

Medicare Advantage Plans Benefits at a Glance

Effective January 1, 2021 (Employer Group Plans)

Health Plans First Health Plans

Benefits	AdventHealth	AdventHealth	AdventHealth
	Group Plus C (HMO)	Group Plus D (HMO)	Group POS B (HMO-POS)
Premium (in addition to Part B premium)	\$185 per month	\$130 per month	\$170 per month
Maximum Out-of-Pocket (not including prescriptions)	\$2,000	\$3,000	\$3,000 \$6,000 (out-of-network)
Deductible	\$0	\$0	\$0
Preventive Services			
Annual wellness exam, bone	\$0 for Medicare-covered	\$0 for Medicare-covered	\$0 for Medicare-covered
mass measurement, colorectal and prostate cancer screening, colonoscopy, pneumonia and flu vaccines, mammograms, pap smears/pelvic exams	screenings, exams, vaccines & measurements	screenings, exams, vaccines & measurements	screenings, exams, vaccines & measurements
Inpatient Care			
Hospital Care	\$250 per admission	■ Days 1-5: \$150 per day	■ Days 1-5: \$150 per day
(90 days covered / benefit period†)		 Days 6-90: \$0 per day Out-of-pocket max/benefit period[†]: \$750 	 Days 6-90: \$0 per day Out-of-pocket max/benefit period[†]: \$750
Skilled Nursing Facility (100 days covered / benefit period†) 1-day prior inpatient stay required	Days 1-20: \$20 per dayDays 21-100: \$0 per day	Days 1-20: \$20 per dayDays 21-100: \$0 per day	Days 1-20: \$20 per dayDays 21-100: \$0 per day
Home Health Care	\$0	\$0	\$0
Outpatient Care / Supplies			
Doctor Office Visits	•\$0 - PCP	■\$0 - PCP	■ \$0 - PCP
Referrals for specialists – Not required	• \$20 – Specialist	\$25 – Specialist	\$25 – Specialist
Surgery / Services	\$125 per visit	\$150 per visit	\$150 per visit
Ambulance	\$50 one way	\$75 one way	\$75 one way
Emergency Care – Worldwide*	\$90	\$90	\$90
Urgent Care / Walk-In Clinic*	\$10	\$15	\$15
Outpatient Rehabilitation Services (Physical, occupational, speech therapy)	\$15	\$20	\$20
Mental Health Services	\$20 for each individual/group therapy visit	\$25 for each individual/group therapy visit	\$25 for each individual/group therapy visit
Durable Medical Equipment	10%	10%	10%
Diabetes Programs / Supplies	\$0	\$0	\$0
Foot Care (podiatry services)	\$10	\$25	\$25
Diagnostic Services	 \$0 for lab services \$0 for X-rays \$150 for specialty imaging services including MRI, CT, Nuclear and PET scans 	 \$0 for lab services \$0 for X-rays \$150 for specialty imaging services including MRI, CT, Nuclear and PET scans 	 \$0 for lab services \$0 for X-rays \$150 for specialty imaging services including MRI, CT, Nuclear and PET scans
Part B Drugs	0%	0%	0%
Additional Benefits			
Dental	 \$225 annual allowance for dental services 	 \$225 annual allowance for dental services 	 \$225 annual allowance for dental services
Hearing	 \$15 for Medicare-covered exam \$15 routine exam \$350 annual allowance towards hearing aids 	 \$25 for Medicare-covered exam \$25 routine exam \$350 annual allowance towards hearing aids 	 \$25 for Medicare-covered exam \$25 routine exam \$350 annual allowance towards hearing aids
Vision	 \$15 for each Medicare-covered exam (diagnosis and treatment for diseases and conditions of the eye) \$15 one routine eye exam \$0 for one pair of eyeglasses or contacts after cataract surgery \$150 annual allowance for eyewear including contact 	 \$15 for each Medicare-covered exam (diagnosis and treatment for diseases and conditions of the eye) \$25 one routine eye exam \$0 for one pair of eyeglasses or contacts after cataract surgery \$150 annual allowance for eyewear including contact 	 \$15 for each Medicare-covered exam (diagnosis and treatment for diseases and conditions of the eye) \$25 one routine eye exam \$0 for one pair of eyeglasses or contacts after cataract surgery \$150 annual allowance for eyewear including contact
Fitness Center Membership	lenses	lenses	lenses
Fitness Center Membership	\$0 Silver&Fit Program	\$0 Silver&Fit Program	\$0 Silver&Fit Program

Benefits	AdventHealth Group Plus C (HMO)	AdventHealth Group Plus D (HMO)	AdventHealth Group POS B (HMO-POS)	
Part D Prescription Drugs				
Retail network pharmacy (30-day supply) Tier 1 – Preferred Generic Drugs Tier 2 – Generic Drugs Tier 3 – Preferred Brand Drugs	 Tier 1 – \$5 Tier 2 – \$15 Tier 3 – \$45 Tier 4 – \$00 	Tier 1 – \$5 Tier 2 – \$15 Tier 3 – \$45	Tier 1 – \$5 Tier 2 – \$15 Tier 3 – \$45 Tier 4 – \$00	
Tier 4 – Non–Preferred DrugsTier 5 – Specialty Tier DrugsTier 6 – Select Care Drugs	 Tier 4 – \$90 Tier 5 – 25% Tier 6 – \$0 	Tier 4 – \$90Tier 5 – 33%Tier 6 – \$0	■ Tier 4 – \$90 ■ Tier 5 – 33% ■ Tier 6 – \$0	
Retail network pharmacy (90-day supply) Tier 1 – Preferred Generic Drugs Tier 2 – Generic Drugs Tier 3 – Preferred Brand Drugs Tier 4 – Non–Preferred Drugs Tier 5 – Specialty Tier Drugs Tier 6 – Select Care Drugs Mail order (90-day supply) Tier 1 – Preferred Generic Drugs Tier 2 – Generic Drugs Tier 3 – Preferred Brand Drugs Tier 4 – Non–Preferred Drugs Tier 5 – Specialty Tier Drugs Tier 6 – Select Care Drugs	 Tier 1 – \$15 Tier 2 – \$45 Tier 3 – \$135 Tier 4 – \$270 Tier 5 – N/A Tier 6 – \$0 Tier 1 – \$10 Tier 2 – \$30 Tier 3 – \$112.50 Tier 4 – \$225 Tier 5 – \$N/A Tier 6 – \$0 	 Tier 1 – \$15 Tier 2 – \$45 Tier 3 – \$135 Tier 4 – \$270 Tier 5 – N/A Tier 6 – \$0 Tier 1 – \$10 Tier 2 – \$30 Tier 3 – \$112.50 Tier 4 – \$225 Tier 5 – \$N/A Tier 6 – \$0 	 Tier 1 – \$15 Tier 2 – \$45 Tier 3 – \$135 Tier 4 – \$270 Tier 5 – N/A Tier 6 – \$0 Tier 1 – \$10 Tier 2 – \$30 Tier 3 – \$112.50 Tier 4 – \$225 Tier 5 – \$N/A Tier 6 – \$0 	
Coverage Gap Stage	Coverage for All Tiers	Coverage for Tiers 1, 2 & 6	Coverage for Tiers 1, 2 & 6	
	This plan does not have a Coverage Gap Stage.	After your total yearly drug costs reach \$4,130, you will pay no more than 25% on brand name drugs and 25% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$6,550.		
Catastrophic Coverage Stage	After your yearly out-of-pocket drug costs reach \$6,550 you pay a \$3.70 copay for generic and a \$9.20 copay for all other drugs, or 5% coinsurance (whichever is greater).			
Prescription Drug Cost-Sharing	Cost-sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our Evidence of Coverage online.			

AdventHealth Advantage Plans is administered by Health First Health Plans. Health First Health Plans is an HMO Plan with a Medicare contract. Enrollment in Health First Health Plans depends on contract renewal. This information is not a complete description of benefits. Call 1-877-535-8278 or TTY/TDD relay 1-800-955-8771 for more information. Benefits at a Glance is not a complete description of benefits. Please refer to EOC for additional information.

†A benefit period begins the day you are admitted to a hospital or skilled nursing facility. The benefit period ends when you have not received hospital or skilled nursing care for 60 days in a row. If you go into the hospital after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.

- *Worldwide urgent/emergency care coverage: Health First Medicare Advantage Plans cover emergency services and unforeseen urgently needed medical care outside the United States, including when you are on a cruise ship. If you receive covered care from a provider outside the United States that does not participate with Medicare, you may be asked to pay up front for the services and be reimbursed from the plan later. We will pay up to 115% of the Medicare-allowed amount in our service area (Medicare's limiting charge for non–participating providers), less any applicable cost-share. Please note that Medicare-allowed amounts can be much less than the provider charges you, and you will be responsible for paying the difference.
- ** Any Medicare-covered benefit that is covered in-network is also available out-of-network. Please refer to the Evidence of Coverage for out-of-pocket and annual maximum coverage. Facilities may charge different amounts, so your final cost may vary depending on which facility you choose.

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for up to seventy-five (75)% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- Social Security Office at 1-800-772-1213 between 7am and 7pm, Monday through Friday. TTY users should call 1-800-325-0778;
- State Medicaid Office at 1-866-762-2237. TTY users should call 1-800-955-8771; or
- My Advocate™ (Third Party Administrator for Health First Health Plans) at 1-866-743-5282 between 9am to 6pm, Monday through Friday. TTY users should call 1-855-368-9643

For further assistance: You may call Customer Service toll-free at 1-877-535-8278 (TTY/TDD relay: 1-800-955-8771) weekdays from 8am to 8pm and Saturdays from 8am to noon. From October 1 through March 31, we're available seven days a week from 8am to 8pm You may also visit our web site at myAHplan.com or visit our office Monday through Friday, 8am to 5pm, or write to us at 1425 W. Granada Blvd., Suite 4, Ormond Beach, FL 32174.