

2021 Summary of Benefits

**Valor Health Plan (HMO-SNP)
January 1, 2021 - December 31, 2021**



Valor Health Plan

Insurance focused on you.

For more information:

Contact Valor Health Plan (HMO-SNP) from
8:00 a.m. to 8:00 p.m., 7 days a week
1-800-485-3793 TTY: 711

www.valorhealthplan.com

Valor Health Plan (HMO-SNP)

H1119, Plan 001

January 1, 2021 – December 31, 2021

Valor Health Plan (HMO-SNP) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the 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 request the “Evidence of Coverage” by calling member services at 1-800-485-3793. Hours are seven (7) days a week from 8:00 am to 8:00 pm. TTY users call 711 or visit our website at www.valorhealthplan.com.

To join **Valor Health Plan (HMO-SNP)**, 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 Ohio: Ashland, Carroll, Coshocton, Crawford, Cuyahoga, Erie, Fairfield, Geauga, Guernsey, Harrison, Hocking, Holmes, Huron, Knox, Lake, Licking, Lorain, Medina, Monroe, Morgan, Morrow, Noble, Perry, Portage, Stark, Summit, Tuscarawas, Vinton, Washington and Wayne

Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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

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Premiums and Benefits	Valor Health Plan (HMO-SNP)
Monthly Plan Premium	<p>You pay \$29.80</p> <p>You must continue to pay your Medicare Part B premium.</p>
Deductible	<p>\$198.00</p> <p>These are 2021 cost sharing amounts.</p>
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	<p>You pay no more than \$6,700 annually</p> <p>Includes copays and other costs for medical services for the year.</p>
Inpatient Hospital	<p>You pay a \$1,408 deductible for days 1-60</p> <p>You pay a \$352 copay per day for days 61-90</p> <p>You pay a \$704 per lifetime reserve day</p> <p>These are 2020 cost sharing amounts and may change for 2021. Valor Health Plan will provide updated rates as soon as they are released.</p> <p>Cost shares are applied starting on the first day of admission and do not include the date of discharge.</p> <p>If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost sharing you would pay at a network hospital.</p>
Outpatient Hospital	<p>A 20% of the cost for Medicare covered services</p> <p>Prior authorization required</p>
Doctor Visits <ul style="list-style-type: none"> • Primary • Specialists 	<p>You pay 20% per visit</p> <p>You pay 20% per visit</p>
Preventative Care (e.g., flu vaccine, diabetic screenings)	<p>You pay nothing</p> <p>Other preventative services are available. There are some covered services that have a cost.</p>
Emergency Care	<p>20% of the cost of Medicare covered services (Up to \$90)</p> <p>If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must return to a network hospital in order for your care to continue to be covered.</p>

Premiums and Benefits	Valor Health Plan (HMO-SNP)
Urgently Needed Services	20% of the cost for Medicare covered services (up to \$65) and up to 3 days
Diagnostic Services/Labs/Imaging <ul style="list-style-type: none"> • Diagnostic tests and procedures • Lab services • MRI, CAT Scan • X-Rays 	20% of the cost for Medicare covered services A separate facility charge could apply for the facility in which the services are received. Prior Authorization is required for some services In addition, DME, Part B drugs, physicians' services and doctor's office visit cost share may also apply Authorization required for high tech radiological services such as CT, CAA, MRI, MRA, and PET scans No authorization is required for X-Ray services
Hearing Services <ul style="list-style-type: none"> • Routine hearing exam • Hearing aid 	20% of the cost of Medicare covered services
Dental Services	20% of the cost for Medicare covered services In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare.
Vision Services	20% of the cost for Medicare covered services
Mental Health Services <ul style="list-style-type: none"> • Outpatient group therapy/ individual therapy visit 	20% of the cost for Medicare covered services
Skilled Nursing Facility	You pay nothing for the first 20 days of each benefit period. You pay \$176 per day for days 21-100 You pay all costs for each day after day 100 These are 2020 cost sharing amounts and may change for 2021. Valor Health Plan will provide updated rates as soon as they are released 3 day inpatient hospital stay prior to SNF admission is not required
Physical Therapy	20% of the cost for Medicare covered services Prior authorization required

Premiums and Benefits	Valor Health Plan (HMO-SNP)		
Ambulance	20% of the cost for Medicare covered services		
Transportation	Not covered		
Medicare Part B Drugs	20% of the cost of Medicare covered services		
Durable Medical Equipment	20% of the cost for Medicare covered services Authorization required for charges greater of \$1,000 or more.		
Ambulatory Surgery Center	20% of the cost for Medicare covered services Prior authorization required		
Outpatient Prescription Drugs			
Stage 1 <i>Yearly Deductible Stage</i>	Stage 2 <i>Initial Coverage Stage</i>	Stage 3 <i>Coverage Gap Stage</i>	Stage 4 <i>Catastrophic Coverage Stage</i>
<p>You begin in this payment stage when you fill your first prescription of the year. During this stage, you pay the full cost of your brand name drugs.</p> <p>You stay in this stage until you have paid \$445 for your brand name drugs (\$445 is the amount of your brand name deductible).</p>	<p>During this stage, the plan pays its share of the cost of your generic drugs and you pay your share of the cost.</p> <p>After you (or others on your behalf) have met your brand name deductible, the plan pays its share of the costs of your brand name drugs and you pay your share.</p> <p>You stay in this stage until your year-to-date “total drug costs” (your payments plus any Part D plan’s payments) total \$4,130.</p>	<p>During this stage, you pay 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs.</p> <p>You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$6,550. This amount and rules for counting costs toward this amount have been set by Medicare.</p>	<p>During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2021).</p>
Optional Supplemental Benefits			
Over-the-Counter Products	\$150 per calendar quarter for OTC items		

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



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