



Summary of Benefits

CovenantHealth SM
Advantage HMO

offered by
 Baylor Scott & White
Health Plan

**This is a summary of drug and health services covered in the
Covenant Health Advantage HMO plan, offered by
Baylor Scott & White Care Plan,
a subsidiary Baylor Scott & White Health Plan.**

Summary of Benefits

January 1, 2023 - December 31, 2023

Covenant Health Advantage HMO is offered by Baylor Scott & White Care Plan, a Medicare Advantage organization with a Medicare contract and subsidiary of Baylor Scott & White Health Plan. Enrollment in Covenant Health Advantage HMO depends on contract renewal with Medicare.

This booklet gives you 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, refer to the *Evidence of Coverage*, available on our website at [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare) by October 15, 2022.

Tips for comparing your Medicare choices

This Summary of Benefits gives you a summary of what Covenant Health Advantage HMO covers and what you pay.

- If you want to compare our plan with other Medicare plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <https://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 <https://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.

Things to know about Covenant Health Advantage HMO

- If you are a member of this plan, you can call us toll free at 1-833-442-2405 or TTY 711, 7 a.m. – 8 p.m., seven days a week (including major holidays).
- If you are not a member of this plan, you can call us toll free at 1-833-738-2460 or TTY 711, 8 a.m. – 8 p.m., Monday – Friday.
- Our website: [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare)

This document is available in other formats such as large print. The document may be available in a non-English language.

Who can join?

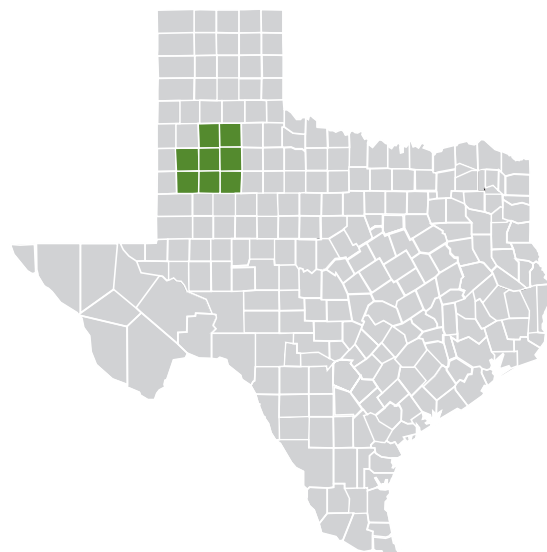
To join Covenant Health Advantage HMO, you must have Medicare Part A and Medicare Part B, and live in our service area. Our service area includes these counties in Texas: Crosby, Floyd, Garza, Hale, Hockley, Lubbock, Lynn, Terry.

What is the service area for West Texas Covenant Health Advantage HMO?

	Hale	Floyd
Hockley	Lubbock	Crosby
Terry	Lynn	Garza

The counties in the service area are listed below.

Crosby, Floyd, Garza, Hale, Hockley, Lubbock, Lynn, Terry



Which doctors and hospitals, and pharmacies can I use?

Covenant Health Advantage HMO has a network directory of doctors, hospitals, pharmacies, and other providers that can be found on our website at BSWHealthPlan.com/Medicare. You must use network providers and pharmacies for covered services, unless authorized by the Plan.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more.

- Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you pay less.
- Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.

Covenant Health Advantage HMO covers Medicare Part B and Part D drugs. Certain limitations may apply.

How will I determine my drug costs?

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. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, BSWHealthPlan.com/Medicare.

Premiums and Benefits	Covenant Health Advantage Rx HMO With Part D prescription drug coverage	Covenant Health Advantage HMO Without Part D prescription drug coverage
Monthly Plan Premium You must continue to pay your Medicare Part B premium.	You pay \$0 per month.	You pay \$0 per month. Covenant Health Advantage (HMO) without Part D prescription drug coverage pays \$50 toward your Part B premium. This reduction is applied on your Social Security check. For questions about social security, please contact Social Security or go to SSA.gov for more information.
Deductible	You pay \$0.	You pay \$0.
Maximum Out-of-Pocket Responsibility <i>(does not include prescription drugs)</i>	You pay \$6,000 annually.	You pay \$5,900 annually.
Inpatient Hospital*	Days 1 - 6: \$325 copay each day. Days 7 - 90: \$0 copay each day.	Days 1 - 6: \$325 copay each day. Days 7 - 90: \$0 copay each day.
Outpatient Hospital* Ambulatory Surgery Center Outpatient Hospital Services	You pay \$250 copay per visit. You pay \$325 copay per visit.	You pay \$250 copay per visit. You pay \$325 copay per visit.
Doctor Visits Primary Care Providers Specialists	You pay \$0 copay per visit. You pay \$25 copay per visit.	You pay \$0 copay per visit. You pay \$25 copay per visit.
Preventive Care	You pay \$0 copay.	You pay \$0 copay.

***Prior Authorization is required.**

Premiums and Benefits	Covenant Health Advantage Rx HMO With Part D prescription drug coverage	Covenant Health Advantage HMO Without Part D prescription drug coverage
Emergency Care	You pay \$90 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	You pay \$90 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
Urgently Needed Services	You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
Diagnostic Services/Labs/Imaging* Diagnostic Tests and Procedures Lab Services Diagnostic Radiology Services (e.g. MRI, CAT Scan) Outpatient X-rays	You pay \$0 copay. You pay \$0 copay. You pay \$75 - \$300 copay per visit. You pay \$0 copay.	You pay \$0 copay. You pay \$0 copay. You pay \$75 - \$300 copay per visit. You pay \$0 copay.
Hearing Services Medicare-covered Hearing Exam Routine Hearing Exam	You pay \$40 copay for Medicare-covered hearing exam. You pay \$0 copay. Limited to 1 visit every year.	You pay \$40 copay for Medicare-covered hearing exam. You pay \$0 copay. Limited to 1 visit every year.

***Prior Authorization is required.**

Premiums and Benefits	Covenant Health Advantage Rx HMO With Part D prescription drug coverage	Covenant Health Advantage HMO Without Part D prescription drug coverage
Hearing Services (continued) Hearing Aids	\$1,000 allowance toward the purchase of hearing aids every three years.	\$1,000 allowance toward the purchase of hearing aids every three years.
Dental Services Yearly Benefit Maximum Deductible Oral Exams, Cleanings (every six months) Dental X-rays (certain X-rays every three years) Endodontics (one root canal one per lifetime) Extractions and Fillings (unlimited) Periodontics (every three years) Restorative Dental (dentures once every five years) Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services (Every five years. Dentures through prosthodontist once every five years.) Benefits for dental services are administered and paid by Metropolitan Life Insurance Company. Exclusions and limitations apply. See the <i>Evidence of Coverage</i> for full details on the dental benefit.	\$2,500 You pay \$0. You pay \$0 copay. You pay \$0 copay. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance.	\$2,500 You pay \$0. You pay \$0 copay. You pay \$0 copay. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance.

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Premiums and Benefits	Covenant Health Advantage Rx HMO With Part D prescription drug coverage	Covenant Health Advantage HMO Without Part D prescription drug coverage
Vision Services Eyewear Routine Eye Exam	\$125 allowance toward the purchase of eyewear every year. You pay \$0 copay for one routine eye exam per year.	\$125 allowance toward the purchase of eyewear every year. You pay \$0 copay for one routine eye exam per year.
Mental Health Services Inpatient Visit* Outpatient Individual or Group Therapy Visit	Days 1 - 5: \$318 copay each day. Days 6 - 90: \$0 copay each day. You pay \$30 copay.	Days 1 - 5: \$318 copay each day. Days 6 - 90: \$0 copay each day. You pay \$30 copay.
Skilled Nursing Facility (SNF) Care*	Days 1 - 20: \$0 copay each day. Days 21 - 100: \$196 copay each day.	Days 1 - 20: \$0 copay each day. Days 21 - 100: \$196 copay each day.
Physical Therapy Occupational therapy visit Physical therapy and speech and language therapy visit*	You pay \$35 copay. You pay \$35 copay.	You pay \$35 copay. You pay \$35 copay.
Ambulance Services Ground Ambulance Air Ambulance	You pay \$300 copay. You pay \$300 copay.	You pay \$265 copay. You pay \$265 copay.
Transportation (additional routine)	You pay \$0 copay for up to 24 one-way trips per year, or 12 round trips up to 50 miles each way.	You pay \$0 copay for up to 24 one-way trips per year, or 12 round trips up to 50 miles each way.

***Prior Authorization is required.**

Premiums and Benefits	Covenant Health Advantage Rx HMO With Part D prescription drug coverage	Covenant Health Advantage HMO Without Part D prescription drug coverage
<p>Medicare Part B Prescription Drugs</p> <p>Chemotherapy Drugs Prior Authorization may be required. Step Therapy may be required.</p> <p>Other Part B Drugs Prior Authorization may be required. Step Therapy may be required.</p>	<p>You pay 20% coinsurance.</p> <p>You pay 20% coinsurance.</p>	<p>You pay 20% coinsurance.</p> <p>You pay 20% coinsurance.</p>
<p>Wellness Program (e.g. fitness)</p>	<p>Silver and Fit is a fitness program that provides members with a complimentary gym membership at participating gyms in your area. This benefit is at no additional cost to you.</p>	<p>Silver and Fit is a fitness program that provides members with a complimentary gym membership at participating gyms in your area. This benefit is at no additional cost to you.</p>
<p>Home Health Care*</p>	<p>You pay \$0 copay.</p>	<p>You pay \$0 copay.</p>
<p>Foot Care (Podiatry Services)</p> <p>Medicare-covered foot exams and treatment.</p>	<p>You pay \$40 copay.</p>	<p>You pay \$40 copay.</p>
<p>Telehealth Services – PCP, Specialist, and Individual or Group Sessions for Psychiatric Services.</p>	<p>You pay \$0 copay.</p>	<p>You pay \$0 copay.</p>
<p>Opioid Treatment Service*</p>	<p>You pay \$45 copay.</p>	<p>You pay \$45 copay.</p>
<p>Meal Benefit</p>	<p>You pay \$0 copay for 14 meals per hospital discharge to home; limit three discharges per year.</p>	<p>You pay \$0 copay for 14 meals per hospital discharge to home; limit three discharges per year.</p>
<p>Over-the-Counter Items</p>	<p>Quarterly \$50 swipe and save allowance toward over-the-counter items such as medicine, or products related to eye care, wellness, or personal care.</p>	<p>Quarterly \$30 swipe and save allowance toward over-the-counter items such as medicine, or products related to eye care, wellness, or personal care.</p>

***Prior Authorization is required.**

Premiums and Benefits	Covenant Health Advantage Rx HMO With Part D prescription drug coverage	Covenant Health Advantage HMO Without Part D prescription drug coverage
Worldwide Emergency/Urgent Services Emergency Care Urgent Care Emergency/Urgent Transportation Yearly Benefit Max	You pay \$0 copay. You pay \$0 copay. You pay \$0 copay. \$5,000 maximum plan benefit coverage amount.	You pay \$0 copay. You pay \$0 copay. You pay \$0 copay. \$5,000 maximum plan benefit coverage amount.

***Prior Authorization is required .**

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Referrals and Authorizations

Referrals from your primary provider for services are not required; however, many services require prior authorization. For complete details, refer to the *Evidence of Coverage*, available on our website at BSWHealthPlan.com/Medicare by October 15, 2022.

Outpatient Prescription Drugs		
	Covenant Health Advantage Rx HMO	
Deductible	\$0 Applies to Tiers 1 – 5.	
Initial Coverage (after you pay your deductible, if applicable)	<p>You stay in this stage until your yearly drug costs total \$4,660. Total yearly drug costs are the total drug costs paid by both you and your Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies.</p> <p>Costs may differ based on pharmacy type or status (e.g., mail order, long-term care (LTC) or home infusion, and 30- or 90-day supply).</p>	
	Standard Retail 30-Day Supply	Mail Order 90-Day Supply
Tier 1 (Preferred Generic)	You pay \$5.	You pay \$0.
Tier 2 (Generic)	You pay \$20.	You pay \$0.
Tier 3 (Preferred Brand)	You pay \$47. Select Insulins for a \$35 copayment.	You pay \$94. Select Insulins for a \$70 copayment.
Tier 4 (Non-Preferred)	You pay \$100.	You pay \$200.
Tier 5 (Specialty)	You pay 30% of the cost.	Not Available
Part D Senior Savings Model	<p>There is no deductible for Covenant Health Advantage Rx HMO for select insulins. Your out-of-pocket costs for select insulins will be \$35 for a one-month supply during the deductible and initial coverage stage. Covenant Health Advantage Rx HMO also offers additional gap coverage for select insulins. During the Coverage Gap stage, your out-of-pocket costs for select insulins will also be \$35 for a one-month supply. Select Insulins are Tier 3 medications and can be identified by the abbreviation “SI” in the Drug List.</p>	
Coverage Gap	<p>After your total drug costs (including what our plan has paid and what you have paid) reach \$4,660, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs.</p>	
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% coinsurance, or • \$4.15 copayment for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs. 	

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. Call Customer Service 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.

Information on Your Prescription Benefit

We encourage you to let us know right away, if after becoming a member you have questions, concerns, or problems related to your prescription benefits. For assistance, call our Customer Service Department at 1-833-442-2405, 7 a.m. – 8 p.m., seven days a week.

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 the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our *Evidence of Coverage* online.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-833-442-2405 (TTY: 711) from 7 a.m. to 8 p.m. seven days a week.

Understand the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [BSWHealthPlan.com/Medicare](https://www.BSWHealthPlan.com/Medicare) or call 1-833-442-2405 to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understand Important Rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/coinsurance may change on January 1, 2023.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

IMPORTANT INFORMATION:

2023 Medicare Star Ratings



Baylor Scott & White Health Plan - H4943

For 2023, Baylor Scott & White Health Plan - H4943 received the following Star Ratings from Medicare:

Overall Star Rating:	Plan too new to be measured
Health Services Rating:	Plan too new to be measured
Drug Services Rating:	Plan too new to be measured

**Some plans do not have enough data to rate performance.*

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.

- ★★★★★ EXCELLENT
- ★★★★☆ ABOVE AVERAGE
- ★★★☆☆ AVERAGE
- ★★☆☆☆ BELOW AVERAGE
- ★☆☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Baylor Scott & White Health Plan 7 days a week from 7:00 a.m. to 8:00 p.m. Central time at 833-442-2405 (toll-free) or 711 (TTY). Current members please call 833-442-2405 (toll-free) or 711 (TTY).



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You must continue to pay your Medicare Part B premium.