

YOU'RE GETTING THE SAME GREAT BENEFITS PLUS MORE!



See what's new and what's staying the same with your Experience Health Medicare AdvantageSM (HMO) plan.

Plan Highlights	2021 Benefits:	Change from 2020 Benefits:
Monthly Premium	\$0	IMPROVED (now NO COST to you)
Medical Deductible	\$0	NO CHANGE (still access your benefits from day one)
PCP Office Visit	\$0 copay	NO CHANGE (still NO COST to you)
Specialist Office Visit	\$35 copay	NO CHANGE
Emergency Room	\$90 copay	NO CHANGE (still worldwide coverage)
Urgent Care	\$50 copay	NO CHANGE (still worldwide coverage)
Preventive Care	\$0 copay	NO CHANGE (still NO COST to you)
Diabetes Supplies	\$0 copay	NO CHANGE (still NO COST to you)
Outpatient Mental Health	\$25 copay	IMPROVED (now with a LOWER copay)
Diagnostics		
X-ray	\$10 copay	IMPROVED (now with a LOWER copay)
Labs	\$8 copay	IMPROVED (predictable copay instead of coinsurance)
CT Scan	\$75 copay	IMPROVED (predictable copay instead of coinsurance)
MRI	\$100 copay	IMPROVED (predictable copay instead of coinsurance)
PET Scan	\$150 copay	IMPROVED (predictable copay instead of coinsurance)
Inpatient Hospital	\$300 copay per day for days 1–6 \$0 copay per day for days 7+	NO CHANGE
Outpatient Hospital	\$300 copay per visit	NO CHANGE
Skilled Nursing Facility	\$0 copay per day for days 1–20 \$165 copay per day for days 21–52 \$0 copay per day for days 53–100	NO CHANGE

SEE OTHER SIDE FOR MORE >

Plan Highlights	2021 Benefits:	Change from 2020 Benefits:
Prescription Drug Benefits:		
Tier 1	\$0	NO CHANGE
Tier 2	\$5	(Still have NO annual deductible)
Tier 3	\$45	IMPROVED
Tier 4	\$99	(Now subject to a lower \$100 combined annual drug deductible)
Tier 5	30%	
Tier 6	\$0	NO CHANGE (Still have NO annual deductible)
Select Insulin	\$35 copay for insulin through the Part D Senior Savings Model (PDSS)	IMPROVED (Through the Part D Senior Savings Model)
Valuable Extras:		
Fitness	\$0 copay for SilverSneakers® online fitness programs, gym memberships, and more	IMPROVED (expanded online options)
Hearing	\$0 copay for routine hearing exams and big discounts on hearing aids (\$699 – \$999 copay)	NO CHANGE (still NO cost routine hearing exams)
Vision	\$20 copay for routine eye exams and a \$250 annual eyewear allowance	IMPROVED (increased eyewear allowance)
Dental	\$1,000 total annual reimbursement – \$500 for preventive and \$500 for comprehensive (reimbursed at 50%)	IMPROVED (preventive care increase and NEW comprehensive coverage)
OTC	\$300 annual allowance – \$75 per quarter for mail order over-the-counter drugs and supplies	NEW BENEFIT FOR 2021!
Meals	20 meals delivered to you at home after inpatient hospitalization	NEW BENEFIT FOR 2021!
Acupuncture	\$35 copay per visit for up to 20 visits per year	NEW BENEFIT FOR 2021!

**THESE EXTRAS COULD DELIVER
OVER \$5,000 IN VALUE TO YOU EACH YEAR!**
(based on full use vs. national averages)

Experience Health is an HMO plan with a Medicare contract. Enrollment in Experience Health Medicare Advantage (HMO) depends on contract renewal. **This information is not a complete description of benefits. Call 1-833-777-7394 (TTY: 711) or see your Evidence of Coverage for more information.**

To join Experience Health Medicare Advantage (HMO), you must have Medicare Part A and Part B, and live in the service area (Durham, Franklin, Granville, Lee, Orange, Person, Vance or Wake counties, North Carolina). Please contact the plan for more information.

Medicare beneficiaries may also enroll in Experience Health Medicare Advantage (HMO) through the CMS Medicare Online Enrollment Center located at www.medicare.gov.

Other providers are available in our network. Out-of-network/non-contracted providers are under no obligation to treat Experience Health Medicare Advantage (HMO) members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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