



Presbyterian Senior Care (HMO)

2013 Benefits Guide

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 **PRESBYTERIAN**

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Who we are...

Improving health for over 100 years*

- Presbyterian was founded in 1908 to serve tuberculosis patients and has grown to become the state's largest healthcare provider
- Our hospitals, physicians, caregivers and insurance plans work together as an integrated delivery system to serve more than 700,000 New Mexicans
- The only private, not-for-profit healthcare company based in New Mexico



*www.phs.org (Find out more about Presbyterian), August 2012

Medicare

Medicare is administered by the Centers for **Medicare & Medicaid Services (CMS)**

- Part A: Hospital insurance
- Part B: Medical insurance
- Part C: Medicare Advantage plans
- Part D: Medicare prescription drug coverage



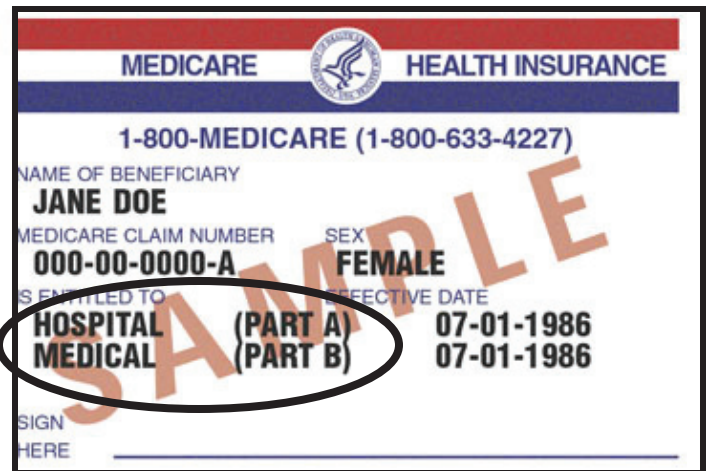
What is Presbyterian Senior Care (HMO)?

- Presbyterian Senior Care(HMO) is a Medicare Advantage Organization with a Medicare contract
- We administer your Medicare benefits
- Offers more benefits than Original Medicare
- Referrals are not required to see specialists



Who can enroll in Presbyterian Senior Care (HMO)?

- Must have both Medicare Part A and Part B to enroll
- Must live in service area



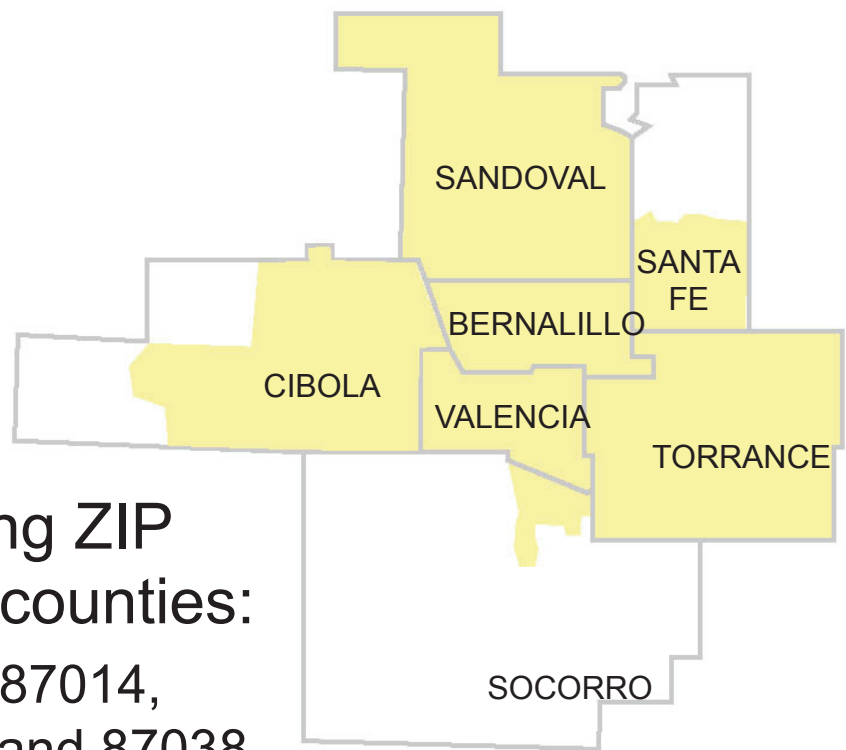
- Cannot have permanent kidney failure requiring dialysis*

*Current members of Presbyterian Insurance Company or Presbyterian Health Plan with End Stage Renal Disease (ESRD) may enroll when they become eligible for Medicare Parts A and B. If you've had a successful kidney transplant, you may be able to enroll. Medicare beneficiaries with ESRD, who reside in an area where a Medicare Advantage Organization has exited may be able to enroll. Other exceptions may apply.

Where is Presbyterian Senior Care available?

- The service area for Presbyterian Senior Care (HMO) includes these New Mexico counties:

- Bernalillo
- Torrance
- Sandoval
- Valencia



- And the following ZIP codes in these counties:
 - Cibola: 87007, 87014, 87020, 87026 and 87038
 - Santa Fe: 87010, 87015, 87056 and 87540
 - Socorro: 87062 and 87831

2013 Presbyterian Senior Care Plan Choices/Premium

- Plan 1 does not include Part D drugs
- Plan 2 includes Part D drugs
- Plan 3 includes Part D drugs and has lower copayments for some benefits

Plan Names	Plan 1	Plan 2 with Rx	Plan 3 with Rx
Monthly Premium *	\$0	\$0	\$63
Prescription Drugs Included	No	Yes	Yes

*You must continue to pay your Medicare Part B premium.

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, premium, and/or copayments/ coinsurance may change on January 1, of each year.

2013 Presbyterian Senior Care Benefits

Benefits	Plan 1 You Pay	Plan 2 with Rx You Pay	Plan 3 with Rx You Pay
Primary Care Practitioner Office Visit	\$5	\$5	\$5
Specialist Office Visit	\$20	\$30	\$20
Outpatient Mental Health Care	\$0	\$0	\$0
Diagnostic Lab, X-rays and Radiology Services	\$0	\$0	\$0
Cat Scan and PET Scan MRI and MRA	\$100	\$100	\$100
Urgently Needed Care In-network Out-of-network	\$5 \$65	\$5 \$65	\$5 \$65
Emergency Care waived if admitted covered worldwide	\$65	\$65	\$65
Ambulance Services	\$100	\$100	\$100
Outpatient Surgery	\$150	\$225	\$150
Diabetes Supplies	\$0	\$0	\$0
Inpatient Hospital (Copay per admission) Days 1 - 3: Days 4 and over:	\$150 per day \$0 per day	\$225 per day \$0 per day	\$150 per day \$0 per day
Skilled Nursing Facility Days 1 - 20: Days 21 - 100: (Limited to 100 days per benefit period)	\$0 per day \$35 per day	\$0 per day \$40 per day	\$0 per day \$35 per day
Home Health Care	\$0	\$0	\$0
Durable Medical Equipment & Prosthetic Devices	10%	20%	10%
Ostomy Supplies	\$0	\$0	\$0

2013 Presbyterian Senior Care Benefits

Benefits	Plan 1	Plan 2 with Rx	Plan 3 with Rx
	You Pay	You Pay	You Pay
Rehabilitation Services - Cardiac and Pulmonary - All other	\$0 \$20	\$0 \$25	\$0 \$20
Acupuncture Services (20 visits per year)	\$15	\$15	\$15
Drugs Covered Under Medicare Part B			
Select Oral Immunosuppressant and Nebulized Inhaled Medications	You pay \$0 when purchased through a retail pharmacy		
Other Part B-covered drugs	5%	10%	5%
Preventive Care			
Routine Annual Hearing Exam	\$20	\$30	\$20
Routine Annual Physical Exam Routine Annual Vision Exam* Mammograms Pap Smears and Pelvic Exams Bone Mass Measurement Colonoscopy Prostate Cancer Screening Exam Immunizations (Medicare Covered) All other Medicare Covered Preventive Services	You pay \$0		
Out-of-pocket Maximum			
Your maximum out-of-pocket costs in a Calendar year for Part A and Part B services	\$2,500	\$3,000	\$2,500

*Specialist copay applies for Medicare-covered diagnosis and treatment of diseases and conditions of the eye.

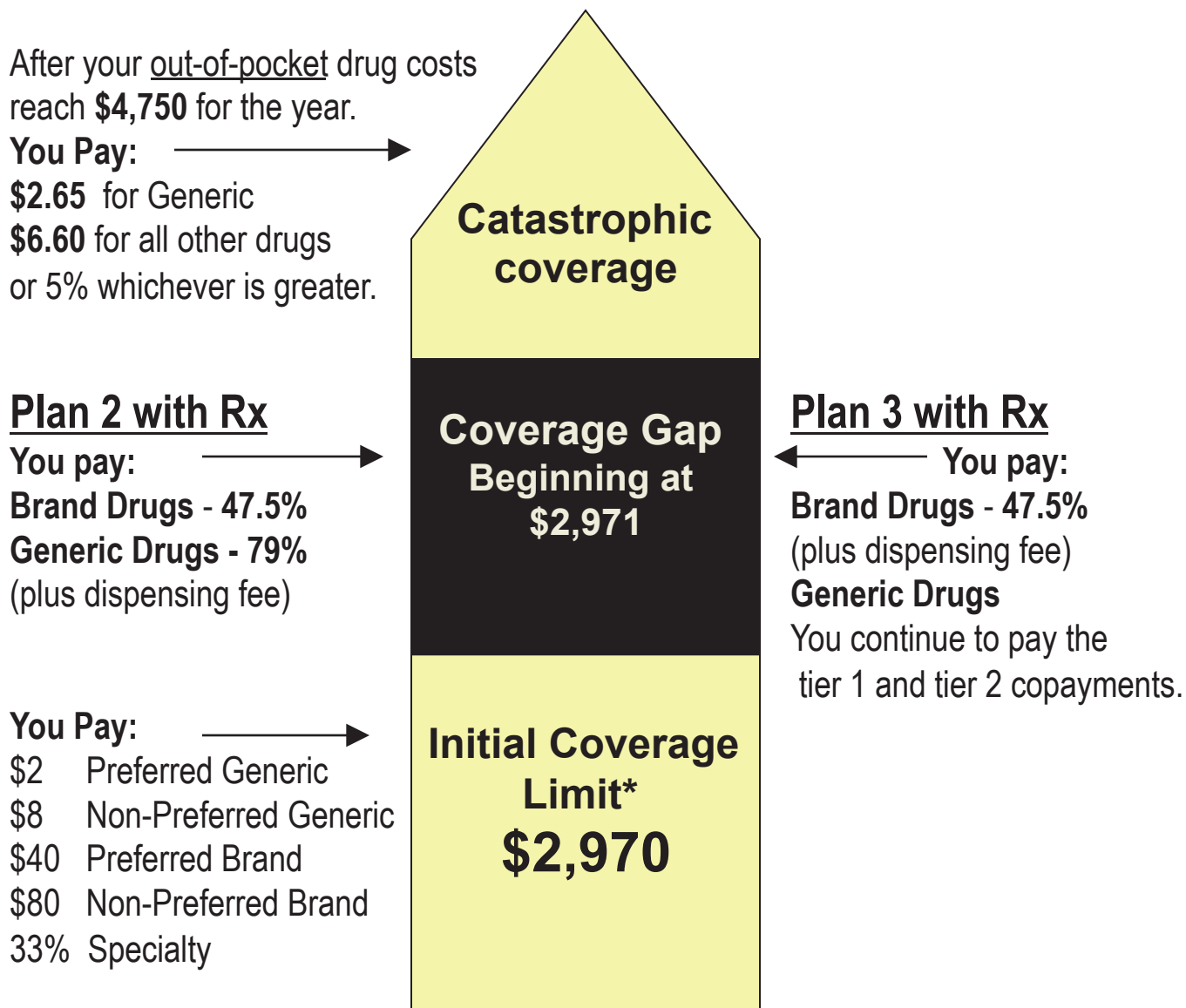
Prescription Drug Copayments

Plan 2 with Rx and Plan 3 with Rx
Includes Prescription Drugs

Drug Tier	30-day supply	90-day supply mail order
Tier 1: Preferred Generic	\$2	\$4
Tier 2: Non-Preferred Generic	\$8	\$16
Tier 3: Preferred Brand Name	\$40	\$100
Tier 4: Non-Preferred Brand Name	\$80	\$240
Tier 5: Specialty Pharmaceutical	33%	N/A

You may be able to get Extra Help to pay for your prescription drugs premium and costs. (see page 13).

Prescription Drug Coverage Plan 2 with Rx and Plan 3 with Rx



*The initial coverage limit is based on what both you and your plan pays for covered drugs.

Prescription Drug Formulary

- A formulary is a list of drugs selected by Presbyterian Health Plan which represents the prescription therapies believed to be a necessary part of a quality treatment program
- Drugs listed on the formulary are generally covered as long as the drug is medically necessary
- Members must use in-network pharmacies to access their prescription drug benefit, except in non-routine circumstances
- Quantity limitations and restrictions may apply and are noted in the formulary with the following abbreviations:
 - PA = Prior Authorization
 - QL = Quantity Limits
 - ST = Step Therapy

For more information about the formulary, refer to the 2013 Prescription Drug Formulary.



You may be able to get Extra Help to pay for your prescription drug premiums and costs

- If you qualify...
 - Your Part D premiums may be paid for you
 - Your prescription drug copayments may be reduced
 - You will not be subject to the coverage gap or late enrollment penalty
- Income levels for 2012*
 - Below 150% Federal poverty level
 - Individual - \$16,755 annually
 - Married couple \$22,695 annually
- Resource/asset limit levels for 2012*
 - Up to \$13,070 (individual)
 - Up to \$26,120 (married couple)
 - The house you live in and car you drive do not count toward the resource/asset limit

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**
- **The Social Security Office at 1-800-772-1213 between 7:00 a.m. - 7:00 p.m., Monday through Friday. TTY users, should call 1-800-325-0778; or**
- **NM State Human Services Department (HSD) at 1-888-997-2583. TTY users should call 1-800-659-8331.**

*Income limits are reviewed annually and may change in 2013.
Source: Centers for Medicare and Medicaid Services (CMS).

Presbyterian Hospitals



Presbyterian Hospital



Presbyterian Kaseman Hospital



Presbyterian Rust Medical Center in Rio Rancho

Primary Care Physician Provider Network

Presbyterian Medical Group PCP locations:

- Rio Rancho Medical Center *
- Belen Family Healthcare Center *
- Ladera Family Practice *
- Northside Family Practice *
- Rio Bravo Family Healthcare Center *
- Montgomery Family Healthcare Center
- Wyoming Family Practice
- Kaseman Family Practice
- Kaseman Internal Medicine
- San Mateo Family Healthcare Center
- Los Lunas Family Healthcare Center

*** *Urgent Care locations***

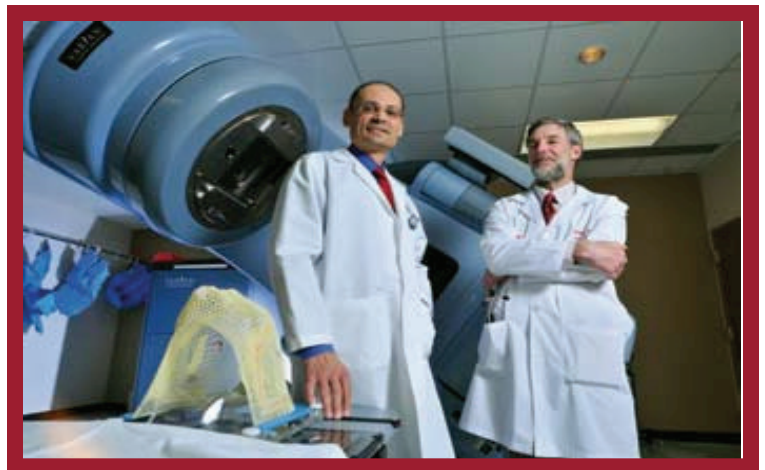


Members must receive all routine care from plan providers. If you obtain care from out-of-plan providers, except for emergency and other special circumstances, neither Medicare nor Presbyterian Senior Care (HMO) will be responsible for the costs.

Specialist Provider Network Includes

- Presbyterian Heart Group
- Eye Associates of New Mexico
- New Mexico Orthopedics
- M.D. Anderson Cancer Center Radiation Treatment Center located at Presbyterian Kaseman Hospital
- And more...

See the 2013 Presbyterian Senior Care (HMO) Provider Directory for a complete listing of all contracted providers.



Care Management

- **Care Coordination**

- Clinicians will assist you by helping coordinate your care to ensure your healthcare needs are met.

- **Case Management**

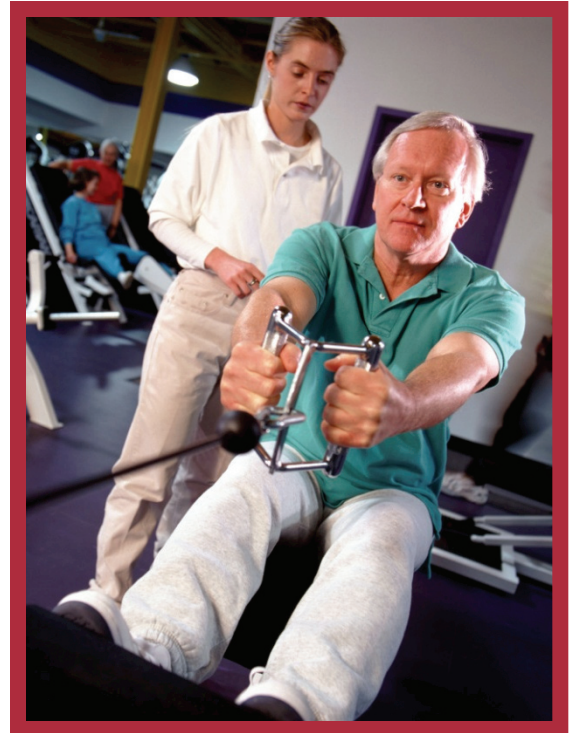
- Is the process of helping members and physicians manage chronic or very complex healthcare needs.

- **Disease Management**

- Living with illness
- Asthma, diabetes, heart disease

- **Pre-service, Concurrent and Post-service Reviews**

- Reviews that ensure members are receiving the most appropriate treatment and services which are covered and are right for them.



Fitness Center Membership

- The SilverSneakers[®] Fitness program is at ***no additional cost to you***
- Fitness Center Membership access to all equipment/amenities in a basic membership
- Over 10,000 participating locations, including Curves, 24 Hour fitness locations, YMCAs, Defined Fitness, and more. Go to the web address below for all participating locations.



www.silversneakers.com



Value-Added Items and Services*

Sandia Dental Plan

- ❖ Included at ***no additional cost to you***
- ❖ Enjoy savings from 20% to 60% off on many common dental procedures

Elite Dental Plan

- ❖ Optional buy-up dental plan for \$35.35 per month
- ❖ Larger provider network and lowers your costs for dental cleanings, x-rays and procedures

Discounts are available for:

- ✓ Vision and Hearing hardware
- ✓ Chiropractic services (not covered by Medicare)
- ✓ Massage therapy
- ✓ Non-Medical Home Health Care
- ✓ Isotopes Baseball tickets
- ✓ Meals on Wheels
- ✓ Jenny Craig



*Administered by BenefitSource. For more information see the BenefitSource brochure provided or contact Benefit Source at (505) 237-1501 or toll free 1-888-862-8659 Monday – Friday 8:00 a.m. to 5:00 p.m. or go to their website www.benefitsource.org

Medicare has neither reviewed nor endorsed this information.

When can I enroll in Presbyterian Senior Care (HMO)?

- When you become entitled to Medicare Parts A and B:
 - You can apply to enroll up to 3 months before your effective date, the month of, and up to 3 months after your Medicare Parts A and B effective date.
- **Annual Election Period:**
 - **October 15 through December 7**
 - Changes effective January 1
- If you are moving into the service area:
 - You can apply to enroll during the month prior to your move, the month you move, and up to 2 months after you move.

When can I enroll in Presbyterian Senior Care?

You can also enroll:

- If you have Medicare and Medicaid (dual eligible) or if you have a change in Medicaid status:
 - You can enroll any time.
- If you qualify for Medicare Part D Low Income Subsidy (LIS):
 - You can enroll any time.
- If you are leaving employer or union coverage:
 - You can enroll up to 2 months after you lose coverage.
- If you involuntarily lost creditable coverage:
 - You can enroll up to 2 months after you lose coverage.
- Other exceptions may apply:
 - Members may enroll in the plan only during specific times of the year. Contact Presbyterian Senior Care for more information.

What to Expect When You Enroll

- **Outbound Education and Verification Call**
 - We will be calling you within 15 days of receiving your Presbyterian Senior Care (HMO) Enrollment Request Form to ensure you understand the plan rules and verify with you that it is your intent to enroll in one of our Medicare Advantage Plans
- **Member Identification (ID) card**
 - Will be sent to you approximately two weeks after your Enrollment Form is accepted
- **New Member Education Session**
 - You will be invited to attend a meeting where you will learn more about your benefits and how to take full advantage of your Presbyterian Senior Care plan
- **The Presbyterian Customer Service Center**
 - Located in Albuquerque (contact information is on the back cover of this Enrollment Guide)
- **NurseAdvice™ New Mexico**
 - Members have direct access to a registered nurse 24 hours a day, 365 days a year at 1-800-887-9917 or 1-800-659-8331 (TTY).
- **Visit our website at www.phs.org/Medicare**
 - Review prescription drug claims, medical claims, order member ID card
- **Electronic Medical Records “My Chart”**
 - View your records online
 - Ask questions and communicate with your PCP online
 - Schedule your appointments online
 - Obtain your access code from your PCP office to get started

How to Enroll

- Enroll online at www.phs.org/Medicare, or
- Complete the Presbyterian Senior Care Individual Enrollment Request Form
 - Check which plan you want to enroll in
 - If you are enrolling in Plan 3 with Rx, select a premium payment option
 - Read, sign and date the Enrollment Request Form
- Mail, fax or deliver Enrollment Form to Presbyterian

Mailing address

Presbyterian Health Plan, Inc.
P.O. Box 27489
Albuquerque, NM 87125

Street Address

Presbyterian Health Plan, Inc.
2501 Buena Vista SE
Albuquerque, NM 87106
*Walk-in hours: 8:00 a.m. to
5:00 p.m. Monday -Friday*

Fax: (505) 923-5385

- Release of Medical Records Form

New patients to Presbyterian Medical Group: please complete and return the “Release of Medical Records to PHP/PIC” form along with your Enrollment Request Form. We want to help with your transition to a new Primary Care Practitioner. Completing the “Release of Medical Records to PHP/PIC” form is not a requirement to enroll.

Presbyterian Senior Care (HMO)

P.O. Box 27489

Albuquerque, NM 87125-7489

www.phs.org/Medicare

The Presbyterian Customer Service Center and Presbyterian Medicare Sales Consultants are available to assist you on the following days and times:

October 1 through February 14 – 8:00 a.m. to 8:00 p.m. Monday through Sunday excluding Thanksgiving Day and Christmas Day.

February 15 through September 30 – 8:00 a.m. to 8:00 p.m. Monday through Friday . A voice response system is available from 8:00 a.m. to 8:00 p.m. Saturday and Sunday and holidays. Messages left will be responded to within one business day.

Customer Service

(505) 923-6060 or 1-800-797-5343 TTY Users: 1-888-625-8818

Presbyterian Medicare Sales Consultants

(505) 923-8458 or 1-800-347-4766 TTY Users: 1-888-625-6429

This information is available for free in other languages. Please contact the Presbyterian Customer Service Center at (505) 923-6060 or 1-800-797-5343 for additional information. TTY users should call 1-888-625-8818. Hours are Monday through Sunday from 8 a.m. to 8 p.m.

Esta información está disponible de manera gratuita en otros idiomas. Sírvase llamar al Centro de Atención al Cliente de Presbyterian al (505) 923-6060 o al 1-800-797-5343 para obtener más información. Los usuarios de TTY deberán llamar al 1-888-625-8818. Horario: de lunes a domingo, de 8 a.m. a 8 p.m.