



## Summary of Benefits

### Clear Spring Health Deluxe Plan (HMO D-SNP)

January 1, 2021 - December 31, 2021

#### About Us

Eon Health cares about your well-being. Our health plans cover everything Original Medicare covers plus provide you with additional benefits to help improve your health care experience. Our goal is to promote healthy outcomes by providing robust primary and preventative care, access to personalized health and wellness services and a member first approach to health care delivery. This is important, especially as our country and the entire world continues to deal with COVID-19, a major public health crisis. We want to be there for you, through it all. So, we've enhanced some of our 2021 plan benefits, including offering our members an opportunity to receive a WIFI enabled tablet that will provide access to telehealth visits, educational health content and basic benefit information.

#### About the Summary of Benefits

We want you to get the most from your health plan. 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, [www.eonhp.com](http://www.eonhp.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 Deluxe Plan (HMO D-SNP)).
- 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 [www.medicare.gov](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 [www.medicare.gov](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 the Health Care Plan
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

Clear Spring Health has a contract with Medicare to offer PPO, HMO, and PDP Plans. Eon Health has a contract with the Georgia Medicaid program and a contract with the South Carolina Medicaid program. Enrollment in these plans depends on contract renewal.

### Things to Know About the Health Care Plan

<b>Hours of operation</b>	<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.</li> <li>• From April 1 – September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m.</li> </ul>
<b>Phone numbers and website</b>	<ul style="list-style-type: none"> <li>• If you are a member of this plan, call toll-free (877) 364-4566</li> <li>• TTY/TDD users can call 711</li> <li>• If you are not a member of this plan, call toll-free (877) 364-4566</li> <li>• Our website: <a href="http://www.eonhp.com">www.eonhp.com</a></li> </ul>
<b>Who can join?</b>	<p>To join, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in the service area.</p> <p>The service area includes the following counties in South Carolina: Beaufort, Chester, Colleton, Fairfield, Greenville, Hampton, Jasper, Lee, Saluda, Spartanburg and Union.</p>
<b>Which doctors, hospitals, and pharmacies can I use?</b>	<p>Clear Spring Health Deluxe Plan (HMO D-SNP) 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.eonhp.com">www.eonhp.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>• For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.</li> <li>• Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.</li> <li>• Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.</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.eonhp.com">www.eonhp.com</a>)</li> <li>• Or, call us and we will send you a copy of the formulary</li> </ul>
<p><b>How will I determine my drug costs?</b></p>	<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>



**Important—Please Note**

Through this document you will see the symbols below.

- ◆ Services with this symbol may require prior authorization from the plan before you receive services.
- \* Services with this symbol may require approval in advance (a referral) from your Primary Care Doctor (PCP) in order for the plan to cover them.
- Services with this symbol indicate that the Part B deductible applies to this service under Original Medicare.

If you do not get a referral or prior authorization when required, you may have to pay the full cost of the services. Please contact your PCP or refer to the Evidence of Coverage (EOC) for more information about services that require a referral and/or prior authorization from the plan.



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

<p><b>How much is the monthly premium?</b></p>	<p>\$0 per month. In addition, you must keep paying your Medicare Part B premium.</p>
<p><b>How much is the deductible?</b></p>	<p>\$0.00</p>
<p><b>Is there any limit on how much I will pay for my covered services?</b></p> <p><b>What is my maximum out-of-pocket responsibility?</b></p>	<p>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.</p> <p>Your yearly limit(s) in this plan: \$3,450 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>
<p><b>Is there a limit on how much the plan will pay?</b></p>	<p>Our plan has a coverage limit every year for certain in-network benefits. Contact us for the services that apply.</p>

Benefit	Clear Spring Health Deluxe Plan (HMO D-SNP)
 <b>Covered Medical and Hospital Benefits</b>	
<p><b>Inpatient Hospital Care</b> ◆</p>	<p>The plan covers 90 days for an inpatient hospital stay.</p> <p>The 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.</p> <p>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 \$0 copay per day for days 1 through 7.</li> <li>• You pay a \$0 copay per day for days 8 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>



Benefit	Clear Spring Health Deluxe Plan (HMO D-SNP)
<b>Outpatient Hospital Care</b> ◆ ○	<ul style="list-style-type: none"> <li>You pay a \$0 copay per visit.</li> </ul>
<b>Doctor’s Office Visits (Costs for these services may vary based on place of services)</b> ○	<ul style="list-style-type: none"> <li>You pay a \$0 copay for a Primary care physician visit.</li> <li>You pay a \$0 copay per visit for other Specialist visits.</li> <li>You pay nothing for certain telehealth services, including: Primary Care Physician Services.</li> </ul>
<b>Preventive Care</b>	<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>
<b>Emergency Care</b> ○	<ul style="list-style-type: none"> <li>You pay a \$0 copay per visit for Emergency care.</li> </ul> <p>The copayment will be waived if admitted as an inpatient to the hospital within 1 day of visit. See benefit booklet for details.</p>
<b>Urgently Needed Services</b> ○	<ul style="list-style-type: none"> <li>You pay a \$0 copay per visit for Urgent care services.</li> </ul>
<b>Diagnostic Tests, Lab and Radiology Services, and X-Rays (Costs for these services may vary based on place of services)</b> ◆ ○	<ul style="list-style-type: none"> <li>Diagnostic tests and procedures: You pay a \$0 copay per service for covered services.</li> <li>Lab services: You pay a \$0 copay per service.</li> <li>Diagnostic Radiology services (e.g. CT scans, MRI, etc.): You pay a \$0 copay per service.</li> <li>Outpatient x-rays: You pay a \$0 copay per service.</li> <li>Therapeutic radiology services (such as radiation treatment for cancer): You pay a \$0 copay per treatment for covered services.</li> </ul>

Benefit	Clear Spring Health Deluxe Plan (HMO D-SNP)
<p><b>Hearing Services (Costs for these services may vary based on place of services) ○</b></p>	<ul style="list-style-type: none"> <li>• A Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay a \$0 copay per visit.</li> <li>• A routine hearing exam: You pay a \$0 copay per visit. One (1) routine hearing exam is covered every year.</li> <li>• Hearing aid fitting/evaluations: You pay \$0 copay per visit. One (1) fitting/evaluation is covered every year.</li> <li>• You pay a \$0 copay. Two (2) hearing aids are covered up to a maximum benefit of \$750 every three (3) years. You are responsible for paying 100% of the cost after the maximum benefit allowance has been applied.</li> </ul> <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>Preventive dental services:</p> <ul style="list-style-type: none"> <li>• Oral exam (for up to one (1) every six (6) months): You pay a \$0 copay per visit.</li> <li>• Cleaning (for up to one (1) every six (6) months): You pay a \$0 copay per visit.</li> <li>• Dental x-ray(s) (for up to one (1) every year): You pay a \$0 copay per visit.</li> </ul> <p>Comprehensive dental services ◆:</p> <ul style="list-style-type: none"> <li>• Medicare covered services: You pay a \$0 copay per visit for covered services.</li> <li>• Diagnostic services: You pay a \$0 copay per visit for covered services for up to one (1) visit every year.</li> <li>• Restorative services: You pay a \$0 copay per visit for covered services</li> <li>• Prosthodontics: You pay a \$0 copay per visit for covered services for up to one (1) visit every year.</li> <li>• Other Oral/Maxillofacial Surgery: You pay a \$0 copay per visit for covered services for up to one (1) visit every year.</li> </ul> <p>Our plan pays up to \$2,000 every year for most comprehensive dental services.</p> <p>There is no out-of-network option for supplemental dental services.</p>

Benefit	Clear Spring Health Deluxe Plan (HMO D-SNP)
<b>Vision Services</b> ○	<p>You pay \$0 copay for an exam to diagnose and treat diseases and conditions of the eye. See benefit booklet for details.</p> <p>The plan covers one (1) pair of eyeglasses with standard frames (or one set of contact lenses) at no cost after a cataract surgery that implants an intraocular lens.</p> <ul style="list-style-type: none"> <li>• A routine eye exam (one (1) per year): You pay a \$0 copay per visit.</li> <li>• Eyeglasses (frames and lenses) (one (1) every year): You pay a \$0 copay per pair.</li> </ul> <p>Our plan pays a maximum of \$100 per year for eyeglasses (frames and lenses).</p> <p>There is no out-of-network option for supplemental vision services.</p>
<b>Inpatient Mental Health Care</b> ◆	<p>The plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.</p> <ul style="list-style-type: none"> <li>• You pay a \$0 copay per day for days 1 through 7.</li> <li>• \$0 per day for days 8 through 90.</li> </ul> <p>The 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>
<b>Outpatient Mental Health Care</b> ○	<ul style="list-style-type: none"> <li>• Outpatient individual therapy visit: You pay a \$0 copay per visit.</li> <li>• Outpatient group therapy visit: You pay a \$0 copay per visit.</li> <li>• Outpatient partial hospitalization visit ◆: You pay a \$0 copay per day.</li> </ul>
<b>Skilled Nursing Facility (SNF)</b> ◆ ○	<p>The plan covers up to 100 days in a SNF.</p> <ul style="list-style-type: none"> <li>• You pay a \$0 copay per day for days 1 through 20.</li> <li>• You pay \$0 copay per day for days 21 through 100.</li> </ul> <p>You will not be charged additional cost sharing for professional services.</p>
<b>Physical Therapy</b> ◆ ○	<ul style="list-style-type: none"> <li>• You pay a \$0 copay per visit.</li> </ul>

Benefit	Clear Spring Health Deluxe Plan (HMO D-SNP)
<b>Ambulance</b> ○	<ul style="list-style-type: none"> <li>For each covered one-way trip on ground ambulance: You pay a \$0 copay.</li> <li>For each covered one-way trip on air ambulance: You pay a \$0 copay.</li> </ul> <p>Authorization is required for non-emergency Medicare services ◆.</p>
<b>Transportation (non-emergency)</b>	<p>For each one-way trip to an approved health-related location: You pay a \$0 copay up to a maximum of 36 one-way trips every year.</p>
<b>Part B Drugs</b> ◆	<ul style="list-style-type: none"> <li>For Part B drugs such as chemotherapy/radiation drugs: You pay 0% of the total cost.</li> <li>Other Part B drugs: You pay 0% of the total cost.</li> </ul>
<b>Ambulatory Surgery Center</b> ◆	<p>You pay a \$0 copayment per visit.</p>
 <b>Wellness Programs</b>	
<b>Health Club Membership SilverSneakers® Fitness</b>	<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.eonhp.com">www.eonhp.com</a> or call Member Services (877) 364-4566 (TTY): 711. Our hours of operation are:</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.</li> <li>From April 1 – September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m.</li> </ul>
<b>Over-the-Counter Items</b>	<p>You pay a \$0 copay per item. Our plan will pay up to \$45 every month for the purchase of covered over-the-counter items.</p> <p>Please visit our website to see our list of covered over-the-counter items.</p>

Benefit	Clear Spring Health Deluxe Plan (HMO D-SNP)
 <b>Prescription Drug Benefits</b>	
<b>Deductible</b>	\$445 deductible if applicable.
<b>Initial Coverage</b>	<p>You pay the following until your total yearly drug costs reach \$4,130. 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> <p>For retail cost-sharing see table 1. For mail order cost sharing, please see your benefit booklet.</p>

**Table 1**

Retail Cost-Sharing (In-Network)	Standard Retail One-Month Supply	Standard Retail Three-Month Supply
<b>Tier 1 Preferred Generic</b>	You pay 25% of the cost	You pay 25% of the cost
<b>Tier 2 Generic</b>	You pay 25% of the cost	You pay 25% of the cost
<b>Tier 3 Preferred Brand</b>	You pay 25% of the cost	You pay 25% of the cost
<b>Tier 4 Non-Preferred Brand</b>	You pay 25% of the cost	You pay 25% of the cost
<b>Tier 5 Specialty</b>	You pay 25% of the cost	You pay 25% of the cost

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<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 \$4,130.</p> <p>After you enter the coverage gap, you pay 25% of the plan’s cost for covered brand name drugs and 25% of the plan’s cost for covered generic drugs until your costs total \$6,550, 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 \$6,550, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• 5% of the cost, or</li> <li>• \$3.70 copay for generic (including brand drugs treated as generic) and \$9.20 for all other drugs.</li> </ul>

Benefit	Clear Spring Health Deluxe Plan (HMO D-SNP)
 <b>Other Care and Services</b>	
<b>Remote Access Technology (Web/Phone-Based Technologies)</b>	<p>A WIFI enabled tablet pre-loaded with software applications primarily focused on allowing you conduct telehealth visits, access educational content, basic benefit information and to facilitate engagement with Clear Spring Health will be made available to any member that chooses to participate in a no cost Health Risk Assessment.</p> <p>A 24 hours a day, 7 days a week nursing hotline is available.</p>
<b>Chiropractic Care</b> ◆ ○	<p>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 \$0 copay per visit.</p>
<b>Home Health Care</b> ◆	<p>You pay a \$0 copay per visit.</p>
<b>Hospice</b>	<p>You must get care from a Medicare certified hospice. You must consult with your plan before you select hospice.</p>
<b>Prosthetic Devices (braces, artificial limbs, etc.)</b> ◆ ○	<p>Prosthetic devices: You pay 0% of the total cost.</p> <p>Related medical supplies: You pay 0% of the total cost.</p>
<b>Renal Dialysis</b> ○	<p>You pay 0% of the total cost.</p>