2025 Summary of Benefits

Advantage Care (HMO)

H3274, Plan 005

This is a summary of drug and health services covered by Advantage Care (HMO) from January 1 – December 31, 2025.

Advantage Care (HMO) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

This information is not a complete description of benefits. Call 1-844-305-3879, TTY should call 711, for more information.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, visit our website at AlignSeniorCare.com, or call Member Services and request the *Evidence of Coverage*.

To reach our Member Services Representatives:

- Toll-free number: 1-844-305-3879, TTY/TDD should call 711.
- Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

To join Advantage Care (HMO), you must:

- Have both Medicare Part A and Medicare Part B,
- -- *and* -- live in our geographic service area,
- -- *and* -- be a United States citizen or be lawfully present in the United States

Our service area includes these counties in California: Alameda, Los Angeles, Marin, Orange, Riverside, San Francisco, San Mateo, and Santa Clara.

Advantage Care (HMO) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at AlignSeniorCare.com. If you use providers that are not in our network, the plan may not pay for these services.

This document is available for free in Spanish. (Este documento está disponible de forma gratuita en español).

This document is also available in braille and in large print.

If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2025* handbook. View it online at www.medicare.gov or ask for 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.

Medical Benefits

Benefit category	Your plan benefits
Monthly plan premium *(includes both medical and drug coverage)*	$0 You must continue to pay your Medicare Part B premium.
Part B premium rebate	$10
Deductible	$0 This plan does not have a medical deductible.
Maximum out-of-pocket amount *(does not include Part D prescription drugs)*	$1,900 for in-network services
Inpatient hospital coverage	$0 per stay Per admission or per stay benefit period applies. *Prior authorization is required.* $0 for unlimited additional days *Prior authorization is required.*
Outpatient hospital coverage	
Outpatient hospital services	$0-$225 copayment $0 copayment for diagnostic colonoscopy and polyp removal $225 copayment for all other services *Prior authorization is required.*
Outpatient hospital observation services	$100 copayment *Prior authorization is required.*
Ambulatory Surgical Center (ASC) services	20% coinsurance *Prior authorization is required.*
Doctor visits	
Primary care providers	$0 copayment
Specialists	$0 copayment

Benefit category	Your plan benefits
Preventive care (e.g., flu vaccine, diabetic screenings)	$0 copayment
Emergency care	$90 copayment You do not pay this amount if you are admitted to the hospital within 3 days.
Urgently needed services	$40 copayment per visit You do not pay this amount if you are admitted to the hospital within 3 days.
Diagnostic services/labs/imaging	
Diagnostic tests and procedures	20% coinsurance *Prior authorization is required except for services rendered in a Nursing Facility or Physician Office.*
Diagnostic radiology services (e.g., MRI, CAT scan)	20% coinsurance *Prior authorization is required.*
Lab services	$0 copayment *Prior authorization is required only for genetic testing.*
Outpatient x-rays	$0 copayment *Prior authorization is required except for services rendered in a Nursing Facility or Physician Office.*
Therapeutic radiology	20% coinsurance *Prior authorization is required.*

Benefit category	Your plan benefits
Hearing services (Medicare-covered)	
Medicare-covered services	20% coinsurance
Dental services (Medicare-covered)	
Medicare-covered services	20% coinsurance *Prior authorization is required.*
Dental services (Supplemental)	
Preventive and comprehensive services	$0 copayment for oral exam(s) (limit 2 every year), cleaning(s) (limit 2 every year), and Fluoride treatment(s) (limit 1 every 6 months). See *Evidence of Coverage* for Dental x-rays limitations. Maximum: No maximum for preventive services and $3,000 every year for comprehensive services All services must be provided by **Liberty Dental**. To locate a network provider, you may call Member Services, or search the Liberty Dental provider directory online at libertydentalplan.com/alignseniorcare.

Benefit category	Your plan benefits
Vision services (Medicare-covered)	
Exam to diagnose and treat diseases and conditions of the eye	20% coinsurance
For people with diabetes, screening for diabetic retinopathy is covered once per year	20% coinsurance
Eyewear after cataract surgery	20% coinsurance
Glaucoma screening	$0 copayment
Vision services (Supplemental)	
Routine eye exam	$0 copayment Limit 1 visit every year
Additional routine eyewear	$225 every year for lenses, frames, contacts or eyewear upgrades
Mental health services	
Inpatient visit	$0 copayment per day for days 1-3 $100 copayment per day for days 4-10 $0 copayment per day for days 11-90 $816 copayment per day for each lifetime reserve day (up to 60 days over your lifetime) Per admission or per stay benefit period applies. *Prior authorization is required.*
Outpatient group therapy visit	$0 copayment
Outpatient individual therapy visit	$0 copayment
Skilled Nursing Facility (SNF)	$0 copayment per day for days 1-100 Per admission or per stay benefit period applies. *Prior authorization may be required. Please contact the plan for additional details.*

Benefit category	Your plan benefits
Physical therapy	$0 copayment *Prior authorization may be required. Please contact the plan for additional details.*
Ambulance	
Ground ambulance	$125 copayment *Prior authorization is required for non-emergency Medicare services.*
Air ambulance	20% coinsurance *Prior authorization is required for non-emergency Medicare services.*
Transportation *(non-emergency)* • Any health-related location • Non-medical needs*	$0 copayment Limit 24 one-way rides every year *Some benefits have additional eligibility requirements. See section after the benefits chart for additional information.
Medicare Part B prescription drugs	
Chemotherapy/Radiation drugs	0%-20% coinsurance Cost-sharing is dependent on the drug administered. *Prior authorization is required for some medications. For chemotherapy, prior authorization is required for the initial drug approval only.*
Other Part B drugs	0%-20% coinsurance 0% coinsurance is the minimum possible for a Part B rebatable drug 20% coinsurance is the maximum *Prior authorization is required for some medications.*

Outpatient Prescription Drugs

Prescription drug payment stages	**Your plan benefits**		
Prescription drug deductible	$0 This plan does not have a prescription drug deductible. Your coverage starts in the Initial Coverage stage.		
Initial coverage	You stay in the Initial Coverage stage until your total out-of-pocket costs reach $2,000. You then move on to the Catastrophic Coverage Stage.		
Tier drug coverage	**Standard retail cost sharing** (in-network) (up to a 30-day supply)	**Mail-order cost sharing** (up to a 90-day supply)	**Long-term care (LTC) cost sharing** (up to a 31-day supply)
Tier 1 (Preferred Generic)	$0 copayment	$0 copayment	$0 copayment
Tier 2 (Generic)	$10 copayment	$30 copayment	$10 copayment
Tier 3 (Preferred Brand)	$45 copayment	$135 copayment	$45 copayment
Tier 4 (Non-Preferred Brand)	$95 copayment	$285 copayment	$95 copayment
Tier 5 (Specialty Tier)	25% coinsurance	Not covered	25% coinsurance
Catastrophic coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $2,000, you pay nothing for your covered Part D prescription drugs.		

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Member Services for more information.

Important Message About What You Pay for Insulin - You won't pay more than $35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

Additional Benefits

Benefit category	Your plan benefits
Diabetic monitoring supplies	$0 copayment
Dialysis services	20% coinsurance
Durable Medical Equipment (DME)	20% coinsurance *Prior authorization is required.*
In-home support services (Support With Daily Tasks)	$0 copayment Limited to 80 hours annually Members have access to an In-Home Support Services benefit that may include support with ADLs or IADLs including personal hygiene needs, light housekeeping, laundry tasks, meal preparation, feeding, bathing, and toileting. This may also include general tasks such as errands, light housekeeping, accompaniment to appointments, technology assistance, and setting appointments.
Occupational therapy	$0 copayment *Prior authorization may be required. Please contact the plan for additional details.*
Over-The-Counter (OTC) benefit	$405 every 3 months to spend towards OTC Products
Podiatry services (Foot care)	
Medicare-covered services	20% coinsurance
Routine foot care	$0 copayment Limit 6 visits every year
Speech therapy	$0 copayment *Prior authorization may be required. Please contact the plan for additional details.*

*The benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify. Special supplemental benefits for the chronically ill (SSBCI) are only available to members with certain chronic conditions. You may be eligible if you have one of the following conditions:

- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic alcohol and other drug dependence
- Chronic and disabling mental health conditions
- Chronic heart failure
- Chronic lung disorders
- COPD
- Dementia
- Diabetes
- End-stage liver disease
- End-stage renal disease (ESRD)
- HIV/AIDS
- Hyperlipidemia
- Hypertension
- Neurologic disorders
- Osteoarthritis
- Osteoporosis
- Severe hematologic disorders
- Stroke