This is your Summary of Benefits.

2020

Allwell Dual Medicare (HMO D-SNP) H5294: 007 Fort Bend and Montgomery counties, TX





This booklet provides you with a summary of what we cover and the cost-sharing responsibilities. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page, and ask for the "Evidence of Coverage" (EOC), or you may access the EOC on our website at allwell.superiorhealthplan.com.

You are eligible to enroll in Allwell Dual Medicare (HMO D-SNP) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.
- You must be a United States citizen, or are lawfully present in the United States and
 permanently reside in the service area of the plan (in other words, your permanent residence
 is within the Allwell Dual Medicare (HMO D-SNP) service area counties). Our service area
 includes the following counties in Texas: Fort Bend and Montgomery.
- You do not have End-Stage Renal Disease (ESRD). (Exceptions may apply for individuals who develop ESRD while enrolled in an Allwell commercial or group health plan, or a Medicaid plan.)
- For Allwell Dual Medicare (HMO D-SNP), you must also be enrolled in the Texas Medicaid plan. Premiums, copays, 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 Texas for full-dual enrollees. Please contact the plan for further details.

The Allwell Dual Medicare (HMO D-SNP) plan gives 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 allwell.superiorhealthplan.com. (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 Allwell Dual Medicare (HMO D-SNP) will be responsible for the costs.)

This Allwell Dual Medicare (HMO D-SNP) plan also includes Part D coverage, which provides you with the ease of having both your medical and prescription drug needs coordinated through a single convenient source.

Summary of Benefits

JANUARY 1, 2020-DECEMBER 31, 2020

Benefits	Allwell Dual Medicare (HMO D-SNP) H5294: 007 Premiums / Copays / Coinsurance	
Premiums, copays, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive.		
Monthly Plan Premium	\$0	
	(You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.)	
Deductible	\$0 deductible for covered medical services	
	 \$245 deductible for Part D prescription drugs (applies to drugs on Tiers 2, 3, 4 and 5) 	
Maximum Out-of-Pocket	\$6,700 annually	
Responsibility (does not include prescription drugs)	This is the most you will pay in copays and coinsurance for medical services for the year.	
Inpatient Hospital Coverage *	\$0 copay per stay, per benefit period.	
Outpatient Hospital Coverage*	Outpatient Hospital (includes ambulatory surgical center and observation services): \$0 copay per visit	
Doctor Visits	Primary Care: \$0 copay per visit	
	Specialist: \$0 copay per visit	
Preventive Care	\$0 copay for most Medicare-covered preventive services	
(e.g. flu vaccine, diabetic screening)	Other preventive services are available.	
Emergency Care	\$0 copay per visit	
Urgently Needed Services	\$0 copay per visit	
Diagnostic	Lab services: \$0 copay	
Services/Labs/ Imaging*	Diagnostic tests and procedures: \$0 copay	
	Outpatient X-ray services: \$0 copay	
	 Diagnostic Radiology services (such as, MRI, MRA, CT, PET): \$0 copay 	
Hearing Services	Hearing exam (Medicare-covered): \$0 copay	
	Routine hearing exam: \$0 copay (1 every calendar year)	
	 Hearing aid: \$0 copay (2 hearing aids total, 1 per ear, per calendar year) 	

Services with an * (asterisk) may require prior authorization from your doctor.

Benefits	Allwell Dual Medicare (HMO D-SNP) H5294: 007 Premiums / Copays / Coinsurance
Dental Services	Dental services (Medicare-covered): \$0 copay per visit
	 Preventive Dental Services: \$0 copay (including oral exams, cleanings and X-rays)
	Comprehensive dental services: Additional comprehensive dental benefits are available.
	There is a maximum allowance of \$1,000 every calendar year; it applies to all comprehensive dental benefits.
Vision Services	Vision exam (Medicare-covered): \$0 copay per visit
	Routine eye exam: \$0 copay per visit (up to 1 every calendar year)
	Routine eyewear: up to \$150 allowance every calendar year
Mental Health Services	Individual and group therapy: \$0 copay per visit
Skilled Nursing Facility*	Days 1-100: \$0 copay per stay, per benefit period.
Physical Therapy*	\$0 copay per visit
Ambulance*	\$0 copay (per one-way trip) for ground or air ambulance services
Transportation*	\$0 copay (per one-way trip)
	Up to 30 one-way trips to plan-approved locations each calendar year. Mileage limits may apply.
Medicare Part B	Chemotherapy drugs: \$0 copay
Drugs*	Other Part B drugs: \$0 copay

	Part D Prescription Drugs		
Deductible Stage	\$245 deductible for Part D prescription drugs (applies to drugs on Tiers 2, 3, 4 and 5). The Deductible Stage is the first payment stage for your drug coverage. This stage begins when you fill your first prescription in the year. When you are in this payment stage, you must pay the full cost of your Part D drugs until you reach the plan's deductible amount. Once you have paid the plan's deductible amount for your Part D drugs, you leave the Deductible Stage and move on to the next payment stage (Initial Coverage Stage). If you receive "Extra Help" to pay for your prescription drugs, your deductible amount will be either \$0 or \$89 depending on the level of "Extra Help" you receive.		
Initial Coverage Stage (after you pay your Part D deductible, if applicable)	After you have met your deductible (if applicable), the plan pays its share of the cost of your drugs and you pay your share of the cost. You generally stay in this stage until the amount of your year-to-date "total drug costs" reaches \$4,020. "Total drug costs" is the total of all payments made for your covered Part D drugs. It includes what the plan pays and what you pay. Once your "total drug costs" reach \$4,020 you move to the next payment stage (Coverage Gap Stage).		
	Standard Retail Mail Order Rx 30-day supply Rx 90-day supply		
Tier 1: Preferred Generic	\$0 copay	\$0 copay	
Tier 2: Generic	\$19 copay	\$57 copay	
Tier 3: Preferred Brand	\$47 copay	\$141 copay	
Tier 4: Non-Preferred Drug	\$100 copay	\$300 copay	
Tier 5: Specialty	28% coinsurance	Not available	
Tier 6: Select Care Drugs	\$0 copay	\$0 copay	

Part D Prescription Drugs	
Coverage Gap Stage	During this payment stage, you receive a 70% manufacturer's discount on covered brand name drugs and the plan will cover another 5%, so you will pay 25% of the negotiated price and a portion of the dispensing fee on brand-name drugs. In addition the plan will pay 75% and you pay 25% for generic drugs. (The amount paid by the plan does not count towards your out-of-pocket costs).
	You generally stay in this stage until the amount of your year-to-date "out-of-pocket costs" reaches \$6,350. "Out of pocket costs" includes what you pay when you fill or refill a prescription for a covered Part D drug and payments made for your drugs by any of the following programs or organizations: "Extra Help" from Medicare; Medicare's Coverage Gap Discount Program; Indian Health Service; AIDS drug assistance programs; most charities; and most State Pharmaceutical Assistance Programs (SPAPs). Once your "out-of-pocket costs" reach \$6,350, you move to the next payment stage (Catastrophic Coverage Stage). If you qualify for "Extra Help" this stage doesn't apply-If you are not eligible for "Extra Help", call the plan or refer to the Evidence of Coverage (EOC), Chapter 6, for outpatient prescription drug cost-sharing information.
Catastrophic Stage	During this payment stage, the plan pays most of the cost for your covered drugs. For each prescription, you pay whichever of these is greater: a payment equal to 5% coinsurance of the drug, or a copayment (\$3.60 for a generic drug or a drug that is treated like a generic, \$8.95 for all other drugs).
Important Info:	Cost-sharing may change depending on the level of help you receive, the pharmacy you choose (such as Standard Retail, Mail Order, Long-Term Care, or Home Infusion) and when you enter another of the four stages of the Part D benefit.
	For more information about the costs for Long-Term Supply, Home Infusion, or additional pharmacy-specific cost-sharing and the stages of the benefit, please call us or access our EOC online. Low income subsidy (LIS) is extra help you receive from Medicare. To find out if you qualify, visit Medicare.gov or call Member Services at 1-877-935-8023 (TTY: 711).

Additional Covered Benefits	
Benefits	Allwell Dual Medicare (HMO D-SNP) H5294: 007 Premiums / Copays / Coinsurance
Opioid Treatment Program Services	Individual setting: \$0 copay per visit Group setting: \$0 copay per visit
Over-the-Counter (OTC) Items	\$0 copay (\$250 allowance per quarter) for items available via order. There is a limit of 15 per item, per order, with the exception of blood pressure monitors which are limited to one per year. Please visit the plan's website to see the list of covered over-the-counter items.
Chiropractic Care	Chiropractic services (Medicare-covered): \$0 copay per visit
Medical Equipment/ Supplies*	 Durable Medical Equipment (e.g., wheelchairs, oxygen): \$0 copay Prosthetics (e.g., braces, artificial limbs): \$0 copay Diabetic supplies: \$0 copay
Foot Care (Podiatry Services)	Foot exams and treatment (Medicare-covered): \$0 copay per visit
Virtual Visit	Teladoc plan offers 24 hours a day/7 days a week/365 days a year virtual visit access to board certified doctors to help address a wide variety of health concerns/questions.
Wellness Programs	 Fitness program: \$0 copay 24-hour Nurse Connect: \$0 copay Supplemental smoking and tobacco use cessation (counseling to stop smoking or tobacco use): \$0 copay For a detailed list of wellness program benefits offered, please refer to the EOC.
Worldwide Emergency Care	\$50,000 plan coverage limit for supplemental urgent/emergent services outside the U.S. and its territories every calendar year.

Comprehensive Written Statement for Prospective Enrollees

The benefits described in the Premium and Benefit section of the Summary of Benefits are covered by our Medicare Advantage plan. 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, Allwell Dual Medicare (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, Texas Medicaid toll-free at 1-800-335-8957 (TTY: 711). Our source of information for Medicaid benefits is https://hhs.texas.gov/services/health/medicaid-chip. All Medicaid covered services are subject to change at any time. For the most current Texas Medicaid coverage information, please visit https://hhs.texas.gov/services/health/medicaid-chip or call Member Services for assistance. A detailed explanation of Texas Medicaid benefits can be found online at https://hhs.texas.gov/services/health/medicaid-chip

Texas Medicaid Summary of Benefits

Texas Medicaid covers the following benefits if the Member meets all applicable requirements.

Benefit Category	Texas Medicaid
Ambulance Services (medically necessary ambulance services)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Assistive Communication Devices (also known as Augmentative Communication Device (ACD) System)	For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Bone Mass Measurement	Bone density screening is a benefit of Texas Medicaid.
(for people who are at risk)	For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Cardiac Rehabilitation	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted
	\$0 co-pay for Medicaid-covered services
Chiropractic Services	Chiropractic manipulative treatment (CMT) performed by a chiropractor licensed by the Texas State Board of Chiropractic Examiners is a benefit of Texas Medicaid.
	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Colorectal Screening Exams (for people aged 50 and older)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
(16) people aged of and older)	\$0 co-pay for Medicaid-covered services
Dental Services (for people who are 20 years of age or younger; or 21 years of age or older in an ICF-IID)	For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services

Benefit Category	Texas Medicaid
Diabetic Supplies (includes coverage for test strips, lancets, and screening tests)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Diagnostic Tests, X-Rays, Lab Services, and Radiology	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
Services	\$0 co-pay for Medicaid-covered services
Doctor and Hospital Choice	Members should follow Medicare guidelines related to hospital and doctor choice.
Doctor Office Visits	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Durable Medical Equipment	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
(includes wheelchairs, oxygen)	\$0 co-pay for Medicaid-covered services
Emergency Care	Medicaid pays for this service if it is not covered by
(Any emergency room visit if the	Medicare or when the Medicare benefit is exhausted.
member reasonably believes he or she needs emergency care.)	\$0 co-pay for Medicaid-covered services
End-Stage Renal Disease	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Health/Wellness Education	Medicaid pays for this service if it is not covered by
(nutritional counseling for children,	Medicare or when the Medicare benefit is exhausted.
smoking cessation for pregnant women, and adult annual exam)	\$0 co-pay for Medicaid-covered services
Hearing Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, private	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
duty nursing services, and personal care services)	

Benefit Category	Texas Medicaid
Hospice	Medicaid pays for this service for certain Waiver Members if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
	Note: When adult clients elect hospice services, they waive their rights to all other Medicaid services related to their terminal illness. They do not waive their rights to Medicaid services unrelated to their terminal illness.
Immunizations	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Inpatient Hospital Care	Inpatient hospital stays are a covered benefit. Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services. Members should follow Medicare guidelines related to hospital choice.
	\$0 co-pay for Medicaid-covered services
Inpatient Mental Health Care	Inpatient psychiatric hospital stays are a covered benefit for Members under the age 21, and Members 65 years of age and older. Inpatient acute care hospital stays for psychiatric treatment are a covered benefit for Members 21 through 64 years of age, in accordance with 42 CFR §438.6(e), although Medicaid MCOs may choose to cover stays at psychiatric facilities in lieu of acute care hospitals. Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services. Members should follow Medicare guidelines related to hospital choice. \$0 co-pay for Medicaid-covered services
Mammograms (Annual	Medicaid pays for this service if it is not covered by
Screening)	Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Monthly Premium	Medicaid assistance with premium payment may vary based on your level of Medicaid eligibility.

Benefit Category	Texas Medicaid
Orthotic and Prosthetic Devices (Includes braces, artificial limbs and eyes, etc.)	For Members birth through age 20 (CCP), Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	Medicaid pays for breast prostheses for Members of all ages if not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Outpatient Mental Health Care	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Outpatient Rehabilitation Services	For Members birth through age 20, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Outpatient Services/Surgery	Medicaid pays for certain surgical services if it is not covered by
	Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Outpatient Substance Use Disorder	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
(assessment, ambulatory treatment/ detox, and MAT)	\$0 co-pay for Medicaid-covered services
Pap Smears and Pelvic Exams	Medicaid pays for this service if it is not covered by
(for women)	Medicare or when the Medicare benefit is exhausted.
- II / O I	\$0 co-pay for Medicaid-covered services
Podiatry Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services
Prescription Drugs	Medicaid pays for this service if it is not covered by Medicare.
	Medicaid will not cover any Medicare Part D drug.
Prostate Cancer Screening Exams	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.
	\$0 co-pay for Medicaid-covered services

Benefit Category	Texas Medicaid
Skilled Nursing Facility (SNF) (in a Medicare-certified Skilled Nursing Facility)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Telemedicine Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Transportation (routine)	The Medicaid Medical Transportation Program (MTP) provides non-emergency transportation, if it is not covered by Medicare. \$0 co-pay for Medicaid-covered services
Urgently Needed Care (this is NOT emergency care, and in most cases, is out of the service area)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Vision Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services Services by an optician are limited to fitting and dispensing of medically necessary eyeglasses and contact lenses.

HOME AND COMMUNITY BASED WAIVER SERVICES

Those who meet QMB requirements and also meet the financial criteria for full Medicaid coverage, may be eligible to receive all Medicaid services not covered by Medicare, including Medicaid waiver services. Waiver services are limited to individuals who meet additional Medicaid waiver eligibility criteria.

Benefit Category	Texas Medicaid
Community Living Assistance and Support Services (CLASS) Waiver	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage.
	https://hhs.texas.gov/doing-business-hhs/provider- portals/long-term-care-providers/community-living- assistance-support-services-classFor additional information, contact the Texas Health and Human Services Commission (HHSC).
Deaf Blind with Multiple Disabilities Waiver (DBMD)	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage.
	https://hhs.texas.gov/doing-business-hhs/provider- portals/long-term-care-providers/deaf-blind-multiple- disabilities-dbmd For additional information, contact the Texas Health and Human Services Commission (HHSC).
Home and Community Services (HCS) Waiver	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage.
	https://hhs.texas.gov/doing-business-hhs/provider- portals/long-term-care-providers/home-community- based-services-hcs For additional information, contact the Texas Health and Human Services Commission (HHSC).
Medically Dependent Children Program (MDCP)	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage.
	https://hhs.texas.gov/doing-business-hhs/provider- portals/long-term-care-providers/medically-dependent- children-program-mdcp.
	For additional information, contact the Texas Health and Human Services Commission (HHSC).

STAR+PLUS Program (operating under the Texas Healthcare Transformation and Quality Improvement Program Waiver)	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage/ https://hhs.texas.gov/services/health/medicaid- chip/programs/starplus. For additional information, contact the Texas Health and Human Services Commission (HHSC).
Texas Home Living Waiver (TxHmL)	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://hhs.texas.gov/doing-business-hhs/provider-portals/long-term-care-providers/texas-home-living-txhml. For additional information, contact the Texas Health and Human Services Commission (HHSC).

For more information, please contact:

Allwell Dual Medicare (HMO D-SNP)
Forum II Building
7990 IH 10 West, Suite 300
San Antonio, TX 78230

allwell.superiorhealthplan.com

Current members should call: 1-877-935-8023 (TTY: 711) Prospective members should call: 1-877-826-5520 (TTY: 711)

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. A messaging system is used after hours, weekends, and on federal holidays.

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 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.

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

This information is not a complete description of benefits.

Call 1-877-935-8023 (TTY: 711) for more information.

"Coinsurance" is the percentage you pay of the total cost of certain medical and/or prescription drug services.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-935-8023 (TTY: 711)

Allwell is contracted with Medicare for HMO SNP plans, and with the state Medicaid program. Enrollment in Allwell depends on contract renewal.