



# 2024

## Summary of Benefits



**commonwealth**  
**care** alliance®  
MASSACHUSETTS

### **Commonwealth Care Alliance® Massachusetts**

CCA Medicare Preferred (PPO) H9414-001

CCA Medicare Value (PPO) H9414-002

This is a summary of drug and health services covered by CCA Massachusetts from January 1, 2024 to December 31, 2024.

30 Winter Street  
Boston, MA 02108

# INTRODUCTION TO SUMMARY OF BENEFITS

## WHO CAN JOIN?

You must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes these counties in Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester.

## WHICH DOCTORS, HOSPITALS, AND PHARMACIES CAN I USE?

This plan has a network of doctors, hospitals, pharmacies, and other providers. Using in-network providers can cost less than using out-of-network services, except in emergency situations.

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE 7 days a week, 24 hours a day. TTY users should call 1-877-486-2048.

## IMPORTANT INFORMATION

For more information, please call us at 866-610-2273. TTY users should call 711. The hours are 8 am to 8 pm, seven days a week from October 1 through March 31 and 8 am to 8 pm, Monday through Friday from April 1 through September 30. You can also visit us at [www.ccama.org](http://www.ccama.org).

- CCA Medicare Preferred (PPO) and CCA Medicare Value (PPO) are Medicare Advantage PPO plans 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 866-610-2273 (TTY 711) and request the “Evidence of Coverage” or access it at [ccama.org](http://ccama.org).
- When this document says “we,” “us,” or “our,” it means Commonwealth Care Alliance Massachusetts, LLC. When it says “plan” or “our plan,” it means CCA Medicare Preferred and CCA Medicare Value.
- This information is not a complete description of benefits. Contact Member Services for more information.
- Benefits may change on January 1, 2025. The List of Covered Drugs (formulary), pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.
- Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our member service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

**You can get this document for free in other formats, such as large print, braille or audio. Call 866-610-2273 (TTY 711).**

## Premiums and Deductibles

|   | CCA MEDICARE PREFERRED<br>(PPO) H9414-001   | CCA MEDICARE VALUE<br>(PPO) H9414-002  |
|---|---|--|
| <b>Monthly Plan Premium</b><br>(includes both medical and drugs)                            | \$0<br>You must continue to pay your Medicare Part B premium.   | \$20<br>You must continue to pay your Medicare Part B premium.   |
| <b>Medical Deductible</b>   | \$0   | \$0  |
| <b>Maximum Out-of-Pocket Responsibility</b><br>(does not include Part D prescription drugs) | In-network: \$5,950 annually<br><br>\$9,550 combined annually for Medicare-covered services you receive from in-network and out-of-network providers  | In-network: \$5,000 annually<br><br>\$8,950 combined annually for Medicare-covered services you receive from in-network and out-of-network |
|   | If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services, and we will pay the full cost for the rest of the year. Please note that you will still need to pay your share of the cost for your Part D prescription drugs. |  |

## List of Covered Services

The following table is a quick overview of in-network services you may need, your costs, and rules about the benefits.

| Benefits                            |                                | CCA MEDICARE PREFERRED<br>(PPO) H9414-001   | CCA MEDICARE<br>VALUE (PPO) H9414-002   |
|-------------------------------------|--------------------------------|---|---|
| Inpatient<br>Hospital               | Acute                          | <p>In-Network:<br/>You pay the following per day,<br/>per admission:<br/>Days 1 – 5: \$370 copay<br/>Days 6 – beyond: \$0 copay<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay 30% of the total cost</p> | <p>In-Network:<br/>You pay the following per day,<br/>per admission:<br/>Days 1 – 7: \$275 copay<br/>Days 8 – beyond: \$0 copay<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay 30% of the total cost</p> |
|                                     | Psychiatric                    | <p>In-Network:<br/>You pay the following per day,<br/>per admission:<br/>Days 1 – 5: \$370 copay<br/>Days 6 – 90: \$0 copay<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay 30% of the total cost</p>     | <p>In-Network:<br/>You pay the following per day,<br/>per admission:<br/>Days 1 – 7: \$275 copay<br/>Days 8 – 90: \$0 copay<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay 30% of the total cost</p>     |
| Outpatient<br>Hospital              | Hospital,<br>including surgery | <p>In-Network:<br/>\$370 copayment per visit<br/>Diagnostic Colonoscopy: \$0<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay 40% of the total cost</p>  | <p>In-Network:<br/>\$300 copayment per visit<br/>Diagnostic Colonoscopy: \$0<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay 40% of the total cost</p>  |
|                                     | Observation<br>services        | <p>In-Network:<br/>\$370 copayment per day</p> <p>Out-of-Network:<br/>You pay 40% of the total cost</p>   | <p>In-Network:<br/>\$370 copayment per day</p> <p>Out-of-Network:<br/>You pay 40% of the total cost</p>   |
| Ambulatory Surgical Center<br>(ASC) |                                | <p>In-Network:<br/>\$270 copayment per visit<br/>Diagnostic Colonoscopy: \$0<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay 40% of the total cost</p>  | <p>In-Network:<br/>\$270 copayment per visit<br/>Diagnostic Colonoscopy: \$0<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay 40% of the total cost</p>  |

| Benefits   |  | CCA MEDICARE PREFERRED<br>(PPO) H9414-001   | CCA MEDICARE<br>VALUE (PPO) H9414-002   |
|--|--|---|---|
| Doctor Visits  | Primary Care<br>Provider (PCP)                     | In-Network:<br>\$0 copayment per visit<br><br>Out-of-Network:<br>\$0 copayment per visit  | In-Network:<br>\$0 copayment per visit<br><br>Out-of-Network:<br>\$0 copayment per visit  |
|  | Specialists  | In-Network:<br>\$40 copayment per visit<br><br>Out-of-Network:<br>\$65 copayment per visit  | In-Network:<br>\$35 copayment per visit<br><br>Out-of-Network:<br>\$65 copayment per visit  |
| Preventive Care<br>(e.g., flu vaccine, diabetic<br>screenings)                                       |  | In-Network:<br>\$0 copayment per visit<br><br>Out-of-Network:<br>\$0 copayment per visit<br><br>Other preventive services<br>available                        | In-Network:<br>\$0 copayment per visit<br><br>Out-of-Network:<br>\$0 copayment per visit<br><br>Other preventive services<br>available                        |
| Emergency Care   |  | \$90 copayment per visit<br>Waived if admitted to the<br>hospital within 24 hours   | \$90 copayment per visit<br>Waived if admitted to the<br>hospital within 1 day  |
| Urgently Needed Services   |  | In- and Out-of-Network:<br>\$30 copayment per visit   | In- and Out-of-Network:<br>\$30 copayment per visit   |
| Diagnostic<br>Services/<br>Labs/<br>Imaging<br>(This section<br>is continued<br>on the next<br>page) | Diagnostic<br>radiology<br>services (e.g.,<br>MRI) | In-Network:<br>\$130 copayment per visit<br>Diagnostic Mammogram: \$0<br>Prior authorization required<br><br>Out-of-Network:<br>You pay 40% of the total cost | In-Network:<br>\$130 copayment per visit<br>Diagnostic Mammogram: \$0<br>Prior authorization required<br><br>Out-of-Network:<br>You pay 40% of the total cost |
|  | Lab services                                       | In-Network:<br>\$0 copayment per visit<br>Prior authorization required<br><br>Out-of-Network:<br>\$0 copayment per visit                                      | In-Network:<br>\$0 copayment per visit<br>Prior authorization required<br><br>Out-of-Network:<br>\$0 copayment per visit                                      |



| Benefits  |   | CCA MEDICARE PREFERRED<br>(PPO) H9414-001  | CCA MEDICARE<br>VALUE (PPO) H9414-002  |
|---|---|--|--|
| <b>Diagnostic<br/>Services/<br/>Labs/<br/>Imaging<br/>(continued)</b> | Diagnostic tests<br>and procedures        | In-Network:<br>\$30 copayment per visit<br>Prior authorization required<br><br>Out-of-Network:<br>You pay 40% of the total cost  | In-Network:<br>\$30 copayment per visit<br>Prior authorization required<br><br>Out-of-Network:<br>You pay 40% of the total cost  |
|   | Therapeutic<br>radiology                  | In-Network:<br>\$60 copayment per visit<br>Prior authorization required<br><br>Out-of-Network:<br>You pay 40% of the total cost  | In-Network:<br>\$60 copayment per visit<br>Prior authorization required<br><br>Out-of-Network:<br>You pay 40% of the total cost  |
|   | Outpatient X-<br>rays                     | In-Network:<br>\$0 copayment per visit<br>Prior authorization required<br><br>Out-of-Network:<br>\$20 copayment per visit  | In-Network:<br>\$0 copayment per visit<br>Prior authorization required<br><br>Out-of-Network:<br>\$20 copayment per visit  |
| <b>Hearing<br/>Services</b>   | Hearing exam<br>(Medicare<br>covered)     | In-Network:<br>\$0 copayment per visit<br><br>Out-of-Network:<br>\$65 per visit  | In-Network:<br>\$0 copayment per visit<br><br>Out-of-Network:<br>\$65 per visit  |
|   | Routine hearing<br>exam<br>(Non-Medicare) | In-Network:<br>\$0 copayment per visit<br>One (1) per year<br><br>Out-of-Network:<br>Not covered   | In-Network:<br>\$0 copayment per visit<br>One (1) per year<br><br>Out-of-Network:<br>Not covered   |
|   | Hearing aid                               | In-Network:<br>\$200 - \$1,150 copayment<br>dependent upon the aid<br>selected<br>Two (2) aids per year<br><br>Out-of-Network:<br>50% of the total cost<br>Covered up to \$300 per ear,<br>One (1) aid per ear, per year | In-Network:<br>\$0 copayment up to annual<br>combined benefit maximum of<br>\$2,000<br>One (1) aid per ear, per year<br><br>Out-of-Network:<br>50% of the total cost covered<br>up to annual combined benefit<br>maximum of \$2,000 towards<br>the purchase of hearing aids<br>One (1) aid per ear, per year |

| Benefits   |   | CCA MEDICARE PREFERRED<br>(PPO) H9414-001  | CCA MEDICARE<br>VALUE (PPO) H9414-002  |
|--|---|--|--|
| <b>Dental<br/>Services</b>   | Preventive services<br>(Non-Medicare)     | In-Network and Out-of-Network:<br>\$0 copayment per visit, up to the annual combined maximum   | In-Network and Out-of-Network:<br>\$0 copayment per visit, up to the annual combined maximum   |
|  | Comprehensive Services<br>(Medicare)      | In-Network:<br>20% coinsurance<br>Prior authorization required<br><br>Out-of-Network:<br>You pay 40% of the total cost   | In-Network:<br>\$0 copayment<br>Prior authorization required<br><br>Out-of-Network:<br>You pay 40% of the total cost   |
|  | Comprehensive services<br>(Non-Medicare)  | In-Network:<br>\$0 copay up to the annual combined maximum<br>Prior authorization required for certain services<br><br>Out-of-Network:<br>\$0 copay up to the annual combined maximum<br><br>Please refer to your Evidence of Coverage for a full list of benefit cost shares and limitations. | In-Network:<br>\$0 copay up to the annual combined maximum<br>Prior authorization required for certain services<br><br>Out-of-Network:<br>\$0 copay up to the annual combined maximum<br><br>Please refer to your Evidence of Coverage for a full list of benefit cost shares and limitations. |
|  | Annual Combined Maximum<br>(Non-Medicare) | \$2,300 for preventive and comprehensive services (Non-Medicare)   | \$2,300 for preventive and comprehensive services (Non-Medicare)   |
|  |   |  |  |
| <b>Vision<br/>Services</b><br>(This section is continued on the next page) | Eye exam<br>(Medicare covered)            | In-Network:<br>\$0 copayment per visit<br><br>Out-of-Network:<br>\$65 copayment per visit  | In-Network:<br>\$0 copayment per visit<br><br>Out-of-Network:<br>\$65 copayment per visit  |
|  | Routine eye exam<br>(Non-Medicare)        | In-Network:<br>\$0 copayment per visit<br>One (1) exam per year<br><br>Out-of-Network:<br>50% of the total cost up to max benefit of \$150<br>One (1) exam per year  | In-Network:<br>\$0 copayment per visit<br>One (1) exam per year<br><br>Out-of-Network:<br>50% of the total cost up to max benefit of \$150<br>One (1) exam per year  |

| Benefits   |         | CCA MEDICARE PREFERRED<br>(PPO) H9414-001  | CCA MEDICARE<br>VALUE (PPO) H9414-002  |
|--|---------|--|--|
| <b>Vision Services<br/>(continued)</b>                         | Eyewear | <p>In-Network:<br/>Up to \$350 annually for frames, lenses, visually needed contact lenses, and upgrades</p> <p>Out-of-Network:<br/>0% up to \$350 for frames and visually necessary contact lenses</p> <p>50% of the total cost for lenses up to \$150</p>  | <p>In-Network:<br/>Up to \$350 annually for frames, lenses, visually needed contact lenses, and upgrades</p> <p>Out-of-Network:<br/>0% up to \$350 for frames and visually necessary contact lenses</p> <p>50% of the total cost for lenses up to \$150</p>  |
| <b>Mental Health Services</b><br>Individual and Group Sessions |         | <p>In-Network:<br/>\$0 copayment per visit<br/>Prior authorization required</p> <p>Out-of-Network:<br/>\$30 copayment per visit for Group Sessions<br/>\$40 copayment per visit for Individual Sessions</p>  | <p>In-Network:<br/>\$0 copayment per visit<br/>Prior authorization required</p> <p>Out-of-Network:<br/>\$30 copayment per visit for Group Sessions<br/>\$40 copayment per visit for Individual Sessions</p>  |
| <b>Skilled Nursing Facility</b>                                |         | <p>In-Network:<br/>You pay the following per day, per admission:<br/>Days 1 – 20: \$0 copay<br/>Days 21 – 57: \$184 copay<br/>Days 58 – 100: \$0 copay<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay the following per day, per admission:<br/>Days 1 – 45: \$225 copay<br/>Days 46 – 100: \$0 copay</p> | <p>In-Network:<br/>You pay the following per day, per admission:<br/>Days 1 – 20: \$0 copay<br/>Days 21 – 57: \$184 copay<br/>Days 58 – 100: \$0 copay<br/>Prior authorization required</p> <p>Out-of-Network:<br/>You pay the following per day, per admission:<br/>Days 1 – 45: \$225 copay<br/>Days 46 – 100: \$0 copay</p> |



| Benefits  | CCA MEDICARE PREFERRED<br>(PPO) H9414-001  | CCA MEDICARE<br>VALUE (PPO) H9414-002  |
|---|--|--|
| <b>Physical Therapy (PT),<br/>Occupational Therapy (OT),<br/>and Speech and Language<br/>Therapy (ST)</b> | <p>In-Network:<br/>\$0 copayment per visit in-home<br/>\$30 copayment per visit at an<br/>office or facility<br/>Prior authorization required</p> <p>Out-of-Network:<br/>\$65 copayment per visit</p>  | <p>In-Network:<br/>\$0 copayment per visit in-home<br/>\$35 copayment per visit at an<br/>office or facility for PT and ST<br/>\$40 copayment per visit at an<br/>office or facility for OT<br/>Prior authorization required</p> <p>Out-of-Network:<br/>\$65 copayment per visit</p>           |
| <b>Ambulance</b><br>Ground and Air services   | <p>\$290 copayment per transport<br/>via ground ambulance</p> <p>\$350 copayment per transport<br/>via air ambulance</p> <p>Prior authorization required for<br/>non-emergent transport</p>  | <p>\$300 copayment per transport<br/>via ground ambulance</p> <p>\$350 copayment per transport<br/>via air ambulance</p> <p>Prior authorization required for<br/>non-emergent transport</p>  |
| <b>Transportation</b>   | Not Covered  | <p>\$0 copayment per one-way for<br/>medical trips up to 24 per year<br/>to plan approved locations,<br/>maximum of 50 miles</p> <p>Out-of-Network:<br/>You pay 50% of the total cost<br/>for 24 one-way trips per year up<br/>to \$32 to plan approved<br/>locations, maximum of 50 miles</p> |
| <b>Medicare Part B Drugs</b>  | <p>In-Network:<br/>\$35 copayment for Part B Insulin</p> <p>You pay 0%-20% of the total cost<br/>for Part B<br/>Chemotherapy/Radiation and<br/>Other Drugs.<br/>Prior Authorization is required</p> <p>Out-of-Network:<br/>40% of the total cost</p> | <p>In-Network:<br/>\$30 copayment for Part B Insulin</p> <p>You pay 0%-20% of the total cost<br/>for Part B<br/>Chemotherapy/Radiation and<br/>Other Drugs.<br/>Prior Authorization is required</p> <p>Out-of-Network:<br/>40% of the total cost</p>   |

## Prescription Drugs

| Drug Coverage                                | CCA MEDICARE<br>PREFERRED (PPO) H9414-<br>001 | CCA MEDICARE<br>VALUE (PPO) H9414-002                                  |
|--|---|--|
| Annual Prescription Drug (Part D) Deductible | \$0 for all Tiers                             | \$200 for Tiers 3,4, and 5<br><br>Deductible does not apply to insulin |

|                  |   |
|------------------|---|
| Initial Coverage | <p>You will pay the following until your total yearly drug costs reach \$5,030. Total yearly drug costs are the total drugs costs paid by both you and our Part D plan.</p> <p>You pay \$35 for insulin for a one-month supply.</p> |
|------------------|---|

| Standard Retail              |                              |                    |                          |                    |
|------------------------------|------------------------------|--------------------|--------------------------|--------------------|
| Drug Tier                    | CCA MEDICARE PREFERRED (PPO) |                    | CCA MEDICARE VALUE (PPO) |                    |
|                              | One-month supply             | Three-month supply | One-month supply         | Three-month supply |
| Tier 1 (Preferred Generic)   | \$0                          | \$0                | \$0                      | \$0                |
| Tier 2 (Generic)             | \$0                          | \$0                | \$0                      | \$0                |
| Tier 3 (Preferred Brand)     | \$47                         | \$131              | \$47                     | \$141              |
| Tier 4 (Non-Preferred Brand) | \$100                        | \$290              | \$100                    | \$300              |
| Tier 5 (Specialty Drugs)     | 33%                          | N/A*               | 30%                      | N/A*               |
| Mail Order                   |                              |                    |                          |                    |
| Drug Tier                    | One-month supply             | Three-month supply | One-month supply         | Three-month supply |
| Tier 1 (Preferred Generic)   | \$0                          | \$0                | \$0                      | \$0                |
| Tier 2 (Generic)             | \$0                          | \$0                | \$0                      | \$0                |
| Tier 3 (Preferred Brand)     | \$47                         | \$131              | \$47                     | \$141              |
| Tier 4 (Non-Preferred Brand) | \$100                        | \$290              | \$100                    | \$300              |
| Tier 5 (Specialty Drugs)     | 33%                          | N/A*               | 30%                      | N/A*               |

|                       |  |
|-----------------------|--|
| Coverage Gap Stage    | <p>After your total drug costs reach \$5,030, you will enter the Coverage Gap stage. You will pay no more than 25% for generic and brand name drugs, for any drug Tier during the coverage gap.</p> <p>You pay \$35 for insulin for a one-month supply</p> |
| Catastrophic Coverage | <p>After your total drug costs reach \$8,000, you will enter the Catastrophic Coverage stage.</p> <p>You pay \$0 for insulin for a one-month supply</p> <p>Your drug costs will be \$0.</p>  |

\*N/A – Three-month supplies of Tier 5 drugs are not available.

## Additional Benefits

The following table are additional benefits you get through our plan at a network provider or facility.

| Additional Benefits   |                                   | CCA MEDICARE PREFERRED<br>(PPO) H9414-001   | CCA MEDICARE VALUE<br>(PPO) H9414-002   |
|---|-----------------------------------|---|---|
| <b>Acupuncture</b><br>(Medicare-covered)                                  |                                   | <p>In-Network:<br/>\$40 per visit for up to 20 visits per year for Medicare-covered acupuncture for chronic back pain</p> <p>Out-of-Network:<br/>\$65 copayment</p> | <p>In-Network:<br/>\$35 per visit for up to 20 visits per year for Medicare-covered acupuncture for chronic back pain</p> <p>Out-of-Network:<br/>\$65 copayment</p> |
| <b>Chiropractic Services</b><br>(Medicare-covered)                        |                                   | <p>In-Network:<br/>\$15 copayment<br/>Prior authorization is required</p> <p>Out-of-Network:<br/>\$65 copayment</p>   | <p>In-Network:<br/>\$20 copayment<br/>Prior authorization is required</p> <p>Out-of-Network:<br/>\$65 copayment</p>   |
| <b>Annual Wellness Visit and Physical Exam Reward</b>                     |                                   | \$25 reward for an annual wellness visit or physical exam   | \$25 reward for an annual wellness visit or physical exam   |
| <b>Disease Management</b><br>(This section is continued on the next page) | Diabetes monitoring supplies      | <p>In-Network:<br/>\$0 copayment<br/>Prior authorization required</p> <p>Out-of-Network:<br/>40% of the total cost</p>  | <p>In-Network:<br/>\$0 copayment<br/>Prior authorization required</p> <p>Out-of-Network:<br/>40% of the total cost</p>  |
|   |                                   | Our plan contracts with Abbott Diabetes Care and LifeScan, preferred vendors to supply glucometers and test strips to our diabetic members.                         |   |
|   | Diabetes Self-Management Training | <p>In-Network:<br/>\$0 copayment</p> <p>Out-of-Network:<br/>40% of the total cost</p>   | <p>In-Network:<br/>\$0 copayment</p> <p>Out-of-Network:<br/>40% of the total cost</p>   |

| Additional Benefits                                   |   | CCA MEDICARE PREFERRED<br>(PPO) H9414-001  | CCA MEDICARE VALUE<br>(PPO) H9414-002  |
|---|---|--|--|
| <b>Disease Management (Continued)</b>                 | Therapeutic shoes or inserts                          | In-Network:<br>20% of the total cost<br>Prior authorization required<br><br>Out-of-Network:<br>40% of the total cost   | In-Network:<br>20% of the total cost<br>Prior authorization required<br><br>Out-of-Network:<br>40% of the total cost   |
| <b>Durable Medical Equipment and Related Supplies</b> | Durable Medical Equipment (e.g., wheelchairs, oxygen) | In-Network:<br>20% coinsurance<br>Prior authorization required<br><br>Out-of-Network:<br>50% of the total cost   | In-Network:<br>20% coinsurance<br>Prior authorization required<br><br>Out-of-Network:<br>50% of the total cost   |
|   | Prosthetics (e.g., braces, artificial limbs)          | In-Network:<br>20% coinsurance<br>Prior authorization required<br><br>Out-of-Network:<br>40% of the total cost   | In-Network:<br>20% coinsurance<br>Prior authorization required<br><br>Out-of-Network:<br>40% of the total cost   |
| <b>Fitness Benefit</b>                                |   | Silver&Fit® includes a fitness membership with access to a single in-network fitness center of your choosing per month, Fit at Home programming for at-home fitness, one (1) home fitness kit per year, and more. <sup>1</sup> | Silver&Fit® includes a fitness membership with access to a single in-network fitness center of your choosing per month, Fit at Home programming for at-home fitness, one (1) home fitness kit per year, and more. <sup>1</sup> |

<sup>1</sup> The Silver&Fit® program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit are trademarks of ASH and used with permission herein. Only at participating locations. Contact the plan for more information.

| Additional Benefits             |   | CCA MEDICARE PREFERRED<br>(PPO) H9414-001   | CCA MEDICARE VALUE<br>(PPO) H9414-002   |
|---------------------------------|---|---|---|
| <b>Podiatry Services</b>        | Foot exams and treatment (Medicare-Covered) | In-Network:<br>\$40 copayment<br>Prior authorization required<br><br>Out-of-Network:<br>\$65 copayment  | In-Network:<br>\$35 copayment<br>Prior authorization required<br><br>Out-of-Network:<br>\$65 copayment  |
|                                 | Routine foot care (Non-Medicare)            | In-Network:<br>\$40 copayment<br>Six (6) visits per year<br>Prior authorization required<br><br>Out-of-Network:<br>\$65 copayment<br>Six (6) visits per year  | In-Network:<br>\$40 copayment<br>Six (6) visits per year<br>Prior authorization required<br><br>Out-of-Network:<br>\$65 copayment<br>Six (6) visits per year  |
| <b>Home Health Care</b>         |   | In-Network:<br>\$0 copayment<br>Prior authorization required<br><br>Out-of-Network:<br>50% of the total cost  | In-Network:<br>\$0 copayment<br>Prior authorization required<br><br>Out-of-Network:<br>50% of the total cost  |
| <b>Hospice</b>                  |   | \$0<br>You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan. | \$0<br>You pay nothing for hospice care from any Medicare-approved hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan. |
| <b>Identity Theft Insurance</b> |   | \$0<br>You pay nothing for free identity monitoring for members with qualifying chronic conditions. Not all members qualify. <sup>2</sup>   | \$0<br>You pay nothing for free identity monitoring for members with qualifying chronic conditions. Not all members qualify. <sup>2</sup>   |

<sup>2</sup> The identity theft, sneaker, and food benefits mentioned are part of a special supplemental program for people with qualifying chronic conditions. Certain restrictions may apply. Call Member Services at 866-610-2273 (TTY 711) to see if you qualify. Not all members qualify.



| Additional Benefits                 | CCA MEDICARE PREFERRED<br>(PPO) H9414-001   | CCA MEDICARE VALUE<br>(PPO) H9414-002   |
|-------------------------------------|---|---|
| <b>Nurse Advice Line (24/7)</b>     | <p>In-Network:<br/>You pay nothing to speak with a registered nurse or behavioral health clinician 24 hours a day, 7 days a week</p> <p>Out-of-Network:<br/>40% of the total cost</p>   | <p>In-Network:<br/>You pay nothing to speak with a registered nurse or behavioral health clinician 24 hours a day, 7 days a week</p> <p>Out-of-Network:<br/>40% of the total cost</p>   |
| <b>Opioid Treatment Services</b>    | In-Network and Out-of-Network:<br>\$0 copayment   | In-Network and Out-of-Network:<br>\$0 copayment   |
| <b>Over the Counter (OTC) Items</b> | <p>You receive a CCA Healthy Savings card with an allowance of \$220 loaded every calendar quarter (3 months) to purchase CCA-approved over the counter (OTC) items without a prescription at in-network retailers. Use your card to purchase OTC items including: first aid supplies, COVID-19 tests, body wash, dental care, and cold and flu remedies at in-network retailers.</p> | <p>You receive a CCA Healthy Savings card with an allowance of \$335 loaded every calendar quarter (3 months) to purchase CCA-approved over the counter (OTC) items without a prescription at in-network retailers. Use your card to purchase OTC items including: first aid supplies, COVID-19 tests, body wash, dental care, and cold and flu remedies at in-network retailers.</p> <p>For members with a qualifying chronic condition, you may use the quarterly allowance on the Healthy Savings card for the purchase of CCA approved food at in-network retailers. Not all members qualify.<sup>2</sup></p> |
| <b>Renal Dialysis</b>               | In- and Out-of-Network:<br>20% of the total cost  | In- and Out-of-Network:<br>20% of the total cost  |

<sup>2</sup> The identity theft, sneaker, and food benefits mentioned are part of a special supplemental program for people with qualifying chronic conditions. Certain restrictions may apply. Call Member Services at 866-610-2273 (TTY 711) to see if you qualify. Not all members qualify.

| Additional Benefits       | CCA MEDICARE PREFERRED<br>(PPO) H9414-001  | CCA MEDICARE VALUE<br>(PPO) H9414-002   |
|---------------------------|--|---|
| <b>Sneaker Allowance</b>  | \$50 annual maximum for the purchase of sneakers at registered shoe stores that accept Visa for members with a qualifying chronic condition. Not all members qualify. <sup>2</sup>   | \$100 annual maximum for the purchase of sneakers at registered shoe stores that accept Visa for members with a qualifying chronic condition. Not all members qualify. <sup>2</sup>   |
| <b>Worldwide Coverage</b> | \$90 copayment for emergency services<br>\$90 copayment for urgent care services<br>\$90 copayment for emergency transportation<br><br>Covered for emergency department, urgent care and emergency transportation up to \$100,000 per year | \$0 copayment for emergency services<br>\$0 copayment for urgent care services<br>\$0 copayment for emergency transportation<br><br>Covered for emergency department, urgent care and emergency transportation up to \$100,000 per year |

<sup>2</sup> The identity theft, sneaker, and food benefits mentioned are part of a special supplemental program for people with qualifying chronic conditions. Certain restrictions may apply. Call Member Services at 866-610-2273 (TTY 711) to see if you qualify. Not all members qualify.

### **Notice of Nondiscrimination**

Commonwealth Care Alliance, Inc.® complies with applicable Federal civil rights laws and does not discriminate on the basis of, or exclude people or treat them differently because of, medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence. Commonwealth Care Alliance, Inc.:

- 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, contact Member Services.

If you believe that Commonwealth Care Alliance, Inc. has failed to provide these services or discriminated in another way based on medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed, public assistance, or place of residence, you can file a grievance with:

Commonwealth Care Alliance, Inc.

Civil Rights Coordinator

30 Winter Street

Boston, MA 02108

Phone: 617-960-0474, ext. 3932 (TTY 711) Fax: 857-453-4517

Email: [civilrightscordinator@commonwealthcare.org](mailto:civilrightscordinator@commonwealthcare.org)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

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 [ocrportal.hhs.gov/ocr/portal/lobby.jsf](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, D.C. 20201

Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](https://www.hhs.gov/ocr/office/file/index.html).

## Multi-Language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-610-2273 (TTY 711). Someone who speaks English can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-610-2273 (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务, 帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务, 请致电 1-866-610-2273 (TTY 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問, 為此我們提供免費的翻譯服務。如需翻譯服務, 請致電 1-866-610-2273 (TTY 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-610-2273 (TTY 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-610-2273 (TTY 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-610-2273 (TTY 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-610-2273 (TTY 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-610-2273 (TTY 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-610-2273 (телетайп 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-866-610-2273 (رقم هاتف الصم والبكم 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-610-2273 (TTY 711) पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-866-610-2273 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-610-2273 (TTY 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-610-2273 (TTY 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-610-2273 (TTY 711). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、

1-866-610-2273 (TTY 711) にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

**Gujarati:** અમારી આરોગ્ય અથવા દવાની યોજના વિશે તમને હોય તેવા કોઈપણ પ્રશ્નોના જવાબ આપવા માટે અમારી પાસે મફત દુભાષિયા સેવાઓ છે. દુભાષિયા મેળવવા માટે, અમને ફક્ત 1-866-610-2273 (TTY 711) પર કોલ કરો.

અંગ્રેજી/ગુજરાતી બોલતી વ્યક્તિ તમને મદદ કરી શકે છે. આ એક મફત સેવા છે.

**Lao/Laotian:** ພວກເຮົາມີບໍລິການລ່າມແປພາສາໂດຍບໍ່ເສຍຄ່າເພື່ອຕອບທຸກຄໍາຖາມທີ່ທ່ານອາດມີກ່ຽວກັບແຜນສຸຂະພາບ ຫຼື ແຜນຍາຂອງພວກເຮົາ. ເພື່ອຂໍລ່າມແປພາສາ, ພຽງໃຫ້ຫາພວກເຮົາທີ່ເບີ 1-866-610-2273 (TTY 711).

ຈະມີຜູ້ທີ່ເວົ້າພາສາອັງກິດ/ລາວຊ່ວຍທ່ານໄດ້. ນີ້ແມ່ນການບໍລິການບໍ່ເສຍຄ່າ.

**Cambodian:** យើងមានសេវាកម្មបកប្រែផ្ទាល់មាត់ដោយឥតគិតថ្លៃដើម្បីឆ្លើយសំណួរណាមួយដែលអ្នកអាចមានអំពីគម្រោងសុខភាព ឬផ្តារបស់យើង។ ដើម្បីទទួលបានអ្នកបកប្រែផ្ទាល់មាត់ សូមហៅទូរសព្ទមកយើងតាមរយៈលេខ 1-866-610-2273 (TTY 711) ។ នរណាម្នាក់ដែលនិយាយភាសាអង់គ្លេស/ភាសាខ្មែរអាចជួយអ្នកបាន។ នេះគឺជាសេវាកម្មដែលឥតគិតថ្លៃ។