You pay a \$40 minimum to a \$125 maximum copay.</li> </ul>
<p><b>Doctor’s Office Visits (2,3)</b></p>	<p>If the Part B deductible (\$185 in 2019) applies, you must pay all costs (up to the Medicare-approved amount) until you meet the yearly Part B deductible.</p> <p>You pay 20% of the Medicare-approved amount (except for certain preventive services for which you may pay nothing).</p>	<ul style="list-style-type: none"> <li>You pay a \$0 copay for a Primary care physician visit.</li> <li>You pay a \$40 copay for the following specialty services: Ophthalmology, Gastrointestinal (GI) and professional radiology specialties.</li> <li>You pay a \$40 copay for all other Specialist visit.</li> <li><b>You pay nothing</b> for Certain telehealth services, including: Primary Care Physician Services.</li> </ul>

<p><b>Preventative Care</b></p>	<p>Medicare-covered preventive services covered at zero cost sharing and includes:</p> <ul style="list-style-type: none"> <li>• “Welcome to Medicare” preventive visit (one-time)</li> <li>• Yearly “Wellness” visit</li> <li>• Abdominal aortic aneurysm screening 43 Alcohol misuse screening and counseling</li> <li>• Bone mass measurement (bone density)</li> <li>• Breast cancer screening (mammogram)</li> <li>• Cardiovascular disease (behavioral therapy)</li> <li>• Cardiovascular disease screenings</li> <li>• Cervical and vaginal cancer screening</li> <li>• Colorectal cancer screenings</li> <li>• Depression screening</li> <li>• Diabetes screenings</li> <li>• Diabetes self-management training</li> <li>• Flu shots</li> <li>• Glaucoma tests</li> <li>• Hepatitis B shots</li> <li>• Hepatitis C screening test</li> <li>• HIV screening</li> <li>• Lung cancer screening</li> <li>• Medical nutrition therapy services</li> <li>• Obesity screening and counseling</li> <li>• Pneumococcal shot</li> <li>• Prostate cancer screenings</li> <li>• Sexually transmitted infections screening and counseling</li> <li>• Smoking and tobacco use cessation counseling</li> </ul>	<p>You are covered for all preventive services covered under Original Medicare at zero cost sharing.</p> <p>Any additional preventive services approved by Medicare mid-year will be covered by the plan or by Original Medicare.</p> <p>Authorization rules may apply.</p> <p>Plan covers a physical exam annually.</p>
<p><b>Emergency Care (3)</b></p>	<p>You pay a specified copayment for the hospital emergency department visit, and you pay 20% of the Medicare-</p>	<ul style="list-style-type: none"> <li>• You pay a \$120 copay for Emergency care.</li> </ul>

	<p>approved amount for the doctor’s or other health care provider’s services.</p> <p>You pay a 20% coinsurance for facility services.</p> <p>Emergency services copay cannot exceed Part A inpatient hospital deductible for each service provided by the hospital.</p> <p>Not covered outside the U.S. except under limited circumstances.</p>	<p>Worldwide Emergency/Urgent Coverage is included. You pay a \$120 copay up to a \$50,000 maximum benefit.</p>
<b>Urgently Needed Services (3)</b>	<p>You pay 20% of the Medicare-approved amount for the doctor’s or other health care provider’s services.</p> <p>Medicare covers urgently needed care to treat a sudden illness or injury that isn’t a medical emergency. In a hospital outpatient setting, you also pay the hospital a copayment.</p>	<ul style="list-style-type: none"> <li>You pay a \$35 copay for Urgent care services.</li> </ul>
<b>Diagnostic Tests, Lab and Radiology Services, and X-Rays</b> ( <i>Costs for these services may vary based on place of services</i> ) (1,2,3)	<p>You pay 20% of the Medicare-approved amount for Medicare covered X-rays, MRIs, CT scans, EKG/ECGs, and some other diagnostic tests.</p> <p>If you get the test at a hospital as an outpatient, you also pay the hospital coinsurance of 20% but in most cases, this amount can’t be more than the Part A hospital stay deductible.</p> <p>Medicare covers laboratory services including certain blood tests, urinalysis, certain tests on tissue specimens, and some screening tests. You generally pay nothing for these services.</p>	<ul style="list-style-type: none"> <li>Diagnostic radiology services (such as MRIs, CT scans): You pay a \$20 minimum to a \$175 maximum copay.</li> <li>Diagnostic tests and procedures: \$0 copay.</li> <li>Outpatient x-rays: \$0 copay.</li> <li>Lab services: \$0 copay.</li> <li>Therapeutic radiology services (such as radiation treatment for cancer): You pay 20% coinsurance.</li> </ul>
<b>Hearing Services (2,3)</b>	<p>You pay 20% coinsurance for a Medicare-covered diagnostic hearing exam to diagnose and treat hearing and balance issues.</p>	<ul style="list-style-type: none"> <li>A Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay a \$40 copay.</li> </ul>

	<p>Routine hearing exams and hearing aids are not covered by Original Medicare.</p>	<ul style="list-style-type: none"> <li>• A routine hearing exam (one (1) every (3) years): \$0 copay.</li> <li>• Hearing aid fitting/ evaluations (for 1 every three (3) years): \$0 copay.</li> </ul> <p>One (1) hearing aid is covered with a \$250 copay every three (3) years.</p> <p>You must see a NationsHearing provider to use this benefit.</p> <p>There is no out-of-network option for supplemental hearing services.</p>
<p><b>Dental Services</b></p>	<p>Medicare does not cover most dental services (this includes services in connection with preventative care, treatment, filling, removal, or replacement of teeth).</p>	<p>Preventive dental services:</p> <ul style="list-style-type: none"> <li>• Cleaning: \$0 copay.</li> <li>• Dental x-ray(s): \$0 copay.</li> <li>• Fluoride treatment \$0 copay.</li> <li>• Oral exam: \$0 copay.</li> </ul> <p>Comprehensive dental services:</p> <ul style="list-style-type: none"> <li>• Restorative Services: \$0 copay</li> <li>• Root canals: \$0 copay.</li> <li>• Endodontics: \$0 copay.</li> <li>• Periodontics: \$0 copay.</li> <li>• Extractions: \$0 copay</li> <li>• Dentures or fixed prosthetics: \$0 copay.</li> </ul> <p>Our plan pays up to \$500 every year for most preventive and comprehensive dental services on a shared basis.</p> <p>There is no out-of-network option for supplemental dental services.</p>
<p><b>Vision Services (3)</b></p>	<p>You pay 20% coinsurance for diagnosis and treatment of diseases and conditions of the eye, including an annual glaucoma screening for people at risk.</p> <p>Medicare covers one pair of eyeglasses with standard frames (or one set of contact lenses) after</p>	<p>You pay \$40 copay for an exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening).</p> <p>The plan covers one (1) pair of eyeglasses with standard frames (or one set of contact lenses) at no cost after a</p>

	<p>cataract surgery that implants an intraocular lens.</p>	<p>cataract surgery that implants an intraocular lens.</p> <ul style="list-style-type: none"> <li>• A routine eye exam (one (1) per year): \$20 copay.</li> <li>• Eyeglasses (frames and lenses) (one (1) per year): \$0 copay.</li> </ul> <p>Our plan pays a maximum of \$250 per year for eyeglasses (frames and lenses).</p> <p>There is no out-of-network option for supplemental vision services.</p>
<p><b>Inpatient Mental Health Care (1,2)</b></p>	<p>In 2019, the amounts for each benefit period are:</p> <ul style="list-style-type: none"> <li>• You pay a \$1,364 deductible and no coinsurance for days 1–60 of each benefit period.</li> <li>• You pay \$341 per day for days 61–90 of each benefit period.</li> <li>• You pay \$682 per “lifetime reserve day” after day 90 of each benefit period (up to a maximum of 60 days over your lifetime).</li> <li>• You pay all costs for each day after you use all the lifetime reserve days.</li> </ul> <p>Inpatient psychiatric care in a freestanding psychiatric hospital is limited to 190 days in a lifetime.</p> <p>These amounts may change for 2020.</p>	<p><b>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.</b></p> <ul style="list-style-type: none"> <li>• You pay a \$150 copay per day for days 1 through 5.</li> <li>• You pay a \$0 copay per day for days 8 through 90.</li> </ul> <p>Our plan also covers 60 “lifetime reserve days.” These are “extra” days that we cover. You pay all costs for each day after you use all the lifetime reserve days.</p>
<p><b>Outpatient Mental Health Care (1,2,3)</b></p>	<p>Generally, you pay 20% of the Medicare-approved amount:</p> <ul style="list-style-type: none"> <li>• Visits to a doctor or other health care provider to diagnose your condition or monitor or change your prescriptions.</li> </ul>	<ul style="list-style-type: none"> <li>• Outpatient individual therapy visit: You pay a \$40 copay.</li> <li>• Outpatient group therapy visit: You pay a \$40 copay.</li> <li>• Outpatient partial hospitalization visit: You pay a \$55 copay.</li> </ul>

	<ul style="list-style-type: none"> <li>• Outpatient treatment of your condition (like counseling or psychotherapy).</li> <li>• Partial hospitalization program is a structured program of active outpatient psychiatric treatment that is more intense than the care received in our doctor's or therapist's office and is an alternative to inpatient hospitalization.</li> </ul>	
<b>Outpatient Substance Abuse (1,3)</b>	You pay 20% coinsurance of the Medicare-approved amount.	<p>Outpatient individual therapy visit: You pay a \$40 copay.</p> <p>Outpatient group therapy visit: You pay a \$40 copay.</p>
<b>Skilled Nursing Facility (SNF) (1,3)</b>	<p>In 2019, you pay:</p> <p>Medicare requires a three (3) day inpatient hospital stay prior a SNF admission.</p> <ul style="list-style-type: none"> <li>• \$0 for the first 20 days of each benefit period.</li> <li>• \$170.50 per day for days 21–100 of each benefit period.</li> <li>• All costs for each day after day 100 in a benefit period.</li> </ul> <p>These amounts may change for 2020.</p>	<p>Our plan covers up to 100 days in a SNF. A three (3) day inpatient hospital stay is required prior to a SNF admission.</p> <ul style="list-style-type: none"> <li>• You pay a \$20 copay per day for days 1 through 20.</li> <li>• You pay a \$178 copay per day for days 21 through 100.</li> </ul> <p>You will not be charged additional cost sharing for professional services.</p>
<b>Outpatient Rehabilitation (1,3)</b>	<p>Cardiac (heart) rehab services: You pay 20% of the Medicare-approved amount if you get the services in a doctor's office. In a hospital outpatient setting, you also pay the hospital a copayment.</p> <p>Occupational therapy: You pay 20% of the Medicare-approved amount.</p> <p>Physical therapy and speech therapy: You pay 20% of the Medicare-approved amount.</p>	<ul style="list-style-type: none"> <li>• Cardiac (heart) rehab services: You pay a \$30 minimum to a \$40 maximum copay per service.</li> <li>• Occupational therapy visits: You pay a \$40 copay per visit.</li> <li>• Physical therapy and speech and language therapy visits: You pay a \$40 copay per visit.</li> </ul>

<b>Ambulance (3)</b>	You pay 20% of the Medicare-approved amount.	<ul style="list-style-type: none"> <li>For each covered one-way trip on ground: You pay a \$200 copay.</li> <li>Covered air transportation: You pay a \$200 copay.</li> </ul>
<b>Transportation (non-emergency)</b>	Not Covered	Non-emergency transportation is not covered by this plan.
<b>Foot Care (podiatry services) (2,3)</b>	<p>You pay 20% of the Medicare-approved amount.</p> <p>Medicare covers foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.</p>	<p>You pay a \$40 copay for Medicare covered Podiatry care.</p> <p>Routine Podiatry services are not covered.</p>
<b>Diabetes Supplies and Services (1,2,3)</b>	<p>You pay 20% coinsurance for diabetes supplies.</p> <p>You pay 20% coinsurance for diabetes self-management training.</p> <p>You pay 20% coinsurance for diabetic therapeutic shoes or inserts.</p>	<p>Diabetes monitoring supplies: You pay a \$0 copay.</p> <p>Diabetes self-management training: You pay a \$0 copay.</p> <p>Therapeutic shoes or inserts: You pay a \$0 copay. Authorization is required after 1 pair of diabetic shoes and 3 inserts.</p> <p>Plan covers specified manufactures for diabetes monitoring supplies.</p>
<b>Durable Medical Equipment (wheelchairs, oxygen, etc.) (1, 2, 3)</b>	You pay 20% of the Medicare-approved amount.	<p>Durable Medical Equipment (DME): You pay 20% of the total cost.</p> <p>If you go to a preferred vendor, your cost may be less. Contact us for a list of preferred vendors.</p>
<b>Wellness Programs</b>		
<b>Health Club Membership SilverSneakers® Fitness</b>	Not covered	<p>You pay \$0 copay to belong to a participating health club while you are a member of our plan.</p> <p>You can find a list of participating clubs on our website at <a href="http://www.clearspringhealthcare.com">www.clearspringhealthcare.com</a> or call Member Services 877-384-1241 (TTY): 711.</p>

<b>Over-the-Counter Items</b>	Not covered	Our plan will pay up to \$100 every three (3) months for the purchase of covered over-the-counter items.  Please visit our website to see our list of covered over-the-counter items.
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<b>Part B Drugs</b>	For chemotherapy given in a doctor's office or freestanding clinic, you pay 20% of the Medicare-approved amount, and the Part B deductible may apply.  You pay 20% of the Medicare-approved amount for other covered drugs, and the Part B deductible may apply.	<ul style="list-style-type: none"> <li>• For Part B drugs such as chemotherapy drugs: 20% of the total cost.</li> <li>• Other Part B drugs: 20% of the total cost.</li> </ul>
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**Prescription Drug Benefits**

**Initial Coverage**

<b>Deductible</b>	Center for Medicare and Medicaid Services defined Standard Benefit Plan deductible for 2020 is \$435.	\$95 Deductible that applies to Tiers 4 (Non-Preferred Brand) and 5 (Specialty Tier) only.
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<b>Initial Coverage</b>	In Original Medicare, if you don't already have creditable prescription drug coverage (for example, from a current or former employer or union) and you would like Medicare prescription drug coverage, you must join a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, by joining a Medicare Advantage Plan.	<p>You pay the following until your total yearly drug costs reach \$4,020. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</p> <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p> <p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy for a one month supply only.</p> <p>Medications administered as part of home infusion therapy require 20% coinsurance.</p> <p>You may get drugs from an out-of-network retail pharmacy at the same cost as an in-network retail pharmacy for a one month supply only.</p>
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		For retail cost-sharing see table 1. For mail order cost-sharing see table 2.
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**Table 1**

<b>Standard retail cost-sharing (in-network)</b>	<b>One-Month supply</b>	<b>Three-Month supply</b>
<b>Tier 1</b> Preferred Generic	\$2 copay	\$0 copay
<b>Tier 2</b> Generic	\$5 copay	\$15 copay
<b>Tier 3</b> Preferred Brand	\$47 copay	\$141 copay
<b>Tier 4</b> Non-Preferred Brand	\$95 copay	\$285 copay
<b>Tier 5</b> Specialty Tier	31% of the cost	31% of the cost

**Table 2**

<b>Standard Mail Order Cost-Sharing</b>	<b>One-month supply</b>	<b>Three-month supply</b>
<b>Cost-Sharing Tier 1</b> Preferred Generic	\$2 copay	\$0 copay
<b>Cost-Sharing Tier 2</b> Generic	\$5 copay	\$0 copay
<b>Cost-Sharing Tier 3</b> Preferred Brand	\$47 copay	\$131 copay
<b>Cost-Sharing Tier 4</b> Non-Preferred Brand	\$95 copay	\$275 copay
<b>Cost-Sharing Tier 5</b> Specialty Tier	31% of the cost	N/C

<b>Coverage Gap</b>	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,020.</p> <p>After you enter the coverage gap, you pay 25% of the plan’s cost for covered brand name drugs and 37% of the plan’s cost for covered generic drugs until your costs total \$6,350, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>
<b>Catastrophic Coverage</b>	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,350, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• 5% of the cost, or</li> <li>• \$3.60 copay for generic (including brand drugs treated as generic) and \$8.95 for all other drugs.</li> </ul>
<b>Other Care and Services</b>	

<b>Chiropractic Care (1,3)</b>	Medicare covers manipulation of the spine if medically necessary to correct a subluxation when provided by a chiropractor or other qualified provider.  You pay 20% of the Medicare-approved amount.	Manipulation of the spine to correct a subluxation (when one (1) or more of the bones of your spine move out of position): You pay a \$20 copay. 12 Routine care visits are covered per year.
<b>Home Health Care (1)</b>	You pay \$0 copay for covered home health care services.	You pay a \$0 copay
<b>Hospice</b>	You pay part of the cost for outpatient drugs and you may pay part of the cost for inpatient respite care.  You must get care from a Medicare certified hospice.	You must get care from a Medicare certified hospice. You must consult with your plan before you select hospice.
<b>Prosthetic Devices (braces, artificial limbs, etc.) (1,3)</b>	For Medicare to cover your prosthetic or orthotic, you must go to a supplier that's enrolled in Medicare. You pay 20% of the Medicare-approved amount.	Prosthetic devices: You pay 20% of the total cost.  Related medical supplies: You pay 20% of the total cost.
<b>Renal Dialysis (2,3)</b>	You pay 20% of the Medicare-approved amount.	You pay 20% of the total cost.

**(1) This service may require prior authorization**

**(2) This service may require a referral from your doctor**

**(3) Under Original Medicare the Part B deductible applies for this service**

Clear Spring Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. CSH does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

**Clear Spring Health Essential HMO:**

- **Provides free aids and services to people with disabilities to communicate effectively with us, such as:**
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- **Provides free language services to people whose primary language is not English, such as:**
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Member Services at [1-877-384-1241](tel:1-877-384-1241) (TTY: 711).

If you believe that Clear Spring Health Essential HMO has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator:

Attn: Civil Rights Coordinator  
Clear Spring Health  
250 S. Northwest Highway  
Park Ridge, IL 60068

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Member Services department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 877-381-1241 (TTY: 711).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 877-381-1241 (TTY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 877-381-1241 (TTY: 711).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 877-381-1241 (TTY:711)。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 877-381-1241 (TTY: 711) 번으로 전화해 주십시오.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 877-381-1241 (TTY: 711).

Arabic: تنبيه: إذا كنت تتحدث العربية، خدمات المساعدة اللغوية، مجاناً، تتوفر لك. اتصل بالرقم <877-381-1241 (تي: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 877-381-1241 (TTY:711).

Gujarati: સચના: જો તમ ગજરાતી બોલતા હો, તો ન:શબ્દક ભાષા સહાય સવાઓ તમારા માટે ઉપલબ્ધ છ. ફોન કરો 877-381-1241 (TTY: 711).

Urdu: لاك - نيه باؤسدا نيم تغم تامدخ يك ددم يك نابز وك پآ و، نه نكلوب ودرآ پآ رگا: رادرېخ نېرك (TTY: 711). 877-381-1241

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 877-381-1241 (TTY: 711).

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 877-381-1241 (TTY: 711).

Hindi: ध्यानदेः: यददआपह वीबोलतहेतेआपकलएमफ्तमेभभाषासहायतासेवाएंउपलब्धहै। (TTY: 711) परकॉलकरा 877-381-1241

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 877-381-1241 (TTY: 711).

Greek: ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 877-381-1241 (TTY: 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 877-381-1241 (TTY: 711).