

Michigan
2012

Summary of Benefits

Molina Medicare Options Plus HMO SNP

Genesee, Kent, Macomb, Montcalm, Oakland, Saginaw and Wayne Counties

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CMS Approved 9/13/2011



2012 SUMMARY OF BENEFITS
MICHIGAN: H5926
PLAN 001

MOLINA MEDICARE OPTIONS PLUS (HMO SNP)

January 1, 2012 – December 31, 2012

Genesee, Kent, Macomb, Montcalm,
Oakland, Saginaw and Wayne

Section 1 – Introduction to Summary of Benefits

Thank you for your interest in Molina Medicare Options Plus (HMO SNP). Our plan is offered by MOLINA HEALTHCARE OF MICHIGAN, a Medicare Advantage Health Maintenance Organization (HMO) Special Needs Plan (SNP). This plan is designed for people who meet specific enrollment criteria.

You may be eligible to join this plan if you receive assistance from the state and Medicare.

All cost sharing in this summary of benefits is based on your level of Medicaid eligibility.

Please call Molina Medicare Options Plus (HMO SNP) to find out if you are eligible to join. Our number is listed at the end of this introduction.

This Summary of Benefits tells you some features of our plan. It doesn't list every service we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Molina Medicare Options Plus (HMO SNP) and ask for the "Evidence of Coverage."

YOU HAVE CHOICES IN YOUR HEALTH CARE

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Molina Medicare Options Plus (HMO SNP). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

If you are eligible for both Medicare and Medicaid (dual eligible) you may join or leave a plan at any time.

Please call Molina Medicare Options Plus (HMO SNP) at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

HOW CAN I COMPARE MY OPTIONS?

You can compare Molina Medicare Options Plus (HMO SNP) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

WHERE IS MOLINA MEDICARE OPTIONS PLUS (HMO SNP) AVAILABLE?

The service area for this plan includes: Genesee, Kent, Macomb, Montcalm, Oakland, Saginaw, Wayne Counties, MI. You must live in one of these areas to join the plan.

WHO IS ELIGIBLE TO JOIN Molina Medicare Options Plus (HMO SNP)?

You can join Molina Medicare Options Plus (HMO SNP) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area.

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However, individuals with End-Stage Renal Disease generally are not eligible to enroll in Molina Medicare Options Plus (HMO SNP) unless they are members of our organization and have been since their dialysis began. You must also be enrolled in the Michigan Department of Community Health to join this plan.

Please call the plan to see if you are eligible to join.

CAN I CHOOSE MY DOCTORS?

Molina Medicare Options Plus (HMO SNP) has formed a network of doctors, specialists, and hospitals. You can only use doctors who are part of our network. The health providers in our network can change at any time.

You can ask for a current provider directory. For an updated list, visit us at www.molinamedicare.com. Our customer service number is listed at the end of this introduction.

WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?

If you choose to go to a doctor outside of our network, you must pay for these services yourself except in limited situations (for example, emergency care). Neither the plan nor the Original Medicare Plan will pay for these services.

WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN THIS PLAN?

Molina Medicare Options Plus (HMO SNP) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at www.molinamedicare.com. Our customer service number is listed at the end of this introduction.

DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?

Molina Medicare Options Plus (HMO SNP) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

WHAT IS A PRESCRIPTION DRUG FORMULARY?

Molina Medicare Options Plus (HMO SNP) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at www.molinamedicare.com.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

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HOW CAN I GET EXTRA HELP WITH MY PRESCRIPTION DRUG PLAN COSTS OR GET EXTRA HELP WITH OTHER MEDICARE COSTS?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- * 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week and see www.medicare.gov 'Programs for People with Limited Income and Resources' in the publication Medicare You.
- * The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778 or
- * Your State Medicaid Office.

WHAT ARE MY PROTECTIONS IN THIS PLAN?

All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Molina Medicare Options Plus (HMO SNP), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of Molina Medicare Options Plus (HMO SNP), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill

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your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Molina Medicare Options Plus (HMO SNP) for more details.

WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact Molina Medicare Options Plus (HMO SNP) for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and Infusion Drugs administered through DME.

WHERE CAN I FIND INFORMATION ON PLAN RATINGS?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our customer service number is listed below.

Please call Molina Healthcare of Michigan for more information about Molina Medicare Options Plus (HMO SNP). Visit us at www.molinamedicare.com or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m. Eastern

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Current members should call toll-free (800)-665-3072 for questions related to the Medicare Advantage Program.
(TTY/TDD (800)-346-4128)

Prospective members should call toll-free (866)-403-8293 for questions related to the Medicare Advantage Program.
(TTY/TDD (800)-346-4128)

Current members should call locally (800)-665-3072 for questions related to the Medicare Advantage Program.
(TTY/TDD (800)-346-4128)

Prospective members should call locally (866)-403-8293 for questions related to the Medicare Advantage Program.
(TTY/TDD (800)-346-4128)

Current members should call toll-free (800)-665-3072 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (800)-346-4128)

Prospective members should call toll-free (866)-403-8293 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (800)-346-4128)

Current members should call locally (800)-665-3072 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (800)-346-4128)

Prospective members should call locally (866)-403-8293 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (800)-346-4128)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Or, visit www.medicare.gov on the web.

This document may be available in other formats such as Braille, large print or other alternate formats.

This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

Este documento puede estar disponible para personas que no hablan el idioma inglés. Para más información, llame al departamento de servicios para miembros al número que aparece arriba.

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If you have any questions about this plan’s benefits or costs, please contact Molina Healthcare of Michigan for details.

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Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
IMPORTANT INFORMATION		
1 - Premium and Other Important Information	<p>In 2012 the monthly Part B Premium is \$0 and the annual Part B deductible amount is \$0.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p>General</p> <p>* Depending on your level of Medicaid eligibility, you may not have any cost-sharing responsibility for original Medicare services</p> <p>** Please consult with your plan about cost sharing when receiving services from out-of-network providers.</p> <p>\$0 monthly plan premium*</p> <p>In-Network</p> <p>\$0 annual deductible.*</p> <p>\$6,700 out-of-pocket limit for Medicare-covered services. However, in this plan you will have no cost sharing responsibility for Medicare-covered services, based on your level of Medicaid eligibility.</p>
2 - Doctor and Hospital Choice (For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)	You may go to any doctor, specialist or hospital that accepts Medicare.	<p>In-Network</p> <p>You must go to network doctors, specialists, and hospitals.</p> <p>Referral required for network specialists (for certain benefits).</p>
INPATIENT CARE		
3 - Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)	<p>For each benefit period:</p> <p>Days 1 - 60: \$0 deductible</p> <p>Days 61 - 90: \$0 per day</p> <p>Days 91 - 150: \$0 per lifetime reserve day</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p>	<p>In-Network</p> <p>Plan covers 90 days each benefit period. You will not be charged additional cost sharing for professional services</p> <p>\$0 annual deductible*</p> <p>\$0 copay*</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p style="text-align: right;"><i>continued on next page</i></p>

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<p><i>continued from previous page</i></p> <p>3 - Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.</p>	
<p>4 - Inpatient Mental Health Care</p>	<p>For each benefit period: Days 1 - 60: \$0 deductible Days 61 - 90: \$0 per day Days 91 - 150: \$0 per lifetime reserve day</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p>	<p>In-Network \$0 copay*</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>\$0 annual deductible*</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>
<p>5 - Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)</p>	<p>In 2012 the amounts for each benefit period after at least a 3-day covered hospital stay are: Days 1 - 20: \$0 per day Days 21 - 100: \$0 per day</p> <p>100 days for each benefit period.</p> <p>A “benefit period” starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.</p>	<p>General Authorization rules may apply.</p> <p>In-Network Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required. \$0 annual deductible*</p> <p>\$0 copay for SNF services*</p> <p>You will not be charged additional cost sharing for professional services</p> <p>For Non-Medicare Supplemental SNF stays: Days 1 - 20: \$0 per day Days 21 - 100: \$0 per day</p>

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6 - Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	\$0 copay.	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered home health visits*
7 - Hospice	You must get care from a Medicare-certified hospice.	General You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.
OUTPATIENT CARE		
8 - Doctor Office Visits	0% coinsurance	General Authorization rules may apply. In-Network \$0 copay for each primary care doctor visit for Medicare-covered benefits.* \$0 copay for the cost of each in-area, network urgent care Medicare-covered visit.* \$0 copay for each specialist doctor visit for Medicare-covered benefits.*
9 - Chiropractic Services	Supplemental routine care not covered 0% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered chiropractic visits* Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.

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Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
10 - Podiatry Services	Supplemental routine care not covered. 0% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered podiatry benefits.*</p> <p>0% of the cost for up to 12 supplemental routine visit(s) every year</p> <p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p>
11 - Outpatient Mental Health Care	<p>0% coinsurance for most outpatient mental health services</p> <p>0% coinsurance of the Medicare-approved amount for each service you get from a qualified professional as part of a Partial Hospitalization Program.</p> <p>“Partial hospitalization program” is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor’s or therapist’s office and is an alternative to inpatient hospitalization.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered Mental Health visits*</p> <p>\$0 copay for each Medicare-covered visit with a psychiatrist*</p> <p>\$0 copay for Medicare-covered partial hospitalization program services*</p>
12 - Outpatient Substance Abuse Care	0% coinsurance	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered visits*</p>
13 - Outpatient Services/ Surgery	<p>0% coinsurance for the doctor’s services</p> <p>0% coinsurance for ambulatory surgical center facility services</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for each Medicare-covered ambulatory surgical center visit*</p> <p>\$0 copay for each Medicare-covered outpatient hospital facility visit*</p>

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14 - Ambulance Services (medically necessary ambulance services)	0% coinsurance	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered ambulance benefits.*
15 - Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	0% coinsurance for the doctor’s services 0% outpatient hospital facility emergency services. Not covered outside the U.S. except under limited circumstances.	General \$0 copay for Medicare-covered emergency room visits* Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.
16 - Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	0% coinsurance NOT covered outside the U.S. except under limited circumstances.	General \$0 copay for Medicare-covered urgently-needed-care visits*
17 - Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	0% coinsurance	General Authorization rules may apply. In-Network There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits. \$0 copay for Medicare-covered Occupational Therapy visits* \$0 copay for Medicare-covered Physical and/or Speech and Language Therapy visits*
OUTPATIENT MEDICAL SERVICES AND SUPPLIES		
18 - Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	0% coinsurance	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered items*

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Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
19 - Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)	0% coinsurance	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered items*
20 - Diabetes Programs and Supplies	0% coinsurance for diabetes self-management training 0% coinsurance for diabetes supplies 0% coinsurance for diabetic therapeutic shoes or inserts	General Authorization rules may apply. In-Network \$0 copay for Diabetes self-management training* \$0 copay for: - Diabetes monitoring supplies* - Therapeutic shoes or inserts*
21 - Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	0% coinsurance for diagnostic tests and x-rays \$0 copay for Medicare-covered lab services Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol. 0% coinsurance for the digital rectal exam and other related services. Covered once a year for all men with Medicare over age 50.	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered: - lab services* - diagnostic procedures and tests* - X-rays* - diagnostic radiology services (not including X-rays)* - therapeutic radiology services*

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Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
22 - Cardiac and Pulmonary Rehabilitation Services	<p>0% coinsurance for Cardiac Rehabilitation services</p> <p>0% coinsurance for Pulmonary Rehabilitation services</p> <p>0% coinsurance for Intensive Cardiac Rehabilitation services This applies to program services provided in a doctor’s office. Specified cost sharing for program services provided by hospital outpatient departments.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for: -Medicare-covered Cardiac Rehabilitation Services* -Medicare-covered Intensive Cardiac Rehabilitation Services* -Medicare-covered Pulmonary Rehabilitation Services*</p>
PREVENTIVE SERVICES		
23 - Preventive Services and Wellness/Education Programs	<p>No coinsurance, copayment or deductible for the following:</p> <ul style="list-style-type: none"> - Abdominal Aortic Aneurysm Screening - Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions. - Cardiovascular Screening - Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk. - Colorectal Cancer Screening - Diabetes Screening - Influenza Vaccine - Hepatitis B Vaccine for people with Medicare who are at risk - HIV Screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor’s visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. 	<p>General \$0 copay for all preventive services covered under Original Medicare at zero cost sharing:</p> <ul style="list-style-type: none"> - Abdominal Aortic Aneurysm screening - Bone Mass Measurement - Cardiovascular Screening - Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) - Colorectal Cancer Screening - Diabetes Screening - Influenza Vaccine - Hepatitis B Vaccine - HIV Screening - Breast Cancer Screening (Mammogram) - Medical Nutrition Therapy Services - Personalized Prevention Plan Services (Annual Wellness Visits) - Pneumococcal Vaccine - Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) - Smoking Cessation (Counseling to stop smoking) - Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)

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<p><i>continued from previous page</i></p> <p>23 - Preventive Services and Wellness/Education Programs</p>	<ul style="list-style-type: none"> - Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39. - Medical Nutrition Therapy Services Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease - Personalized Prevention Plan Services (Annual Wellness Visits) - Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information. - Prostate Cancer Screening, Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50. - Smoking Cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits. - Welcome to Medicare Physical Exam (initial preventive physical exam) When you join Medicare Part B, then you are eligible as follows. During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months. 	<p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p> <p>In-Network The plan covers the following supplemental education/wellness programs:</p> <ul style="list-style-type: none"> - Written health education materials, including Newsletters - Nutritional benefit - Additional Smoking Cessation - Nursing Hotline

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Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
24 - Kidney Disease and Conditions	<p>0% coinsurance for renal dialysis</p> <p>0% coinsurance for kidney disease education services</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for renal dialysis* \$0 copay for kidney disease education services*</p>
25 - Outpatient Prescription Drugs	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p>Drugs covered under Medicare Part B</p> <p>General \$0 annual deductible for Part B-covered drugs.* \$0 copay for Part B covered chemotherapy drugs and other Part-B covered drugs.*</p> <p>Drugs covered under Medicare Part D</p> <p>General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.molinamedicare.com on the web.</p> <p>Different out-of-pocket costs may apply for people who -have limited incomes, -live in long term care facilities, or -have access to Indian/Tribal/Urban (Indian Health Service) providers.</p> <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan’s service area (for instance when you travel).</p> <p>Total yearly drug costs are the total drug costs paid by you, the plan, and Medicare.</p> <p style="text-align: right;"><i>continued on next page</i></p>

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If you have any questions about this plan’s benefits or costs, please contact Molina Healthcare of Michigan for details.

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Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
<p><i>continued from previous page</i></p> <p>25 - Outpatient Prescription Drugs</p>		<p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition. Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Molina Medicare Options Plus (HMO SNP) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan’s website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p> <p>If you request a formulary exception for a drug and plan name approves the exception, you will pay the generic cost share for generic drugs and the brand cost share for brand drugs.</p> <p>In-Network You pay a \$0 annual deductible.</p> <p>Initial Coverage Depending on your income and institutional status, you pay the following:</p> <p>For generic drugs (including brand drugs treated as generic), either:</p> <ul style="list-style-type: none"> - A \$0 copay; or - A \$1.10 copay; or - A \$2.60 copay <p style="text-align: right;"><i>continued on next page</i></p>

Section 2 – Summary of Benefits

If you have any questions about this plan’s benefits or costs, please contact Molina Healthcare of Michigan for details.

Section II - Summary of Benefits		
Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
<p><i>continued from previous page</i></p> <p>25 - Outpatient Prescription Drugs</p>		<p>For all other drugs, either:</p> <ul style="list-style-type: none"> - A \$0 copay or - A \$3.30 copay or - A \$6.50 copay. <p>Catastrophic Coverage You pay a \$0 copay.</p> <p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan’s service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy’s full charge for the drug and submit documentation to receive reimbursement from Molina Medicare Options Plus (HMO SNP).</p> <p>Out-of-Network Initial Coverage Depending on your income and institutional status, you will be reimbursed by Molina Medicare Options Plus (HMO SNP) up to the plan’s cost of the drug minus the following:</p> <p>For generic drugs (including brand drugs treated as generic), either:</p> <ul style="list-style-type: none"> - A \$0 copay; or - A \$1.10 copay; or - A \$2.60 copay <p>For all other drugs purchased out-of-network, either:</p> <ul style="list-style-type: none"> - A \$0 copay or - A \$3.30 copay or - A \$6.50 copay. <p>Out-of-Network Catastrophic Coverage You will be reimbursed in full for drugs purchased out-of-network.</p>

Section 2 – Summary of Benefits

If you have any questions about this plan’s benefits or costs, please contact Molina Healthcare of Michigan for details.

Section II - Summary of Benefits		
Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
26 - Dental Services	Preventive dental services (such as cleaning) not covered.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered dental benefits* \$0 copay for the following preventive dental benefits: - up to 2 oral exam(s) every year - up to 2 cleaning(s) every year - up to 2 fluoride treatment(s) every year - up to 1 dental x-ray(s) Plan offers additional comprehensive dental benefits. \$1,000 plan coverage limit for dental benefits every year</p>
27 - Hearing Services	Supplemental routine hearing exams and hearing aids not covered. 0% coinsurance for diagnostic hearing exams.	<p>General Authorization rules may apply.</p> <p>In-Network In general, supplemental routine hearing exams and hearing aids not covered. \$0 copay for Medicare-covered diagnostic hearing exams*</p>
28 - Vision Services	0% coinsurance for diagnosis and treatment of diseases and conditions of the eye. Supplemental routine eye exams and glasses not covered. Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery. Annual glaucoma screenings covered for people at risk.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for diagnosis and treatment for diseases and conditions of the eye* \$0 copay for - one pair of eyeglasses or contact lenses after cataract surgery * - glasses - contacts - lenses - frames - 0% of the cost for up to 1 supplemental routine eye exam(s) every year</p>

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Section 2 – Summary of Benefits

If you have any questions about this plan’s benefits or costs, please contact Molina Healthcare of Michigan for details.

Section II - Summary of Benefits		
Benefit	Original Medicare	Molina Medicare Options Plus (HMO SNP)
<i>continued from previous page</i> 28 - Vision Services		\$200 plan coverage limit for eye wear every two years. Plan offers additional vision benefits. Contact plan for details.
Over-the-Counter Items	Not covered.	General Please visit our plan website to see our list of covered Over-the-Counter items. OTC items may be purchased only for the enrollee. Please contact the plan for specific instructions for using this benefit.
Transportation (Routine)	Not covered.	In-Network \$0 copay for up to 50 one-way trip(s) to plan-approved location every year
Acupuncture	Not covered.	In-Network This plan does not cover Acupuncture.

Section 4 – Summary of Benefits

A Medicare Advantage Prescription Drug Special Needs plan (MAPD-SNP) is available to anyone receiving Medical Assistance from both the State and Medicare. **This means, as a member of our plan, you must access benefits that are covered by both programs through Medicare (Molina Medicare Options Plus (HMO SNP)) first and then your State Medicaid program.**

If you qualify for this Special Needs Plan, you are not subject to cost sharing for Medicare Part A and Part B services when the state is responsible for those amounts. Please contact Member Services if you believe you have received a bill in error.

Once you have reached your limit for a service in the Medicare program, you might be able to continue getting the benefit through the Medicaid program. In some cases, Medicaid will pay for services or costs that Medicare does not (such as routine dental and vision care, and hearing aids). For SNP covered benefits, there is no Medicaid co-pay. However, for benefits only covered under Medicaid, co-pays may apply.

If you have questions about how your benefits are coordinated between the two programs, please contact -

- Medicare – Molina Medicare Options Plus (HMO SNP) Member Services at 1-800-665-3072, TTY/TDD 1-800-346-4128, Monday – Sunday 8:00 AM to 8:00 PM, local time.
- Medicaid – through your State Medicaid office: Michigan Department of Community Health, 1-517-373-3740, TTY 1-800-649-3777, Capital View Building, 201 Townsend Street, Lansing, Michigan 48913, www.michigan.gov/mdch.

The information below is a summary of the benefits offered between your Medicaid and Medicare coverage.

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
Ambulance	\$0 copayment – Covered for emergency transportation.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered ambulance benefits.*</p>
Dialysis	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for renal dialysis* \$0 copay for kidney disease education services*</p>
Health education for diabetes and heart disease	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Diabetes self management training*</p> <p>In-Network The plan covers the following supplemental education/wellness programs: - Written health education materials, including Newsletters - Nutritional benefit - Additional Smoking Cessation - Nursing Hotline</p>
Home health and hospice care	\$0 copayment – Covered benefit.	<p>Home Health Care</p> <p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered home health visits*</p> <p style="text-align: right;"><i>continued on next page</i></p>

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
<p><i>continued from previous page</i></p> <p><i>Home health and hospice care</i></p>		<p>Hospice General You must get care from a Medicare certified hospice. Your plan will pay for a consultative visit before you select hospice.</p>
<p>Hospital care (including Emergency room, inpatient, and outpatient services)</p>	<p>\$50 copayment ** – Day 1 Inpatient Hospital Stay</p> <p>\$1 copayment ** – Outpatient Hospital Visit</p> <p>\$3 copayment – Non-emergency visit in the Emergency Room</p>	<p>Inpatient Hospital Care General Plan covers 90 days each benefit period. You will not be charged additional cost sharing for professional services \$0 annual deductible* \$0 copayment* Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p>Outpatient Services/Surgery General Authorization rules may apply.</p> <p>In-Network \$0 copay for each Medicare-covered ambulatory surgical center visit* \$0 copay for each Medicare-covered outpatient hospital facility visit*</p> <p>Emergency Care General \$0 copay for Medicare-covered emergency room visits* Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.</p>
<p>Immunizations (shots)</p>	<p>\$0 copayment – Covered benefit.</p>	<ul style="list-style-type: none"> - Influenza Vaccine - Hepatitis B Vaccine - Pneumococcal Vaccine

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
Lab services	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply</p> <p>In-Network. \$0 copayment for Medicare covered Lab services</p>
X-ray services	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copayment for Medicare covered X-ray services</p>
Medical supplies & equipment	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered items*</p>
Mental Health Services	\$0 copayment – Up to 20 visits per calendar year and then provided under Community Mental Health Services program.	<p>Outpatient Mental Health Care</p> <p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered Mental Health visits* \$0 copay for each Medicare-covered visit with a psychiatrist* \$0 copay for Medicare-covered partial hospitalization program services*</p> <p>Outpatient Substance Abuse Care</p> <p>General Authorization rules may apply. \$0 copay for Medicare-covered visits*</p>

continued on next page

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
<p><i>continued from previous page</i></p> <p><i>Mental Health Services</i></p>		<p>Inpatient Mental Health Care In-Network \$0 copay* You get up to 190 days if inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital. \$0 annual deductible* Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>
Office visits	\$2 copayment ** – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for each primary care doctor visit for Medicare-covered benefits.* \$0 copay for the cost of each in-area, network urgent care Medicare covered visit.* \$0 copay for each specialist doctor visit for Medicare-covered benefits.*</p>
Oxygen/Respiratory therapy	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for: Medicare-covered Pulmonary Rehabilitation Services*</p>

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
Pharmacy/Prescriptions	<p>Covered under Part D for set copayments.</p> <p>\$1 copayment –Generic Medicaid covered drugs that are not covered by Medicare Part D.</p> <p>\$3 copayment – Brand Name Medicaid covered drugs that are not covered by Medicare Part D.</p>	<p>Drugs covered under Medicare Part B General \$0 annual deductible for Part B covered drugs.* \$0 copay for Part B covered chemotherapy drugs and other Part-B covered drugs.*</p> <p>In-Network You pay a \$0 annual deductible.</p> <p>Initial Coverage Depending on your income and institutional status, you pay the following: For generic drugs (including brand drugs treated as generic), either: - A \$0 copay; or - A \$1.10 copay; or - A \$2.60 copay For all other drugs, either: - A \$0 copay or - A \$3.30 copay or - A \$6.50 copay.</p> <p>Catastrophic Coverage You pay a \$0 copay.</p> <p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan’s service area where there is no network pharmacy. You may have to pay more than your normal cost sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy’s full charge for the drug and submit documentation to receive reimbursement from Molina Medicare Options Plus (HMO SNP).</p> <p style="text-align: right;"><i>continued on next page</i></p>

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
<p><i>continued from previous page</i></p> <p>Pharmacy/Prescriptions</p>		<p>Out-of-Network Initial Coverage Depending on your income and institutional status, you will be reimbursed by Molina Medicare Options Plus (HMO SNP) up to the plan's cost of the drug minus the following: For generic drugs (including brand drugs treated as generic), either: - A \$0 copay; or - A \$1.10 copay; or - A \$2.60 copay For all other drugs purchased out-of-network, either: - A \$0 copay or - A \$3.30 copay or - A \$6.50 copay. Out-of-Network Catastrophic Coverage You will be reimbursed in full for Drugs purchased out-of-network.</p>
Physical, occupational & speech therapy	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network There may be limits on physical therapy, occupational therapy, and speech and language pathology services If so, there may be exceptions to these limits. \$0 copay for Medicare-covered Occupational Therapy visits* \$0 copay for Medicare-covered Physical and/or Speech and Language Therapy visits*</p>

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
Podiatry services	\$2 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered podiatry benefits.* 0% of the cost for up to 12 supplemental routine visit(s) every year Medicare-covered podiatry benefits are for medically-necessary foot care.</p>
Prosthetics and Orthotics	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered items*</p>
Specialty care	\$0 copayment – Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for each specialist doctor visit for Medicare-covered benefits.*</p>
Surgery in a hospital or in an ambulatory surgery center	\$0 copayment – Covered benefit.	<p>Inpatient Hospital Care Plan covers 90 days each benefit period. You will not be charged additional cost sharing for professional services \$0 annual deductible* \$0 copayment* Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p>Outpatient Services/Surgery General Authorization rules may apply.</p> <p style="text-align: right;"><i>continued on next page</i></p>

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
<p><i>continued from previous page</i></p> <p><i>Surgery in a hospital or in an ambulatory surgery center</i></p>		<p>In-Network \$0 copay for each Medicare-covered ambulatory surgical center visit* \$0 copay for each Medicare-covered outpatient hospital facility visit*</p> <p>Emergency Care General \$0 copay for Medicare-covered emergency room visits* Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.</p>
Urgent care	\$2 copayment * – at free standing urgent care clinics.	<p>General \$0 copay for Medicare-covered urgently-needed-care visits*</p>
Dental care	\$3.00 copayment ** –Covered benefit.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered dental benefits* \$0 copay for the following preventive dental benefits: - up to 2 oral exam(s) every year - up to 2 cleaning(s) every year - up to 2 fluoride treatment(s) every year - up to 1 dental x-ray(s) Plan offers additional comprehensive dental benefits. \$1,000 plan coverage limit for dental benefits every year</p>

Section 4 – Summary of Benefits

Section IV - Summary of Benefits		
Benefit Category	Medicaid	Molina Medicare Options Plus (HMO SNP) Benefits
Eyeglasses and fitting services	\$2 copayment – Routine eye exams, eyeglasses, contact lenses and other vision supplies covered for beneficiaries under age 21. Low-vision eyeglasses, contact lenses, optical devices, and other related low-vision supplies and services covered for beneficiaries age 21 and older.	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for diagnosis and treatment for diseases and conditions of the eye* \$0 copay for - one pair of eyeglasses or contact lenses after cataract surgery * - glasses - contacts - lenses - frames - 0% of the cost for up to 1 supplemental routine eye exam(s) every year \$200 plan coverage limit for eyewear every two years. Plan offers additional vision benefits. Contact plan for details.</p>
Hearing aids	Not a covered benefit for beneficiaries age 21 and older.	Not a covered benefit.
Transportation – non – emergency to and from medical appointments other than Ambulance	Covered benefit with limitations.	<p>In-Network \$0 copay for up to 50 one-way trip(s) to plan-approved location every year</p>
	**State FFS copayments are for persons 21 and over and not enrolled in a Medicaid health plan.	* Depending on your level of Medicaid eligibility, you may not have any cost-sharing responsibility for original Medicare services