

2017 Altius Medicare Advantage Plan Information

Thank you for your interest in applying for the Altius Health Plans Medicare Advantage plan. Below are links to the items which are part of the Enrollment Packet you would receive if we were to mail it to you. Please take note and make sure to review the information. You will be receiving an "Enrollment Verification Call" from Altius Health Plans within 7 days of the application receipt.

Enrollment Packet – click links below to view the information

[Star Rating](#)

[Application Instructions](#)

Summary of Benefits: [Advantra HMO](#) / [Advantra HMO Select](#)

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Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15th to December 7th. This will give you a January 1st effective date for your new plan.

Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15th and December 7th. *If they are signed prior to October 15th they will be returned to you with a new application.* If they are received after December 7th, you will not be able to change plans until the next AEP for January of the following year.

Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to the company. You may fax, upload, email or mail your application in to CDA Insurance:

CDA Insurance LLC
PO Box 26540
Eugene, Oregon 97402

Fax: 1.541.284.2994 or 888.632.5470
Secure File Upload: [Click here](#)
Email: cs@cda-insurance.com

If you should have any questions on the application, please call a licensed insurance agent at 1.800.884.2343 or 1.541.434.9613. Our website: <http://www.medicare-utah.net>

Y0062_MULTIPLAN_CDA INSURANCE Utah Accepted effective 7/31/2016

Summary of Benefits

Altius Advantra (HMO)

H8649, Plan 003

**This is a summary of services covered by Altius Advantra (HMO)
January 1, 2017 - December 31, 2017**

Altius Advantra (HMO) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

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. The plan's "Evidence of Coverage" provides a complete list of services we cover. The "Evidence of Coverage" is available on our website or you may call us to request a copy.

To join Altius Advantra (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 Utah: Box Elder, Cache, Daggett, Davis, Morgan, Rich, Salt Lake, Summit, Tooele, Utah, Wasatch and Weber.

Premiums and Benefits	Altius Advantra (HMO)	What You Should Know
Monthly Plan Premium	\$0	You must continue to pay your Medicare Part B premium.
Deductible	This plan does not have a deductible.	
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$6,700 annually	The most you pay for copays, coinsurance and other costs for medical services for the year.
Inpatient Hospital Coverage	<p>\$300 per day, days 1-6; \$0 per day, days 7-90</p> <p>You pay \$0 per day for days 91 and beyond.</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p>	<p>Prior authorization may be required.</p> <p>This benefit will begin on day one each time you are admitted to a specific facility type. A transfer within or to a facility, including Inpatient Rehabilitation, Long Term Acute Care, Inpatient Acute or Psychiatric facility is considered a new admission. You pay your cost share per admission.</p>
Doctor Visits		
<ul style="list-style-type: none"> Primary Care Physician (PCP) 	\$10 copay per visit	
<ul style="list-style-type: none"> Specialists 	\$50 copay per visit	
Preventive Care	\$0 copay	Any additional preventive services approved by

Premiums and Benefits	Altius Advantra (HMO)	What You Should Know
		Medicare during the contract year will be covered.
Emergency Care	\$75 per visit \$75 for emergency and urgent care outside of the United States	If you are admitted to the hospital, within 48 hours, you do not have to pay your share of the cost for emergency care.
Urgently Needed Services	\$60 per urgent care facility visit \$75 for emergency and urgent care outside of the United States	
Diagnostic Services/Labs/Imaging		Prior authorization or physician's order may be required.
<ul style="list-style-type: none"> Diagnostic radiology services (e.g., MRI) 	20% of the cost	
<ul style="list-style-type: none"> Lab services 	\$10 copay	
<ul style="list-style-type: none"> Diagnostic tests and procedures 	\$20 copay	
<ul style="list-style-type: none"> Outpatient x-rays 	\$20 copay	
Hearing Services		
<ul style="list-style-type: none"> Medicare-covered hearing exam 	\$50 copay	
<ul style="list-style-type: none"> Routine hearing exam (one exam every year) 	\$0 copay	
<ul style="list-style-type: none"> Hearing aids 	Not Covered	

Premiums and Benefits	Altius Advantra (HMO)	What You Should Know
Dental Services		
<ul style="list-style-type: none"> • Oral exam & cleaning 	Not Covered	
<ul style="list-style-type: none"> • Fillings 	Not Covered	
Vision Services		
<ul style="list-style-type: none"> • Medicare-covered eye exams 	\$0 copay for glaucoma screenings \$0 copay for diabetic eye exams \$50 copay for other exams to diagnose and treat diseases and conditions of the eye	
<ul style="list-style-type: none"> • Routine eye exam (one exam every year) 	\$0 copay	
<ul style="list-style-type: none"> • Contacts and Eyeglasses (frames and lenses) 	Not Covered	
<ul style="list-style-type: none"> • Eyeglasses or contact lenses after cataract surgery 	\$0 copay	
Mental Health Services		Prior authorization may be required.
<ul style="list-style-type: none"> • Inpatient visit 	\$300 per day, days 1-5; \$0 per day, days 6-90	This benefit will begin on day one each time you are admitted to a specific facility type. A transfer within or to a facility, including Inpatient Rehabilitation, Long Term Acute Care, Inpatient Acute or

Premiums and Benefits	Altius Advantra (HMO)	What You Should Know
		Psychiatric facility is considered a new admission. You pay your cost share per admission.
<ul style="list-style-type: none"> • Outpatient group therapy visit 	\$40 copay	
<ul style="list-style-type: none"> • Outpatient individual therapy 	\$40 copay	
Skilled Nursing Facility (SNF)	\$0 per day, days 1-20; \$160 per day, days 21-100	Our plan covers up to 100 days in a SNF. Prior authorization may be required.
Rehabilitation Services		Prior authorization may be required.
<ul style="list-style-type: none"> • Occupational therapy visit 	\$40 copay	
<ul style="list-style-type: none"> • Physical therapy, speech therapy, and language therapy visit 	\$40 copay	
Ambulance (one-way trip)	\$385 copay	Prior authorization is required for non-emergency transportation.
Transportation	Not Covered	
Foot Care (podiatry services)		
<ul style="list-style-type: none"> • Medicare-covered foot exams and treatment 	\$50 copay	

Premiums and Benefits	Altius Advantra (HMO)	What You Should Know
Medical Equipment/Supplies		Prior authorization may be required.
<ul style="list-style-type: none"> • Durable medical equipment (wheelchair, oxygen, etc.) 	20% of the cost	
<ul style="list-style-type: none"> • Prosthetics (e.g., braces, artificial limbs) 	20% of the cost	
<ul style="list-style-type: none"> • Diabetic supplies 	0% of the cost (preferred manufacturer) 20% of the cost (non-preferred manufacturer)	Preferred manufacturer: OneTouch/LifeScan. Prior authorization is required for blood glucose monitors in excess of one monitor per year and test strips in excess of 100 per 30 days, regardless of brand.
Wellness Program (e.g. fitness)	Free membership at participating Silver&Fit fitness facilities. Also access to online wellness related tools, planners, newsletters and classes.	
Medicare Part B Drugs	20% of the cost for chemotherapy drugs 20% of the cost for other Part B drugs	Prior authorization may be required.
Other Information and Benefits		
Referrals	You don't need a referral from a PCP.	
Chiropractic Care	Medicare covered services: \$20 copay	Medicare coverage is limited to manipulation of the spine to correct a subluxation (when 1 or more of the bones

Premiums and Benefits	Altius Advantra (HMO)	What You Should Know
		of your spine move out of position). Prior authorization is required.
Dialysis	20% of the cost	Prior authorization may be required.
Home Health Care	\$0 copay	Prior authorization may be required.
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the cost for drugs and respite care.	Please see the Evidence of Coverage for more information about hospice care and coverage.
Outpatient Substance Abuse	Group therapy visit: \$40 copay Individual therapy visit: \$40 copay	Prior authorization may be required.
Outpatient Surgery	Freestanding ambulatory surgery center: \$300 copay Outpatient hospital: \$300 copay	Prior authorization may be required.

Outpatient Prescription Drugs

Initial Coverage Limit (ICL) - total amount you and the plan pay for prescription drugs before you enter the coverage gap: \$3,700

True Out-of-Pocket Threshold Amount (TrOOP) – total amount you pay before reaching the catastrophic coverage level: \$4,950

Deductible: After you pay your \$400 deductible, you pay the cost sharing amounts in the table below. The deductible does not apply to drugs on Tier 1 or Tier 2

Initial Coverage

Formulary: B2	Preferred Retail Rx 30-day supply	Preferred Retail and Preferred Mail Order 90-day supply	Standard Retail Rx 30-day supply	What You Should Know
Tier 1: Preferred Generic	\$2	\$4	\$10	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 pharmacy-specific cost sharing and the phases of the benefit, please call us or access our Evidence of Coverage online.
Tier 2: Generic	\$5	\$15	\$20	
Tier 3: Preferred Brand	\$47	\$141	\$47	
Tier 4: Non-Preferred Drug	\$100	\$300	\$100	
Tier 5: Specialty	25%	N/A	25%	

Members who get “Extra Help” are not required to fill prescriptions at preferred network pharmacies in order to get Low Income Subsidy (LIS) copays.

Additional Gap Coverage

Our plan offers some drug coverage in the Coverage Gap Stage.

Cost sharing for a 30-day supply at a network retail pharmacy that offers preferred cost sharing:

- Tier 1: \$2
- Tier 2: \$5

Cost sharing for a 30-day supply at a network retail pharmacy that offers standard cost sharing:

- Tier 1: \$10
- Tier 2: \$20

For all other formulary drugs, after you enter the coverage gap, you pay 40% of the plan's cost for covered brand name drugs and 51% of the plan's cost for covered generic drugs until your costs total \$4,950, which is the end of the coverage gap.

Catastrophic Coverage

After your total out-of-pocket costs reach \$4,950, you pay the greater of:

- 5% of the cost of the drug
- \$3.30 for a generic drug or a drug that is treated like a generic and \$8.25 for all other drugs

Compare our plan to Medicare

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 <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.

Contact us

For more information, please call us at the phone number below or visit us at <http://www.altiusadvantra.com>.

If you are not a member of this plan, call toll-free **1-855-338-9559** TTY users should call 711. From October 1 to February 14, you can call us 7 days a week from 8:00 am to 8:00 pm local time. From February 15 to September 30, you can call us Monday through Friday from 8:00 am to 8:00 pm local time.

Current members call the number on your ID card.

You can see our plan’s provider directory at our website at <http://www.coventry-medicare.com/findprovider>.

Some of our network pharmacies have preferred cost sharing. You may pay less if you use these pharmacies. You can see our plan’s pharmacy directory at our website at <http://www.coventry-medicare.com/findpharmacy>.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at <http://www.coventry-medicare.com/formulary>.

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

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This document is available in other formats such as Braille, large print or audio.

Este documento está disponible en otros formatos como Braille, en letra grande o audio.

This information is available for free in other languages. Please call our customer service number at 1-855-338-9559. TTY users should call 711. From October 1 to February 14, you can call us 7 days a week from 8:00 am to 8:00 pm local time. From February 15 to September 30, you can call us Monday through Friday from 8:00 am to 8:00 pm local time.

Esta información está disponible en otros idiomas de manera gratuita. Comuníquese con Servicios al Cliente al 1-855-389-9674 (TTY: 711), de 8 am a 8 pm, siete días a la semana, desde el 1º de octubre hasta el 14 de febrero, y de 8 am a 8 pm, de lunes a viernes, desde el 15 de febrero hasta el 30 de septiembre.

Altius Advantra (HMO) 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.

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Aetna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Aetna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call the phone number listed in this material.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Aetna Medicare Grievance Department, P.O. Box 14067 Lexington, KY 40512. You can also file a grievance by phone by calling the phone number listed in this material. If you need help filing a grievance, call the phone number listed in this material. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also contact the Aetna Civil Rights Coordinator by phone at 1-855-348-1369, by email at MedicareCRCoordinator@aetna.com, or by writing to Aetna Medicare Grievance Department, ATTN: Civil Rights Coordinator, P.O. Box 14067, Lexington, KY 40512.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

TTY: 711

ENGLISH:

ATTENTION: If you speak a language other than English, free language assistance services are available. Visit our website at www.aetnamedicare.com or call the phone number listed in this material.

ESPAÑOL (SPANISH):

ATENCIÓN: Si usted habla español, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web en www.aetnamedicare.com o llame al número de teléfono que se indica en este material.

简体中文(CHINESE):

请注意：如果您说中文，您可以获得免费的语言援助服务。访问我们的网站 www.aetnamedicare.com 或致电本材料中列出的电话号码。

繁體中文 (CHINESE):

請注意：如果您說中文，您可以獲得免費的語言協助服務。請造訪我們的網站 www.aetnamedicare.com 或致電本材料中所列的電話號碼。

TAGALOG (TAGALOG - FILIPINO):

PAUNAWA: Kung nagsasalita ka ng Tagalog, may makukuhang libreng tulong na serbisyo para sa wika. Puntahan ang aming website sa www.aetnamedicare.com o tawagan ang numero ng telepono na nakalista sa materyales na ito.

FRANÇAIS (FRENCH):

ATTENTION : Si vous parlez le français, des services gratuits d'aide linguistique sont disponibles. Visitez notre site Web à l'adresse www.aetnamedicare.com ou appelez le numéro de téléphone indiqué dans ce document.

TIẾNG VIỆT (VIETNAMESE):

LƯU Ý: Nếu quý vị nói tiếng Việt, chúng tôi có sẵn dịch vụ hỗ trợ ngôn ngữ miễn phí. Xin truy cập trang web của chúng tôi tại www.aetnamedicare.com hoặc gọi số điện thoại ghi ở tài liệu này.

DEUTSCH (GERMAN):

ACHTUNG: Wenn Sie deutsch sprechen, steht ein kostenloser Dolmetscherservice zur Verfügung. Besuchen Sie unsere Website unter www.aetnamedicare.com oder rufen Sie unter der in diesem Dokument aufgeführten Telefonnummer an.

한국어 (KOREAN):

주의: 한국어를 하시는 분들을 위해 무료 통역 서비스가 제공됩니다. www.aetnamedicare.com 에서 웹사이트를 방문하거나 본 자료에 제공된 전화번호로 문의해 주시기 바랍니다.

РУССКИЙ (RUSSIAN):

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться нашими бесплатными услугами переводчиков. Посетите наш веб-сайт по адресу www.aetnamedicare.com или позвоните по телефону, указанному в этом документе.

العربية (ARABIC):

تنبيه: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية سوف تتوفر لك مجانًا. تفضل بزيارة الموقع أو اتصل برقم الهاتف الموضح في هذا المستند www.aetnamedicare.com الإلكتروني الخاص بن

हर्दी (HINDI):

ध्यान दें: अगर आप बात करने में सक्षम हैं हर्दी, तो न शुल्क भाषा सहायता सेवाएं उपलब्ध हैं। हमारी वेबसाइट www.aetnamedicare.com पर वजिटि करें या इस सामग्री में सूचीबद्ध फोन नंबर पर कॉल करें।

ITALIANO (ITALIAN):

ATTENZIONE: Se parli italiano, sono disponibili servizi di assistenza linguistica gratuiti. Visita il nostro sito web www.aetnamedicare.com o chiama il numero telefonico elencato di seguito.

PORTUGUÊS (PORTUGUESE):

ATENÇÃO: Se você fala português, serviços gratuitos de ajuda para esse idioma estão disponíveis. Visite nosso site www.aetnamedicare.com ou ligue para o número listado neste material.

KREYOL AYISYEN (FRENCH CREOLE):

ATANSYON: Si ou pale Kreyòl Ayisyen, gen sèvis èd gratis nan lang ki disponib pou ou. Ale sou sitwèb nan www.aetnamedicare.com oswa rele nimewo telefòn ki endike nan dokiman sa a.

POLSKI (POLISH):

UWAGA! Osoby mówiące po polsku, mogą skorzystać z bezpłatnych usług pomocy językowej. Proszę wejść na naszą stronę internetową www.aetnamedicare.com lub zadzwonić pod numer telefonu podany w tym materiale.

日本語 (JAPANESE):

ご注意：日本語を話す方を対象に、無料の言語支援サービスを用意しております。当社ウェブサイト www.aetnamedicare.com をご覧いただくか、本書に記載の電話番号までお電話ください。