



Summary of Benefits 2022

**Bright Advantage Classic Choice Plan
(HMO) H4853-002**

Arizona

Maricopa

Pima

2022 Summary of Benefits

BRIGHT ADVANTAGE CLASSIC CHOICE PLAN (HMO)

H4853-002

January 1, 2022 - December 31, 2022.

Bright HealthCare is a Medicare Advantage 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 access the "Evidence of Coverage" at BrightHealthCare.com/Medicare.

To join **Bright Advantage Classic Choice Plan (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 Arizona: Maricopa and Pima.

Except in emergency situations, if you use 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 [Medicare.gov](https://www.Medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227) available 24 hours, 7 days a week including some federal holidays. TTY/TDD users should call 1-877-486-2048.

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

Have questions? Please call Bright HealthCare Member Services Department at 1-844-926-4521, TTY 711 Monday - Friday 8 am - 8 pm between April 1 and September 30 and 7 days a week between October 1 to March 31, 8 am - 8 pm or visit our website at BrightHealthCare.com/Medicare.

Bright HealthCare plans are HMOs and PPOs with a Medicare contract. Bright HealthCare's New York D-SNP plan is an HMO with a Medicare contract and a Coordination of Benefits Agreement with New York State Department of Health. Our plans are issued through Bright HealthCare Insurance Company or one of its affiliates. Bright HealthCare Insurance Company is a Colorado Life and Health company that issues indemnity products, including EPOs offered through Medicare Advantage. An EPO is an exclusive provider organization plan that may be written on an HMO license in some states and on a Life and Health license in some states, including Colorado. Enrollment in our plans depends on contract renewal.

PREMIUM & BENEFITS	YOU PAY	WHAT YOU SHOULD KNOW
Monthly Plan Premium	\$0	<p>You must keep paying your Medicare Part B premium.</p> <p>Your premium may be more if you are not receiving Extra Help.</p>
Deductible	No deductible	
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	No more than \$3,200 annually	Includes copays and other costs for medical services for the year.
Inpatient Hospital	\$170 copay per day for days 1-5 \$0 copay per day for days 6-90	Services may require authorization and a referral.
Outpatient Hospital	\$0 - \$225 copay	<p>Services may require authorization and a referral.</p> <p>Please reference Evidence of Coverage (EOC) for details on specific services.</p> <p>Minimum amount for diagnostic mammograms, DEXA scans, and colonoscopies. Maximum amount for all other services.</p>
Ambulatory Surgery Center	\$0 - \$150 copay	<p>Services may require authorization and a referral.</p> <p>Minimum amount for diagnostic mammograms, DEXA scans, and colonoscopies. Maximum amount for all other services.</p>
Doctor Visits <ul style="list-style-type: none"> • Primary care providers • Specialists 	\$0 copay \$15 copay	Services may require authorization and a referral.
Preventive Care <ul style="list-style-type: none"> • Flu vaccine, diabetic screenings, etc. • Routine Annual Physical 	\$0 copay \$0 copay	<p>Other preventive services are available. There are some covered services that may have a cost.</p> <p>Services may require authorization and a referral.</p> <p>Services do not require authorization or a referral.</p>

PREMIUM & BENEFITS	YOU PAY	WHAT YOU SHOULD KNOW
Emergency Care	\$0 - \$120 copay	Copayment waived if admitted to the hospital or readmitted to the ER within 72 hours.
Worldwide Emergency Care <ul style="list-style-type: none"> • Urgent Care • Emergency Room • Emergency Transportation 	\$120 copay	Coverage is limited to \$50,000
Urgent Care	\$0 copay	
Diagnostic Services/Labs/Imaging <ul style="list-style-type: none"> • Diagnostic tests and procedures • Lab services • MRI, CAT scan • X-rays 	\$0 - \$200 copay \$0 copay \$0 - \$200 copay \$0 copay	Services may require authorization and a referral. Minimum copay for diagnostic colonoscopy, maximum copay for all other diagnostic procedures/ tests. Maximum copay for MRI, CT, and PET scans. \$35 copay for Ultrasound and other general imaging. Minimum copay for diagnostic DEXA scans and mammograms.
Hearing Services <ul style="list-style-type: none"> • Routine hearing exam • Hearing aid fittings and evaluations • Hearing aid 	\$0 copay \$0 copay \$699 per hearing aid for the advanced model \$999 per hearing aid for the premium model	One routine hearing exam annually. One hearing aid fitting annually. You receive 2 hearing aids every year.

PREMIUM & BENEFITS	YOU PAY	WHAT YOU SHOULD KNOW
<p>Dental Services</p> <ul style="list-style-type: none"> • Preventive dental (e.g., oral exam, x-rays, cleanings) <p>Comprehensive Dental</p> <ul style="list-style-type: none"> • Diagnostic services • Restorative services • Endodontics • Periodontics • Extractions • Implant Services, Prosthodontics, other oral/maxillofacial surgery, other services • Non-routine services 	<p>\$0 copay</p> <p>\$0 copay \$25 - \$400 copay</p> <p>\$25 - \$720 copay</p> <p>\$0 - \$780 copay</p> <p>\$70 - \$140 copay</p> <p>\$0 - \$1,110 copay</p> <p>\$0 - \$300 copay</p>	<p>Limitations may apply. See your EOC for details.</p> <p>Restorative services range from \$25 for provisional crown to \$400 for porcelain crowns.</p> <p>Endodontics range from \$25 for pulp cap to \$720 for retreatment of previous root canal.</p> <p>Periodontics range from \$0 for gingival irrigation to \$780 for osseous surgery.</p> <p>Extractions range from \$70 for primary tooth to \$140 for erupted tooth.</p> <p>Prosthodontics and other services range from \$0 for surgical placement of implant body (endosteal implant) to \$1,110 for abutment supported retainer for porcelain/ceramic crown.</p> <p>Non-routine services range from \$0 for regional anesthesia to \$300 for an occlusal guard.</p>
<p>Vision Services</p> <ul style="list-style-type: none"> • Routine eye exam • Retinal imaging • Eyeglasses (frames) • Eyeglass lenses • Contact lenses • Upgrades 	<p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p>	<p>One exam per year.</p> <p>One exam per year.</p> <p>\$175 allowance for frames.</p> <p>For standard lenses (includes standard progressives).</p> <p>\$175 allowance in lieu of frames for contact lenses every year.</p> <p>\$70 allowance for polycarb lenses upgrade.</p> <p>\$89.50 allowance for premium progressives upgrade.</p>

PREMIUM & BENEFITS	YOU PAY	WHAT YOU SHOULD KNOW
Mental Health Services <ul style="list-style-type: none"> • Outpatient individual therapy • Outpatient group therapy 	\$40 copay \$10 copay	Services may require authorization and a referral.
Skilled Nursing Facility (SNF)	\$0 copay per day for days 1-20 \$178 copay per day for days 21-100	Services may require authorization and a referral.
Physical Therapy	\$20 copay	Services may require authorization and a referral.
Ambulance (Ground)	\$0 - \$200 copay per ride	Services may require authorization. Minimum copay for transfer from out-of-network hospital to an in-network hospital, maximum copay for all other ambulance services.
Transportation	\$0 copay for unlimited one way trips to approved locations	Services may require authorization.
Medicare Part B Drugs <ul style="list-style-type: none"> • Chemotherapy drugs • Other Part B drugs 	20% of the cost 20% of the cost	Services may require authorization.

OUTPATIENT PRESCRIPTION DRUGS

Part D Deductible	No deductible or \$99 (Tiers 2 to 5) depending on your level of Extra Help that you receive.	
	Retail Rx 30-day supply	Mail Order 100-day supply
<p>Initial Coverage You are in the Initial Coverage stage until you reach \$4,430 in drug costs (year to date)</p> <p>Tier 1 - Preferred Generic Tiers 2 (Generic) to 5 (Specialty Tier)</p> <p>Tier 6 - Select Care</p>	<p>\$0 copay</p> <p>\$0, \$1.35, \$3.95, or 15% for generics. \$0, \$4, \$9.85 or 15% for brands. (Depending on your level of Extra Help that you receive).</p> <p>\$0 copay</p>	<p>\$0 copay</p> <p>\$0, \$1.35, \$3.95, or 15% for generics. \$0, \$4, \$9.85 or 15% for brands. (Depending on your level of Extra Help that you receive).</p> <p>\$0 copay</p>
<p>Coverage Gap You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$7,050</p> <p>Tier 1 - Preferred Generic Tiers 2 (Generic) to 5 (Specialty Tier)</p> <p>Tier 6 - Select Care</p>	<p>\$0 copay</p> <p>\$0, \$1.35, \$3.95, or 15% for generics. \$0, \$4, \$9.85 or 15% for brands. (Depending on your level of Extra Help that you receive).</p> <p>\$0 copay</p>	
<p>Catastrophic Coverage</p>	<p>During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2022).</p> <p>Depending on your level of Extra Help that you receive, \$0 copay for all covered drugs or \$3.95 copay or 5% (whichever costs more) for generic drugs or a preferred multi-source drug and \$9.85 copay or 5% (whichever costs more) for all other drugs.</p>	

Cost-Sharing may change depending on the pharmacy you choose and when you enter a new phase of the Part D benefit.

WELLNESS BENEFITS	YOU PAY / RECEIVE	WHAT YOU SHOULD KNOW
Over-The-Counter (OTC) Items	Up to \$360 each year	\$30 credit every month.
Healthy Foods Allowance	Up to \$120 each year for healthy foods	Receive a \$10 monthly allowance to buy healthy whole foods at approved grocery stores.
Acupuncture <ul style="list-style-type: none"> • Medicare-covered acupuncture • Routine acupuncture 	\$0 copay \$0 copay	<p>Services may require authorization and a referral.</p> <p>For up to 30 visits every year combined with Routine Chiropractic services.</p>
Chiropractic Services <ul style="list-style-type: none"> • Medicare-covered chiropractic care • Routine chiropractic care 	\$0 copay \$0 copay	<p>Services may require authorization and a referral.</p> <p>For up to 30 visits every year combined with Routine Acupuncture services.</p>
Gym Membership	\$0 copay	Silver&Fit gym membership is available to you at no cost with access to fitness facilities, or Silver&Fit Steps at-home kits for members who are unable to exercise in a fitness facility or prefer to work out at home.
24/7 Doctor Advice Line	\$0 copay	A Doctor is available at no cost to you 24 hours a day, 7 days a week by web, mobile app, or phone at: 1-800-997-6196. Doctors can diagnose and prescribe medications if medically necessary.
Personal Emergency Response System (PERS)	\$0 copay	Mobile PERS device with GPS and fall detection; 24/7/365 monitoring