

MEMORIAL HERMANN MEDICARE ADVANTAGE

JANUARY 1, 2025 - DECEMBER 31, 2025

SUMMARY OF BENEFITS (SOB)

ADVANTAGE HMO

H7115-001

Memorial Hermann Advantage HMO

H7115, Plan 001

January 1, 2025 - December 31, 2025

This Summary of Benefits documents provides an outline of health and drug services covered by **Memorial Hermann Advantage HMO** January 1, 2025 to December 31, 2025.

Memorial Hermann Advantage HMO is provided by Memorial Hermann Health Plan, Inc., a Medicare Advantage organization with a Medicare contract. Enrollment in this 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 call us and request the "Evidence of Coverage."

To join **Memorial Hermann Advantage 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 Texas: Brazoria, Fort Bend, Galveston, Harris, Liberty, and Montgomery.

Except in emergency situations, if you use the 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 www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

This document is available in other formats such as large print or non-English language.

This information is not a complete description of benefits. Call Customer Service at (855) 645-8448 (TTY users should call 711), for more information or visit us at: <https://healthplan.memorialhermann.org/medicare/>. Hours of operation between October 1st and March 31st are 8 a.m. to 8 p.m., 7 days a week (closed on major holidays). Hours of operation between April 1st and September 30th are 8 a.m. to 8 p.m., Monday through Friday (closed on major holidays).

Memorial Hermann Advantage HMO

Summary of Benefits	What You Will Pay
Monthly Plan Premium	\$0 per month You must continue to pay your Medicare Part B premium.
Deductible	\$0 deductible for medical
Part D Deductible	\$0 deductible for Part D prescription drugs
Maximum Out-of-Pocket Responsibility (<i>does not include prescription drugs</i>)	You pay no more than \$2,950 annually. Includes copays and other costs for medical services for the year.
Inpatient Hospital	
Inpatient Hospital stay	\$350 copay
Prior authorization rules may apply.	
Outpatient Hospital Services	
Ambulatory Surgical Center (ASC)	\$125 copay
Outpatient Surgery	\$150 copay
Outpatient Hospital Observation services	\$200 copay
Prior authorization rules may apply.	
Doctor Visits	
Primary Care Provider (PCP)	\$0 copay
Specialists (No referral is needed.)	\$15 copay
Telehealth Provider visit with PCP or Specialists	You pay the same copay for Telehealth visits as you do for in-person office visits.
Memorial Hermann Virtual Office Visit https://www.memorialhermann.org/services/specialties/virtual-care/virtual-office-visit	\$0 copay
Virtual visits exclusively through Teladoc	\$0 copay

Summary of Benefits

What You Will Pay

Preventive Care

- Abdominal aortic aneurysm screening
- Annual wellness visit
- Bone mass measurement
- Breast cancer screening
- Cardiovascular disease testing every 5 years
- Cervical and vaginal cancer screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- Hepatitis C screening
- HIV screening
- Lung cancer screening
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy
- Prostate cancer screening
- Screening and counseling to reduce alcohol misuse
- Screening for sexually transmitted infections (STIs)
- Tobacco use cessation counseling
- Vaccines for flu, Hepatitis B, COVID-19, and pneumonia
- “Welcome to Medicare” preventive visit

\$0 copay

Please see your Evidence of Coverage for more information about these Medicare-covered preventive services.

Emergency and Urgently Needed Services

Emergency care

\$140 per visit

This copay is waived if admitted within 48 hours.

Worldwide Emergency care

\$125 USD per visit

This copay is waived if admitted within 48 hours.

Worldwide Emergency Transportation

20% coinsurance

Urgently Needed services

\$20 per visit

Worldwide Urgently Needed services

\$25 USD per visit

\$50,000 USD maximum benefit for worldwide emergency.

Summary of Benefits	What You Will Pay
Diagnostic Services/ Labs/ Imaging	
<p>Medicare-covered Therapeutic Radiology visit</p> <p>Lab services</p> <p>X-rays</p> <p>Complex Diagnostic Imaging services (MRI, CT, PET)</p> <p>Prior authorization is required for some services.</p>	<p>\$25 copay per diagnostic test or procedure</p> <p>\$0 copay for lab services</p> <p>\$0 copay for x-rays</p> <p>\$150 copay per test/service</p>
Hearing Services	
<p>Medicare-covered Annual Hearing Exam</p> <p>Routine Hearing Exam performed by PCP</p> <p>Hearing Exam performed by Audiologist</p> <p>Hearing Aid(s) *(Benefit amount combined with Vision)</p>	<p>\$20 copay</p> <p>\$0 copay for basic hearing and balance exam</p> <p>\$0 copay for exam to diagnose and treat hearing and balance</p> <p>\$1,000* annual total allowance for hearing aid(s), for both ears combined</p>
Dental Services	
<p>\$3,000 annual maximum plan benefit</p>	
<p><u>Preventive Services</u></p> <ul style="list-style-type: none"> ○ Oral Exam (2 per plan year) ○ Prophylaxis (Cleanings) (2 per plan year) ○ X-rays (2 per plan year) ○ Fluoride Treatments (2 per plan year) 	<p>\$0 copay for Preventive services from a network provider</p> <p>20% coinsurance for Preventive services from a non-network provider</p>
<p><u>Comprehensive Services</u></p> <ul style="list-style-type: none"> ○ Diagnostic ○ Restorative (fillings, bridges) ○ Periodontics (scaling, root planning) ○ Endodontics (root canal) ○ Extractions ○ Prosthodontics (dental appliances, dentures) ○ Other Oral/Maxillofacial Surgery ○ Other services ○ Non-routine services 	<p>\$20 copay per visit for each Medicare-covered Comprehensive service</p> <p>\$0 copay for in-network Diagnostic services, or 20% coinsurance of the cost for out-of-network Diagnostic services</p> <p>\$15.40 - \$220.00 copay for in-network Restorative services, or 50% coinsurance for out-of-network services</p> <p>\$5.50 - \$201.30 copay for in-network Periodontic services, or 50% coinsurance for out-of-network services</p>

Summary of Benefits	What You Will Pay
<p>Dental Services (continued)</p> <p>Dental benefits are provided by Liberty Dental. To search for a provider, visit their website at: https://client.libertydentalplan.com/MemorialHermannMedicare/FindADentist.</p> <p>Note: Copay amounts for in-network Comprehensive services vary depending on the type and intensity of the procedure or service. Please review the detailed dental fee schedule in the Liberty Dental Addendum to see the exact copay amount for each procedure type.</p>	<p>\$9.90 - \$364.00 copay for in-network Endodontic services, or 50% coinsurance for out-of-network services</p> <p>\$24.20 - \$103.40 copay for in-network Extraction services, or 50% coinsurance for out-of-network services</p> <p>\$25.30 - \$559.90 copay for in-network Prosthodontics, or 50% coinsurance for out-of-network services</p> <p>\$24.20 - \$1,129.70 Other Oral/Maxillofacial Surgery, Other services</p> <p>Copays for in-network Non-routine services depend on type of service. 50% coinsurance for out-of-network services.</p>
Vision Services	
<p>Medicare-covered Eye Exams</p> <p>Routine Vision Exams</p> <p>Glaucoma Screenings</p> <p>Eyewear (contacts, lenses, frames) *(Benefit amount combined with Hearing)</p>	<p>\$20 copay</p> <p>\$0 copay</p> <p>\$0 copay for one annual screening</p> <p>\$1,000* annual total benefit for eyewear or contact lenses</p>
Mental Health / Substance Abuse Services	
<p>Inpatient Mental Health care</p> <p>Outpatient individual therapy or group therapy session with a non-physician provider</p> <p>Outpatient individual therapy or group therapy session with a Psychiatrist</p> <p>Outpatient Opioid Treatment Program</p> <p>Inpatient Opioid Treatment Program</p> <p>Outpatient Substance Abuse visit</p> <p>Prior authorization rules may apply.</p>	<p>\$350 copay per stay</p> <p>\$0 copay</p> <p>\$15 copay</p> <p>\$20 copay</p> <p>\$350 copay per stay</p> <p>\$25 copay</p>

Summary of Benefits	What You Will Pay
Skilled Nursing Facility	
Days 1 - 20	\$0 copay per day
Days 21 – 100	\$125 copay per day
Prior authorization rules may apply.	
Rehabilitation Services	
Physical Therapy, Occupational Therapy, and Speech and Language Therapy	\$20 copay
Cardiac Rehab services	\$20 copay
Pulmonary Rehab services	\$20 copay
Chiropractic care Manual manipulation of the spine to correct subluxation	\$20 copay
Acupuncture For the treatment of chronic lower back pain	\$20 copay
Ambulance	
Ground Ambulance (one-way)	\$250 copay
Air Ambulance (one-way)	20% coinsurance
Prior authorization is required for non-emergency Medicare services.	
Transportation	
Includes taxi, rideshare services, bus, subway, van, and medical transport.	\$0 copay for up to 20 plan-approved one-way transports to health-related locations per year
To learn more and book your ride visit: https://www.mymodivcare.com .	

Summary of Benefits	What You Will Pay
Medicare Part B Drugs	
Chemotherapy / Radiation drugs	20% of the cost
Other Part B drugs	20% of the cost
Part B insulin furnished through a DME supplier	20% of the cost up to a \$35 maximum for a one-month supply
Some Part B drugs may be subject to step therapy	
Prior authorization may be required for Part B drugs.	
Home Infusion Therapy	
Medicare-covered home infusion therapy, including chemotherapy, anti-infectives, and other specialty medications to treat various conditions	20% coinsurance
Prior authorization may be required for Medicare Part B drugs.	
Home Health Care	
Medicare-covered Home Health visit	\$0 copay
Home-based Palliative care	\$0 copay
Prior authorization rules may apply.	
Diabetic Services and Supplies	
Medicare-covered Diabetic Supplies	20% coinsurance
Diabetes self-management training	0% coinsurance
Preferred exclusive brands of glucometers and test strips (One Touch by Life Scan and Ascencia by Contour)	0% coinsurance
Medicare-covered therapeutic custom-molded shoes or inserts	20% coinsurance
Continuous Glucose Monitors (CGM) are limited to our preferred manufacturers, DexCom and Freestyle Libre. We may only cover other brands and manufacturers if your doctor or other provider tells us that the preferred brand is not appropriate for your medical needs.	20% coinsurance for the preferred CGM brands at a network pharmacy (retail) All other brands are subject to review of medical necessity.

Summary of Benefits	What You Will Pay
Durable Medical Equipment (DME)	
<p>Covered items include, but are not limited to: wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.</p>	<p>20% coinsurance</p>
<p>Wigs for chemotherapy patients</p> <p>Prior authorization rules may apply.</p>	<p>\$0 copay</p>
Hospice	
<p>Medicare-certified hospice program services include drugs for symptom control and pain relief, short-term respite care, and home care.</p> <p>Prior authorization rules may apply.</p>	<p>Covered by Original Medicare</p>
Telephone/Virtual Services	
<p>Virtual visits through Primary Care Physicians</p>	<p>\$0 copay</p>
<p>Specialist Virtual visits</p>	<p>\$15 copay</p>
<p>Urgently Needed services</p>	<p>\$20 copay</p>
<p>Individual and Group sessions for:</p> <ul style="list-style-type: none"> • Mental Health Specialty services • Psychiatric services • Outpatient Substance Abuse 	<p>\$0 copay</p> <p>\$15 copay</p> <p>\$25 copay</p>
<p>Memorial Hermann Virtual Office Visit https://www.memorialhermann.org/services/specialties/virtual-care/virtual-office-visit</p>	<p>\$0 copay</p>
<p>24/7 Telephonic visit available through Teladoc. You may register or log in to Teladoc at https://www.teladoc.com/.</p>	<p>\$0 copay</p>
Healthy Advantage Wellness Rewards Program	
<p>Complete the following activities to earn rewards:</p> <ul style="list-style-type: none"> • Annual Health Risk Assessment • Annual Wellness Visit • Breast Cancer Screening • Colon Cancer Screening • Retinal Eye Exam 	<p>Earn up to \$180 in gift card rewards for CMS-approved goods and services.</p>

Summary of Benefits	What You Will Pay
Meals	
Meals provided immediately following inpatient hospitalization discharge or outpatient surgery.	Up to 10 meals delivered per hospital discharge or outpatient surgery
Over-the-counter (OTC) Items	
The Plan provides a benefit for certain CMS-approved OTC items every three (3) months. *Unused funds at the end of the quarter do <u>not</u> roll over to the next quarter.	\$75 maximum allowance per quarter*
Food and Produce (Groceries)	
The Plan provides a quarterly benefit for approved food and produce (groceries) for member. *Unused funds at the end of the quarter do <u>not</u> roll over to the next quarter.	\$60 allowance per quarter*
Flexible Spending Debit Card (Mastercard)	
The Flex Card includes three (3) spending categories:	
Hearing and Vision Hearing and Vision have a combined annual allowance to spend as needed for eyewear and/or hearing aids.	\$1,000 annual combined allowance
Over-the-Counter (OTC) items OTC benefit is every three (3) months for CMS-approved items. *Unused funds at the end of the quarter do <u>not</u> roll over to the next quarter.	\$75 quarterly allowance*
Grocery Benefit Grocery benefit will be added to the Flex Card every quarter. Acceptable groceries follow the USDA SNAP guidelines. *Unused funds at the end of the quarter do <u>not</u> roll over to the next quarter.	\$60 quarterly allowance*
For more information, visit our Flex Card page at: https://mhhp.org/flex .	

Summary of Benefits

What You Will Pay

Additional Health & Wellness Benefits

Fitness Center Membership

With new and fun ways to get fit and stay healthy, the Silver & Fit program includes:

- Being a member at a Silver & Fit fitness center or fitness studio that participates in Memorial Hermann Prime Value MA Only HMO basic program is at no cost to you. You may choose to purchase additional buy-up services. Contact your fitness center.
- Silver & Fit Home Fitness kits, if you cannot get to a fitness center or prefer to work out at home.
- Workout plans to help you start or continue an exercise routine.
- On-demand workout videos for all fitness levels on the Silver&Fit website.
- The Well-Being Club for live virtual classes and events and exclusive resources.
- The Silver Slate® newsletter 4 times per year.
- The Silver&Fit website. A toll-free telephone hotline to answer questions about the program.

Available contracted fitness club location must be utilized throughout the service area. Specific class offerings will vary by location.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a federally registered trademark of ASH and used with permission herein. Kits are subject to change. Fitness center participation may vary by location and is subject to change.

For more information, visit:
<https://www.silverandfit.com>.

\$0 copay for Fitness Program via home exercise kit program

PRESCRIPTION DRUG BENEFITS (PART D)

Deductible Phase | \$0 deductible for Part D drugs

Initial Coverage Phase

During this stage, the plan pays its share of the cost of your drugs and **you pay your share of the cost.**

You stay in this Initial Coverage Stage until your **total drug costs** (total of all payments made for your covered Part D drugs) for the year reach **\$2,000.**

After this stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

Initial Coverage	Retail Cost- sharing (In-Network) (30-day supply)	Retail Cost- sharing (In-Network) (90-day supply)	Mail Order Cost- sharing (90-day supply) through Costco
Tier 1: Preferred Generic	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic	\$4 copay	\$12 copay	\$12 copay
Tier 3: Preferred Brand	25% coinsurance	25% coinsurance	25% coinsurance
Tier 4: Non-Preferred Drug	45% coinsurance	45% coinsurance	45% coinsurance
Tier 5: Specialty	33% coinsurance	Not offered	Not offered

Cost-Sharing may change when you enter a new phase of the Part D benefit.

You won't pay more than \$35.00 per month supply of each covered insulin product, regardless of the cost-sharing tier.

Important Message About What You Pay for Vaccines – Our Plan covers most Part D and some Part B vaccines at no cost to you. Call Customer Service for more information.

Mail Order Pharmacy

Receive up to a 90-day supply of your drug through Costco. You do not need to be a Costco member to use their mail order pharmacy service.

Pharmacy Network

To find out more about the pharmacy network, please visit our site at:

<https://healthplan.memorialhermann.org/medicare-advantage/pharmacy-benefits/pharmacy-directory>.

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