

2023



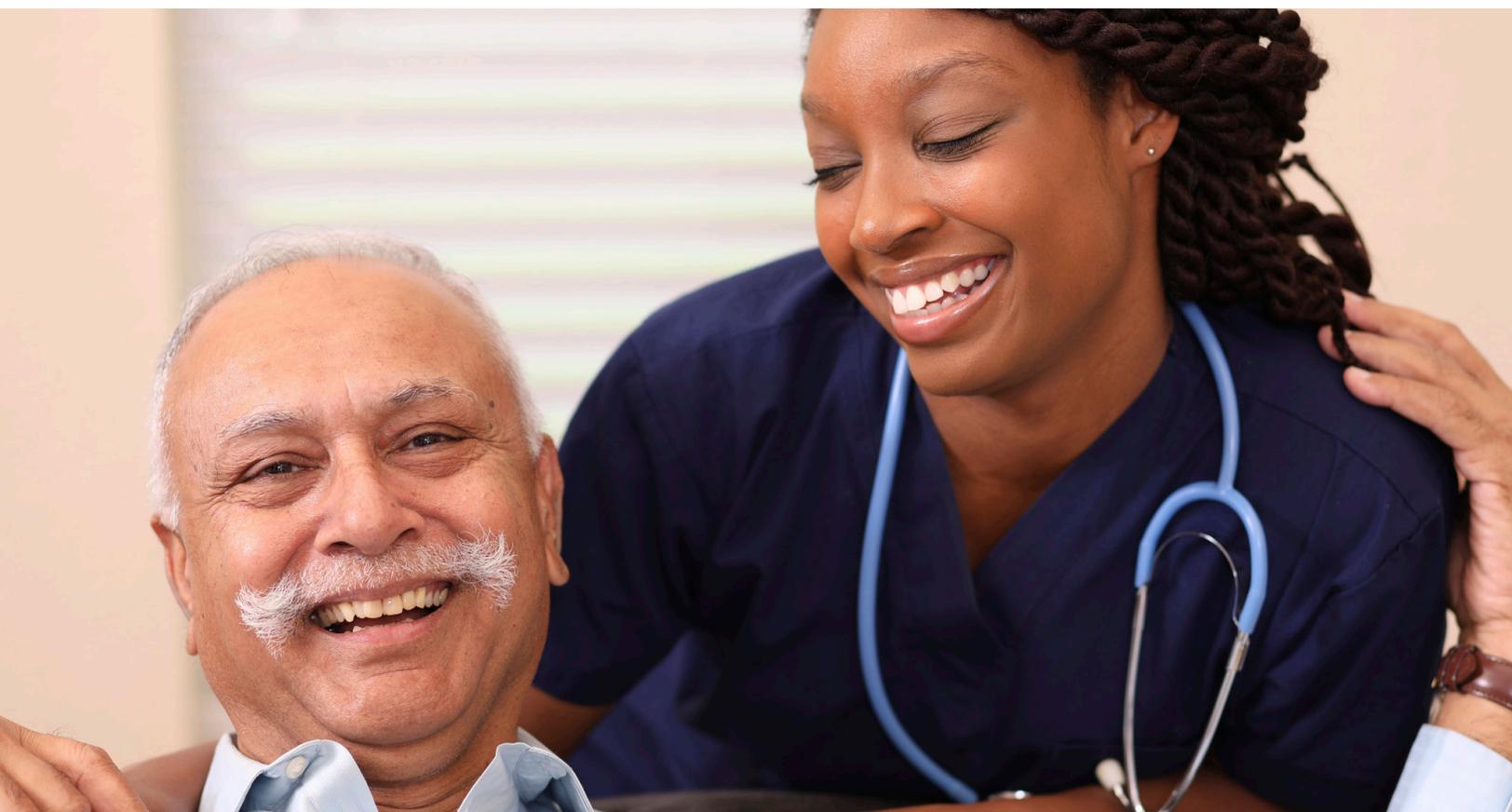
Summary of Benefits

AgeWell New York Advantage Plus (HMO D-SNP)

A Medicaid Advantage Plus (MAP) Plan & Dual Special Needs Plan

A Medicare Advantage Prescription Drug Plan (MAPD) with coordinated community based long term care services and access to both Medicare and Medicaid benefits, under a single managed care plan.

Bronx, Kings (Brooklyn), Nassau, New York (Manhattan), Queens & Westchester



The Way to Age Well in New York

AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

Introduction

This document is a brief summary of the benefits and services covered by AgeWell New York Advantage Plus (HMO D-SNP). It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of AgeWell New York Advantage Plus (HMO D-SNP). Key terms and their definitions appear in alphabetical order in the last chapter of the *Evidence of Coverage*.

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If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

A. Disclaimers



This is a summary of health services covered by AgeWell New York Advantage Plus (HMO D-SNP) for 2023. This is only a summary. Read the *Evidence of Coverage* for the full list of benefits.

❖ Understand the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit www.agewellnewyork.com or call **1-866-237-3210** (TTY/TDD: **1-800-662-1220**) to view a copy of the EOC.
 - Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
 - Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ❖ AgeWell New York, LLC is a Health Maintenance Organization (HMO) plan with a Medicare contract. AgeWell New York, LLC has a State Medicaid Agency Contract with New York State Department of Health, and a New York State Medicaid contract for AgeWell New York Advantage Plus (HMO D- SNP). Enrollment in AgeWell New York, LLC depends on contract renewal. ATTENTION: If you speak Spanish, language assistance services are available to you free of charge. Call **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). ATENCIÓN: si hablas español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). Assistance services for other languages are also available free of charge at the number above.

Notice of Nondiscrimination

AgeWell New York complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. AgeWell New York does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. AgeWell New York 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)
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages

You may notify us of your preferred language and/or alternate format by contacting Member Services or your Care Manager by calling **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). We will continue to honor your request until you make a change. You can change a request for preferred language and/or format, or to update your contact member information, at any time by contacting Member Services.

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If you need these services, contact AgeWell New York Member Services at **1-866-237-3210**.

If you believe that AgeWell New York has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

AgeWell New York
Civil Rights Coordination Unit
1991 Marcus Avenue Suite M107
Lake Success, New York 11042-2057
1-866-237-3210
TTY/TDD: **1-800-662-1220**
Fax: **855-895-0778**
Email: civilrightsunit@agewellnewyork.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordination Unit 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 <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, DC 20201, **1-800-368-1019**, TTY/TDD: **1-800-537-7697**. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

- ❖ You can get this document for free in other formats, such as large print, braille, or audio. Call 1-866-237-3210 (TTY/TDD 1-800-662-1220), 7 days a week, 8:00 am – 8:00 pm. The call is free.

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❖ Multi-Language Insert

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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). Someone who speaks English/Language 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**)。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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**)。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 pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**) 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

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If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD: **1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information,** visit www.agewellnewyork.com.

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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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). 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 . سيقوم شخص (TTY/TDD: **1-800-662-1220**) **1-866-237-3210** مترجم فوري، ليس عليك سوى الاتصال بنا على بمساعدتك. هذه خدمة مجانية ما يتحدث العربية.

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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**) 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). Un nostro incaricato che parla Italiano vi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). 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 **1-866-237-3210** (TTY/TDD: **1-800-662-1220**). 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、**1-866-237-3210** (TTY/TDD: **1-800-662-1220**)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。

You can read the *Medicare & You* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can access it online at the Medicare website (www.medicare.gov) or request a copy by calling 1-800-MEDICARE (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY/TDD users should call **1-877-486-2048**.



If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD: **1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.
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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

B. Frequently asked questions

The following chart lists frequently asked questions.

| Frequently Asked Questions (FAQ) | Answers |
|---|--|
| What is a Medicaid Advantage Plus (MAP/HMO) + Dual Eligible Special Needs Plan (D-SNP) plan? | <p>Our MAP plan is a Health Maintenance Organization (HMO) aligned with a Dual Eligible (Medicaid and Medicare) Special Needs Plan (D-SNP). Our plan combines your Medicaid home care and long-term care services and your Medicare services. It combines your doctors, hospital, pharmacies, home care, nursing home care, behavioral health care (mental health and substance use services), and other health care providers into one coordinated health care system. It also has care coordinators to help you manage all of your providers and services. They all work together to provide the care you need.</p> <p>Our MAP plan is called AgeWell New York Advantage Plus (HMO D-SNP).</p> |
| Will I get the same Medicare and Medicaid benefits in Advantage Plus (HMO D-SNP) that I get now? | <p>If you are coming to AgeWell New York Advantage Plus (HMO D-SNP) from Original Medicare or another Medicare plan, you may get benefits or services differently. You will get almost all of your covered Medicare and Medicaid benefits directly from AgeWell New York Advantage Plus (HMO D-SNP).</p> <p>When you enroll in AgeWell New York Advantage Plus (HMO D-SNP), you and your Care Team will work together to develop an individualized Plan of Care to address your health and support needs, reflecting your personal preferences and goals. If you are taking any Medicare Part D prescription drugs that AgeWell New York Advantage Plus (HMO D-SNP) does not normally cover, you can get a temporary supply, and we will help you to transition to another drug or get an exception for AgeWell New York Advantage Plus (HMO D-SNP) to cover your drug if medically necessary.</p> |



If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Frequently Asked Questions (FAQ) | Answers |
|---|---|
| <p>Can I use the same health care providers I use now?</p> | <p>That is often the case. If your providers (including doctors, therapists, pharmacies, and other health care providers) work with AgeWell New York Advantage Plus (HMO D-SNP) and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none"> • Providers with an agreement with us are “in-network.” You must use the providers in AgeWell New York Advantage Plus (HMO D-SNP)’s network. • If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of AgeWell New York Advantage Plus (HMO D-SNP)’s network. <p>To find out if your providers are in the plan’s network, call Member Services at 1-866-237-3210 (TTY/TDD: 1-800-662-1220 or read AgeWell New York Advantage Plus (HMO D-SNP)’s <i>Provider and Pharmacy Directory</i>. You can also visit our website at www.agewellnewyork.com for the most current listing.</p> <p>If AgeWell New York Advantage Plus (HMO D-SNP) is new for you, we will work with you to develop an individualized Plan of Care to address your needs. You can keep using the providers you use now for 90 days or until your individualized Plan of Care is completed.</p> |
| <p>What is a Care Manager?</p> | <p>A Care Manager is your main contact person at our plan. This person helps to manage all of your providers and services and make sure you get what you need.</p> <p>Members may have a Care Manager who works for the Plan as well as a specialized Health Home/Health Home Plus Care Manager (refer to E. Benefits covered outside of AgeWell New York Advantage Plus (HMO D-SNP) on page 30.</p> |
| <p>What are Managed Long Term Services and Supports (MLTSS)?</p> | <p>Managed Long-Term Services and Supports (MLTSS) are help for people who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Often these services are provided at your home or in your community, but they could also be provided in a nursing home or hospital when necessary. MLTSS is available to members who meet certain clinical and financial requirements.</p> |



If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

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| Frequently Asked Questions (FAQ) | Answers |
|--|---|
| <p>What happens if I need a service but no one in AgeWell New York Advantage Plus (HMO D-SNP)'s network can provide it?</p> | <p>Most services will be provided by our network providers. If you need a service that cannot be provided within our network, such as due to shortage of staff with necessary expertise and/or availability to provide services, AgeWell New York Advantage Plus (HMO D-SNP) will cover services provided by an out-of-network provider.</p> |
| <p>Where is AgeWell New York Advantage Plus (HMO D-SNP) available?</p> | <p>The service area for this plan includes: Bronx, Kings Nassau, New York, Manhattan, Queens, and Westchester Counties, New York. You must live in one of these areas to join the plan.</p> |
| <p>What is prior authorization?</p> | <p>Prior authorization means that you must get approval from AgeWell New York Advantage Plus (HMO D-SNP) before AgeWell New York Advantage Plus (HMO D-SNP) will cover a specific service, item, or drug or out-of-network provider. AgeWell New York Advantage Plus (HMO D-SNP) may not cover the service, item or drug if you don't get prior approval. If you need urgent or emergency care or out-of-area dialysis services, you don't need to get approval first. AgeWell New York Advantage Plus (HMO D-SNP) can provide you with a list of services or procedures that require you to get prior authorization from AgeWell New York Advantage Plus (HMO D-SNP) before the service is provided.</p> <p>Refer to Chapter 3, of the <i>Evidence of Coverage</i> to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the <i>Evidence of Coverage</i> to learn which services require a prior authorization.</p> |
| <p>What is a referral?</p> | <p>A referral means that your primary care provider (PCP) must give you approval before you can use certain specialists or other providers in the plan's network. If you don't get approval, AgeWell New York Advantage Plus (HMO D-SNP) may not cover the services. You don't need a referral to use certain specialists, such as women's health specialists.</p> <p>AgeWell New York Advantage Plus (HMO D-SNP) can provide you with a list of services that require you to get a referral from your PCP before the service is provided. For more information on when a referral is needed, call Member Services at the numbers in the footer of this document, or refer to Chapter 3, of the <i>Evidence of Coverage</i>.</p> |



If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD: **1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Frequently Asked Questions (FAQ) | Answers |
|--|---|
| Do I pay a monthly amount (also called a premium) under AgeWell New York Advantage Plus (HMO D-SNP)? | No. You will not pay any monthly premiums to AgeWell New York Advantage Plus (HMO D-SNP) for your health coverage. Additionally, Medicaid will pay your Medicare Part B premium for you. |
| Do I pay a deductible as a member of AgeWell New York Advantage Plus (HMO D-SNP)? | No. You do not pay deductibles in AgeWell New York Advantage Plus (HMO D-SNP). |
| What is the maximum out-of-pocket amount that I will pay for medical services as a member of AgeWell New York Advantage Plus (HMO D-SNP)? | There is no cost sharing for medical services in AgeWell New York Advantage Plus (HMO D-SNP), so your annual out-of-pocket costs will be \$0. |

C. Overview of Services

Important plan benefits and features

\$0 monthly premium and annual deductible
\$0 copays for primary care and specialist visits

The AgeWell New York Advantage Plus (HMO-DSNP) plan gives you access to a large network of top doctors and hospitals and many plan benefits that help you live well, feel well, and age well in New York.

Plan benefits include (but are not limited to)*:

- ❖ A \$225/month (\$2,700 year) AgeWell New York Over-the-Counter (OTC) Card.
- ❖ A \$150/month (\$1,800) AgeWell New York Healthy Grocery Benefit for Members with a Diagnosis of Diabetes.
- ❖ Dental coverage that includes up to \$2,000 per year for comprehensive dental services.

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- ❖ **Care Support:** A designated Care Manager to help you meet your care goals and live independently at home.
- ❖ **Vision & Hearing:** 1 pair of eyeglasses per year; \$1,000 every 2 years toward the purchase of hearing aids.
- ❖ **Rewards Program for Completing Health or Fitness Activities**
- ❖ **Prescription drug coverage with convenient delivery options**
- ❖ **Worldwide Emergency Coverage**

*For full details about these benefits, please see the AgeWell New York Advantage Plus (HMO-DSNP)'s Evidence of Coverage, Chapter 4.

AgeWell New York Advantage Plus (HMO D-SNP) Care Management

AgeWell New York Advantage Plus (HMO D-SNP) provides coordinated community based long term care services and access to both Medicare and Medicaid benefits, under a single managed care plan. Our dedicated and bilingual team of care managers, nurses and social workers work hand-in-hand with members, their family and physicians, to help individuals manage their health and personal care needs and ensure members are living safely and independently in the comfort of their home.

One of the most important benefits for all AgeWell New York Advantage Plus (HMO D-SNP) members is having a personal Care Manager to assess your needs and coordinate your services.

We understand how complex it may be to access the right services, at the right time, and we are here to help. Your Care Manager, in consultation with a team of other health care professionals, will develop and manage a Person-Centered Service Plan (PCSP) that is customized to meet your health and wellness needs including:

- Seek and coordinate solutions to meet your health and long-term care needs including outlining the long-term care services & supports that are medically necessary for you.
- Encourage physical activities and therapies to help you maintain a quality of life.
- Provide authorization for you to start or continue receiving services, as well as make receiving these services as seamless as possible.
- Work with your Primary Care Physician and other health care providers to coordinate both your covered and non-covered services.
- Monitor and observe changes in health and daily living and provide appropriate solutions.

The Person-Centered Service Plan (PCSP) is shared with the member and the member's primary care physician, and caregivers.

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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

Navigating Medicare Options

Turning 65, or becoming Medicare eligible, means choosing health care coverage that promotes healthy living and independence, and maintains your overall well-being. There are various health care coverage options to explore, from Original Medicare to a Medicare Advantage Prescription Drug Plan (MAPD).

- Receive your Medicare benefits by joining a Medicare Advantage Prescription Drug Plan such as AgeWell New York Advantage Plus (HMO D-SNP).
- Receive your Medicare benefits through Original Medicare (Fee-for Service Medicare).
- Compare health plans through the Medicare Plan Finder at www.medicare.gov. To learn more about Original Medicare costs and coverage view the current “Medicare & You” handbook at www.medicare.gov or get a copy by calling **1-800-Medicare (1-800-633-4227)** 24 hours a day 7 days a week (TTY/ TDD: **1-877-486-2048**).

Important Numbers to Help You Access Care

| | |
|--|--|
| <p>AWNY (Member Services) 1-866-237-3210 (TTY/TDD: 1-800-662-1220) 7 days a week, 8:00 am – 8:00 pm</p> <p>Note: From April 1 to September 30 we may use alternative technologies on weekends and federal holidays.</p> <p>Search for your Prescription Drugs in the AgeWell New York Formulary (List of Covered Drugs) www.agewellnewyork.com/for-members/covered-drugs/</p> <p>Search for your doctors in the AgeWell New York Provider Directory www.agewellnewyork.com/for-members/find-a-provider/</p> | <p>Elixir (Pharmacy Services) 1-844-782-7670 (TTY/TDD: 1-800-662-1220) 7 days a week, 24 hours a day</p> <p>National Vision Administrators NVA (Vision Services) 1-844-344-1250 (TTY/TDD: 1-888-820-2990) 7 days a week, 24 hours a day</p> <p>Healthplex (Dental Services) 1-800-468-9868 (TTY/TDD: 1-800-662-1220) Monday-Friday, 8:00 am – 8:00 pm</p> |
|--|--|

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If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

The following chart is a quick overview of what services you may need and rules about the benefits.

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|---|-------------------------------------|--|
| You need hospital care | Inpatient hospital care | \$0 | Except in an emergency, your health care provider must tell the plan of your hospital admission. <i>Prior Authorization is required.</i> |
| | Outpatient hospital services (including outpatient treatment by a doctor or a surgeon) | \$0 | <i>Prior Authorization is required for certain services.</i> |
| | Ambulatory surgical center (ASC) services | \$0 | <i>Prior Authorization is required.</i> |
| You want to use a health care provider | Doctor visits (including visits to Primary Care Providers and specialists) | \$0 | Includes telemonitoring and telehealth services. You may use a computer, a smartphone, a tablet, or other video technology; call your doctor to see if they offer services via telehealth and how to connect. |
| | Visits to treat an injury or illness | \$0 | |
| | Preventive care (care to keep you from getting sick, such as flu shots and other immunizations) | \$0 | <i>Prior Authorization is required for colonoscopy and barium enema screening.</i> Any additional preventive services approved by Medicare during the contract year will be covered. |
| | Wellness visits, such as a physical | \$0 | |
| | “Welcome to Medicare” preventive visit (one time only) | \$0 | |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---------------------------------------|---|-------------------------------------|--|
| <p>You need emergency care</p> | <p>Emergency room services, including mental health emergencies at Comprehensive Psychiatric Emergency Programs (CPEPs)</p> | <p>\$0</p> | <p>You may use any emergency room or CPEP if you reasonably believe you need emergency care. You do not need prior authorization and you do not have to be in-network. Emergency care is covered in the U.S. and worldwide. Up to a maximum of \$50,000 allowance for worldwide emergency/urgent care services combined, including transportation. Contact the plan for details.</p> |
| | <p>Urgently needed services</p> | <p>\$0</p> | <p>Urgently needed services are not emergency care. You do not need prior authorization and you do not have to be in-network. Urgent care is covered in the U.S. and worldwide. Up to a maximum of \$50,000 allowance for worldwide emergency/urgent care services combined, including transportation. Contact the plan for details.</p> |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|--|-------------------------------------|---|
| You need medical tests | Lab tests, such as blood work | \$0 | <i>Prior Authorization is required for Genetic Testing.</i> |
| | X-rays or other pictures, such as CAT scans | \$0 | <i>Prior Authorization is not required for outpatient x-rays.</i> <i>Prior Authorization is required for other diagnostic radiology services.</i> |
| | Screenings, such as tests to check for cancer | \$0 | <i>Prior Authorization may be required.</i> |
| You need hearing/auditory services | Hearing screenings (including routine hearing exams) | \$0 | In addition to the Medicare-covered hearing services your Medicaid benefit covers hearing aid selecting, fitting, and dispensing; hearing aid checks following dispensing, conformity evaluations and hearing aid repairs; audiology services including examinations and testing, hearing aid evaluations and hearing aid prescriptions; and hearing aid products including hearing aids, ear molds, special fittings and replacement parts. <i>Prior Authorization is required.</i> |
| | Hearing aids (as well as fittings and associated accessories and supplies) | \$0 | Up to a maximum of \$1,000 allowance for both ears combined every two (2) years for Hearing Aids. <i>Prior Authorization is required.</i> Hearing aids services provided through EPIC Hearing Healthcare. |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|-----------------------------|--|-------------------------------------|--|
| You need dental care | Dental services (including, but not limited to, routine exams and cleanings, X-rays, fillings, crowns, extractions, dentures, and endodontic and periodontal care) | \$0 | <p>Dental services are covered through your Medicaid benefit. Covered services include necessary preventive, prophylactic and other routine dental care, services and supplies and dental prosthetics to alleviate a serious health condition.</p> <p>Comprehensive Dental: \$2,000 / Yearly</p> <p><i>Prior Authorization may be required.</i></p> <p>Dental services provided through Healthplex.</p> |
| You need eye care | Vision services (including annual eye exams) | \$0 | |
| | Glasses or contact lenses | \$0 | We cover up to \$200 each year for eyeglasses. |
| | Other vision care (including diagnosis and treatment for diseases and conditions of the eye) | \$0 | <p>In addition to the Medicare-covered vision services Medicaid covers optometrists, ophthalmologists and ophthalmic dispensers including eyeglasses. Coverage also includes the repair or replacement of parts.</p> <p><i>Prior Authorization may be required.</i></p> <p>Vision services provided through National Vision Administrators (NVA).</p> |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|---|-------------------------------------|---|
| <p>You have a mental health condition</p> <p>(continued from above)</p> | <p>Outpatient mental health care (including, but not limited to, clinical counseling and therapy, peer support, psychosocial rehabilitation, medication management, family psychoeducation, and intensive outpatient models of care)</p> <p>Outpatient Clinic Services: May be delivered at different levels of intensity responsive to the severity of the problems presented by the client and include outpatient rehabilitation services which are designed to serve individuals with more chronic conditions who have inadequate support systems, and either have substantial deficits in functional skills or have health care needs requiring attention or monitoring by health care staff.</p> | <p>\$0</p> <p>\$0</p> | <p>Services may be provided by any OMH licensed, designated, or approved provider agency, or a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, Independent Practitioner Network (IPN) Psychiatrist, Psychologist or Advanced Practice Nurse (APN), or other qualified mental health care professional as allowed under applicable state laws.</p> <p><i>Prior Authorization Required for Outpatient Clinic Services</i></p> |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|---|-------------------------------------|--|
| <p>You have a mental health condition</p> <p>(continued from above)</p> | <p>Outpatient Rehabilitation: May be delivered at different levels of intensity responsive to the severity of the problems presented by the client and include outpatient rehabilitation services which are designed to serve individuals with more chronic conditions who have inadequate support systems, and either have substantial deficits in functional skills or have health care needs requiring attention or monitoring by health care staff.</p> | <p>\$0</p> | <p><i>Prior Authorization Required for Outpatient Rehabilitation</i></p> |
| | <p>ACT (Assertive Community Treatment Assertive Community Treatment (ACT) is to deliver comprehensive and effective services to individuals who are diagnosed with severe mental illness and whose needs have not been well met by more traditional service delivery approaches.</p> | <p>\$0</p> | <p><i>Prior Authorization is Required for ACT</i></p> |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|--|-------------------------------------|---|
| <p>You have a mental health condition</p> <p>(continued from above)</p> | <p>Residential SUD services include medically necessary care according to assessed needs, including assessment and clinical treatment plan development, skilled development for coping with and managing symptoms and behaviors associated with SUDs, counseling to address the person’s major lifestyle and behavioral problems and medication assisted treatment when medically necessary.</p> <p>(Note: This is not a complete list of the plan’s expanded outpatient mental health services. Call Member Services: at the numbers in the footer of this document or read the <i>Evidence of Coverage</i> for more information.)</p> | | |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|---|-------------------------------------|---|
| <p>You are having a mental health or substance use crisis (continued from above)</p> | <p>observation, evaluation, care, and treatment in a safe and comfortable environment, twenty-four (24) hours per day, seven (7) days per week.</p> | | |
| <p>You have a mental health condition or a substance use disorder (continued)</p> | <p>Addiction Treatment Center – State Operated Inpatient Rehabilitation: Are state operated inpatient rehabilitation centers. Chemical dependence inpatient rehabilitation services provide intensive management of chemical dependence symptoms and medical management / monitoring of physical or mental complications from chemical dependence to clients who cannot be effectively serviced as outpatients and who are not in need of medical detoxification or acute care.</p> | <p>\$0</p> | |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|--|-------------------------------------|--|
| <p>You have a mental health condition or a substance use disorder</p> <p>(continued from above)</p> | <p>Community Oriented Recovery and Empowerment (CORE) Services (which are person-centered, recovery-oriented mobile behavioral health supports. CORE Services build skills and self-efficacy that promote and facilitate community participation and independence).</p> <p>(Note: For more information about CORE Services and to determine whether you are eligible for them, call Member Services at the numbers in the footer of this document or read the <i>Evidence of Coverage</i>.)</p> | <p>\$0</p> | <p>CORE services are available to members who meet certain clinical requirements. Anyone can refer or self-refer to CORE Services.</p> |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|--|--|-------------------------------------|---|
| <p>You have a substance use disorder</p> <p>(continued from above)</p> | <p>Medical Managed Detox-Inpatient: Individuals are acutely ill and may be experiencing severe withdrawal symptoms and / or a risk of psychiatric comorbid conditions. Admissions to these programs may be involuntary, emergency admissions. 5-day average length of stay.</p> <p>Medically Supervised Detox – Inpatient: Individuals have mild to moderate withdrawal, situational crises , and are unable to abstain without withdrawal symptoms. Services include medical supervision and direction.</p> | <p>\$0</p> <p>\$0</p> | |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|--|--|-------------------------------------|---|
| <p>You have a substance use disorder</p> <p>(continued from above)</p> | <p>administration of MAT medications (if applicable), substance use counseling, individual and group therapy, toxicology testing, intake activities and periodic assessments.</p> <p>(Note: This is not a complete list of the plan’s expanded substance use disorder services. Call Member Services at the numbers in the footer of this document or read the <i>Evidence of Coverage</i> for more information.)</p> | | |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|--|-------------------------------------|--|
| <p>You need a place to live with people available to help you (continued)</p> | <p>Skilled nursing care</p> | <p>\$0</p> | <p>Can be provided through an approved certified home health agency, a licensed home care agency, or a private Practitioner. The location of nursing services may be in your home or place of residency.</p> <p>Private duty nursing services must be provided by a person possessing a license and current registration from the New York State Education Department to practice as a registered professional nurse or licensed practical nurse.</p> <p>Private duty nursing services must be medically necessary, ordered by your physician, and <i>requires prior approval</i>.</p> |
| | <p>Nursing home</p> | <p>\$0</p> | <p><i>Prior Authorization is required.</i></p> <p>No prior hospital stay is required.</p> |
| | <p>Custodial care (long-term care in a Nursing Facility)</p> | <p>\$0</p> | <p>Services are covered for those who meet nursing facility level of care and whose rehabilitation goals have been met or discontinued with no plan to discharge to the community within 180 days of admission.</p> <p><i>Prior Authorization is required.</i></p> |
| <p>You need therapy after a stroke or accident</p> | <p>Occupational, physical, or speech therapy (outpatient or in-home)</p> | <p>\$0</p> | <p><i>Prior Authorization is required.</i></p> |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|--|--|---|---|
| You need help getting to health services | Ambulance services | \$0 | <i>Prior Authorization is required for non-emergent ambulance only.</i> |
| | Emergency transportation | \$0 | |
| You need drugs to treat your illness or condition (This service is continued on the next page) | Medicare Part B prescription drugs (including those given by your provider in their office, some oral anti-cancer drugs, and some drugs used with certain medical equipment) | \$0 | Read the <i>Evidence of Coverage</i> for more information on these drugs. <i>Prior Authorization is required.</i> |
| | Medicare Part D prescription drugs | | There may be limitations on the types of drugs covered. Refer to AgeWell New York Advantage Plus (HMO D-SNP)'s Covered Drugs (Formulary & Medications) at www.agewellnewyork.com for more information. |
| | Generic and brand name drugs | \$0 copay or \$1.45 copay or \$4.15 copay. | AgeWell New York Advantage Plus (HMO D-SNP) 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. Your provider must get prior authorization from AgeWell New York Advantage Plus (HMO D-SNP) for certain drugs. |
| | All other drugs | \$0 copay or \$4.30 copay or \$10.35 copay. | |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|---|-------------------------------------|---|
| <p>You need drugs to treat your illness or condition</p> <p>(continued)</p> | | | <p>You must use 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, Covered Drugs (Formulary & Medication at www.agewellnewyork.com, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on www.medicare.gov/plan-compare.</p> <p>We offer extended-day supplies at retail and/or mail order pharmacy locations.</p> <p>You may visit elixirsolutions.com for more information.</p> |
| | <p>Over-the-counter (OTC) drugs and Healthy Foods for members with Diabetes</p> | <p>\$0</p> | <p>You are eligible for a \$225 credit each month (\$2,700 credit each year) to be used toward the purchase of over-the-counter (OTC) health and wellness products.</p> <p>We also offer a Healthy Food Card \$150 credit each month (\$1,800 credit each year) for members with a diagnosis of diabetes mellitus (DM).</p> <p>There may be limitations on the types of drugs and healthy foods covered.</p> |
| | <p>Diabetes medications</p> | <p>\$0</p> | <p>Our preferred manufacturers are: <i>Precision, One-Touch, and FreeStyle</i></p> <p>Important Message About What You Pay for Insulin – You won't pay more than \$0 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it is on.</p> |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|--|-------------------------------------|--|
| You need foot care | Podiatry services (including routine exams) | \$0 | Visits for Routine foot care are limited to up to four (4) visits per year. |
| | Orthotic services | \$0 | <i>Prior authorization is required for therapeutic shoes or inserts.</i> |
| You need durable medical equipment (DME) or supplies | Wheelchairs, nebulizers, crutches, rollabout knee walkers, walkers, and oxygen equipment and supplies, for example (Note: This is not a complete list of covered DME or supplies. Call Member Services at the numbers in the footer of this document or read the <i>Evidence of Coverage</i> for more information.) | \$0 | <p><i>Prior Authorization is required for prosthetic devices and medical supplies.</i></p> <p>Coverage of enteral formula and nutritional supplements are limited to:</p> <ul style="list-style-type: none"> ● Coverage only for nasogastric, jejunostomy, or gastrostomy tube feeding, and, ● Individuals who cannot obtain nutrition through any other means and to the following conditions: <ul style="list-style-type: none"> ▪ tube-fed individuals who cannot chew or swallow food and must obtain nutrition through formula via tube, and; ▪ individuals with rare inborn metabolic disorders requiring specific medical formulas to provide essential nutrients not available through any other means. <p>Coverage for certain inherited diseases of amino acid and organic acid metabolism shall include modified solid food products that are low-protein or which contain modified protein.</p> |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|---|--|-------------------------------------|---|
| You need interpreter services | Spoken language interpreter | \$0 | |
| | Sign language interpreter | \$0 | |
| Other covered services (continued) | Acupuncture | \$0 | Thirty (30) additional Acupuncture treatments each year. <i>For more information about our Acupuncture benefit, please refer to Chapter 4 in the Evidence of Coverage.</i> |
| | Care coordination | \$0 | |
| | Chiropractic services | \$0 | |
| | Diabetic supplies | \$0 | Our preferred manufacturers are: <i>Precision, One-Touch, and FreeStyle</i> Diabetic shoes/inserts covered by Medicare cost-share. |
| | Early and Periodic Screening Diagnosis and Treatment (EPSDT) (including preventive screenings, medical examinations, vision and hearing screenings and services, immunizations, lead screening, and private duty nursing services) | \$0 | EPSDT is for members under 21 years of age. <i>Prior Authorization is required for colonoscopy and barium enema screening.</i> Important Message About What You Pay for Vaccines – Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information. |
| | Family planning | \$0 | Family planning services furnished by out-of-network providers are covered directly by Medicaid fee-for-service. |
| | Hospice care | \$0 | |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|--|---|-------------------------------------|---|
| Other covered services (continued from above) | Mammograms | \$0 | |
| | Managed Long-Term Services and Supports (MLTSS) (including, but not limited to, assisted living services; cognitive, speech, occupational, and physical therapy; chore services; home-delivered meals; residential modifications (such as the installation of ramps or grab bars); social adult day care; and non-medical transportation) | \$0 | MLTSS provides services for members that need the level of care typically provided in a Nursing Facility, and allows them to get necessary care in a residential or community setting. MLTSS is available to all members; specific service authorization, including amount, is indicated in the member's individualized approved Plan of Care. |
| | Medical day care (including preventive, diagnostic, therapeutic, and rehabilitative services under medical and nursing supervision in an ambulatory care setting) | \$0 | Medical day care is provided to meet the needs of individuals with physical and/or cognitive impairments in order to support their community living. |



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Health need or problem | Services you may need | Your costs for in-network providers | Limitations, exceptions, & benefit information (rules about benefits) |
|--|---|-------------------------------------|---|
| Other covered services (continued from above) | Personal Care Assistance (PCA) (assistance with daily activities such as bathing, dressing, using the bathroom, shopping, cooking, including health-related tasks performed by a qualified individual in a member's home, under the supervision of a registered professional nurse, as certified by a physician in accordance with a member's written plan of care) | \$0 | |
| | Prosthetic services | \$0 | |
| | Services to help manage your disease | \$0 | |

The above summary of benefits is provided for informational purposes only. For more information about your benefits, you can read AgeWell New York Advantage Plus (HMO D-SNP)'s *Evidence of Coverage*. If you have questions, you can also call AgeWell New York Advantage Plus (HMO D-SNP) Member Services at the numbers in the footer of this document.



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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

D. Additional services AgeWell New York Advantage Plus (HMO D-SNP) covers

This is not a complete list. Call Member Services at the numbers in the footer of this document or read the *Evidence of Coverage* to find out about other covered services.

| Additional services AgeWell New York Advantage Plus (HMO D-SNP) covers: | Your costs |
|--|------------|
| <p>Home Delivered and Congregate Meals</p> <p>Meals provided at home or in congregate settings, e.g. senior centers to individuals unable to prepare meals or have them prepared.</p> <p>Home delivered and congregate meals must be medically necessary and requires prior approval.</p> | \$0 |
| <p>Medical Social Services</p> <p>Medical social services include assessing the need for, arranging for, and providing aid for social problems related to the maintenance of your needs in the home where such services are performed by a qualified social worker and provided within a plan of care.</p> <p>These services must be provided by a qualified social worker.</p> | \$0 |
| <p>Non-Emergency Transportation:</p> <p>Non-Emergency (Routine) Transportation (including mobile assistance vehicles (MAVs)); non-emergency basic life support (BLS) ambulance (stretcher); and livery transportation services (such as bus and train fare or passes, or car service and reimbursement for mileage)</p> | \$0 |

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If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Additional services AgeWell New York Advantage Plus (HMO D-SNP) covers: | Your costs |
|---|------------|
| <p>Nutrition The assessment of nutritional needs and food patterns, planning for provision of appropriate dietary intake within your home environment and cultural considerations, nutritional education, and counseling to meet normal and therapeutic needs, and in- service education.</p> <p>Nutrition services must be medically necessary, ordered by your physician, and requires prior approval.</p> | \$0 |
| <p>Personal Care Services The provision of some or total assistance with daily activities such as personal hygiene, dressing and feeding; and nutritional and environmental support function tasks (meal preparation and housekeeping). Such services must be essential to the maintenance of the member’s health and safety in your own home.</p> <p>Personal care must be medically necessary, ordered by your physician, and requires prior approval.</p> | \$0 |
| <p>Social and Environmental Supports Services and items that support the medical needs and are included in your plan of care. These services and items include but are not limited to the following: home maintenance tasks, homemaker/chore services, housing improvement, and respite care.</p> <p>Social and environmental supports services must be medically necessary, ordered by your physician, and requires prior approval.</p> | \$0 |

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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

| Additional services AgeWell New York Advantage Plus (HMO D-SNP) covers: | Your costs |
|--|------------|
| <p>Social Day Care</p> <p>A structured, comprehensive program which provides functionally impaired individuals with socialization; supervision and monitoring; personal care; and nutrition in a protective setting during any part of the day, but for less than a 24-hour period.</p> <p>Additional services may include and are not limited to maintenance and enhancement of daily living skills, transportation, care giver assistance and case coordination and assistance.</p> <p>Social day care must be medically necessary, ordered by your physician, and requires prior approval.</p> | <p>\$0</p> |

E. Benefits covered outside of AgeWell New York Advantage Plus (HMO D-SNP)

This is not a complete list. Call Member Services at the numbers in the footer of this document to find out about other services not covered by AgeWell New York Advantage Plus (HMO D-SNP) but available through Medicaid fee-for-service.

| Other services covered directly by Medicaid fee-for-service | Your costs |
|---|------------|
| CSS (Community Support Services) | \$0 |



If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

F. Services not covered by AgeWell New York Advantage Plus (HMO D-SNP) (exclusions)

The following services are not covered by our plan. This is not a complete list. Call Member Services at the numbers in the footer of this document to find out about other excluded services.

Services not covered by AgeWell New York Advantage Plus (HMO D-SNP) (exclusions) but they are available through Fee-For-Service Medicaid at \$0 cost.

Certain Mental Health and Developmental Disabilities Services.

Directly Observed Therapy for Tuberculosis Disease

Home and Community Based Waiver Program Services

Medicaid Pharmacy Benefits as allowed by State Law (select drug categories excluded from the Medicare Part D benefit.)

Office for People with Developmental Disability Services

Out of network Family Planning services under the direct access provisions

G. Your rights and responsibilities as a member of the plan

As a member of AgeWell New York Advantage Plus (HMO D-SNP), you have certain rights concerning your health care. You also have certain responsibilities to the health care providers who are taking care of you. Regardless of your health condition, you cannot be refused medically necessary treatment. You can use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, read the *Evidence of Coverage*.

Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
 - Get covered services without concern about race, ethnicity, national origin, color, religion, creed, sex (including sex stereotypes and gender identity), age, health status, mental, physical, or sensory disability, sexual orientation, genetic information, ability to pay, or ability to speak English. No health care provider should engage in any practice, with respect to any member that constitutes unlawful discrimination under any state or federal law or regulation.
 - Ask for and get information in other formats (for example, large print, braille, audio) free of charge
 - Be free from any form of physical restraint or seclusion
 - Not be billed by network providers
 - Have your questions and concerns answered completely and courteously

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If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.
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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

- Apply your rights freely without any negative effect on the way AgeWell New York Advantage Plus (HMO D-SNP) or your provider treats you
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options, regardless of cost or benefit coverage. This information should be in a format and language you can understand. These rights include getting information on:
 - AgeWell New York Advantage Plus (HMO D-SNP)The services we cover
 - How to get services
 - How much services will cost you
 - Names of health care providers and Care Managers
 - Your rights and responsibilities
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - Choose a primary care provider (PCP) and change your PCP at any time during the year. You can call 1-866-237-3210 if you want to change your PCP.
 - Use a women’s health care provider without a referral
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they are covered
 - Refuse treatment as far as the law allows, even if your health care provider advises against it
 - Stop taking medicine, even if your health care provider advises against it
 - Ask for a second opinion about any health care that your PCP or your Care Team advises you to have. AgeWell New York Advantage Plus (HMO D-SNP) will pay for the cost of your second opinion visit.
 - Make your health care wishes known in an advance directive
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
 - Get timely medical care
 - Get in and out of a health care provider’s office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
 - Have interpreters to help with communication with your doctors, other providers, and your health plan. Call 1-866-237-3210 if you need help with this service
 - Have your *Evidence of Coverage* and any printed materials from AgeWell New York Advantage Plus (HMO D-SNP) translated into your primary language, and/or have these materials read out loud to you if you have trouble seeing or reading. Oral interpretation services will be made available upon request and free of charge.

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If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.
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- Be free of any form of physical restraint or seclusion that would be used as a means of coercion, force, discipline, convenience, or retaliation
- **You have the right to emergency and urgent care when you need it.** This means you have the right to:
 - Get emergency and urgent care services, 24 hours a day, 7 days a week, without prior approval
 - Use an out-of-network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
 - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
 - Have your personal health information kept private. No personal health information will be released to anyone without your consent, unless required by law.
 - Have privacy during treatment
- **You have the right to make complaints about your covered services or care.** This includes the right to:
 - Access an easy process to voice your concerns, and to expect follow-up by AgeWell New York Advantage Plus (HMO D-SNP)
 - File a complaint or grievance against us or our providers. You also have the right to appeal certain decisions made by us or our providers
 - Ask for a State Appeal (State Fair Hearing)
 - Get a detailed reason why services were denied

Your responsibilities include, but are not limited to, the following:

- **You have a responsibility to treat others with respect, fairness, and dignity.** You should:
 - Treat your health care providers with dignity and respect
 - Keep appointments, be on time, and call in advance if you're going to be late or have to cancel
- **You have the responsibility to give information about you and your health.** You should:
 - Tell your health care provider your health complaints clearly and provide as much information as possible
 - Tell your health care provider about yourself and your health history
 - Tell your health care provider that you are an AgeWell Advantage Plus (HMO-DSNP) member
 - Tell your PCP, Care Manager, or other appropriate person within 24 hours of any emergency or out-of-network treatment

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If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information,** visit www.agewellnewyork.com.
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- Talk to your PCP, Care Manager, or other appropriate person about seeking the services of a specialist before you go to a hospital (except in cases of emergency)
- Notify AgeWell New York Advantage Plus (HMO D-SNP) Member Services if there are any changes in your personal information, such as your address or phone number
- **You have the responsibility to make decisions about your care, including refusing treatment.** You should:
 - Learn about your health problems and any recommended treatment, and consider the treatment before it's performed
 - Partner with your Care Team and work out treatment plans and goals together
 - Follow the instructions and plans for care that you and your health care provider have agreed to, and remember that refusing treatment recommended by your health care provider might harm your health
- **You have the responsibility to obtain your services from AgeWell New York Advantage Plus (HMO D-SNP).** You should:
 - Get all your health care from AgeWell New York Advantage Plus (HMO D-SNP), except in cases of emergency, urgent care, out-of-area dialysis services, or family planning services, unless AgeWell New York Advantage Plus (HMO D-SNP) provides a prior authorization for out-of-network care
 - Not allow anyone else to use your AgeWell New York Advantage Plus (HMO D-SNP) Member ID Card to obtain healthcare services
 - Notify AgeWell New York Advantage Plus (HMO D-SNP) when you believe that someone has purposely misused AgeWell New York Advantage Plus (HMO D-SNP) benefits or services

For more information about your rights, you can read AgeWell New York Advantage Plus (HMO D-SNP)'s *Evidence of Coverage*. If you have questions, you can also call AgeWell New York Advantage Plus (HMO D-SNP) Member Services at the numbers in the footer of this document.

H. How to file a complaint or appeal a denied service

If you have a complaint or think AgeWell New York Advantage Plus (HMO D-SNP) should cover something we denied, call AgeWell New York Advantage Plus (HMO D-SNP) at 1-866-237-1620. You can file a complaint or appeal our decision.

For questions about complaints and appeals, you can read Chapter 8 of AgeWell New York Advantage Plus (HMO D-SNP)'s *Evidence of Coverage*. You can also call AgeWell New York Advantage Plus (HMO D-SNP) Member Services at the numbers in the footer of this document.

Please refer to Section A. Disclaimers included in this document, for more information about complaints, grievances, and appeals.



If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

I. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, contact us.

- Call us at AgeWell New York Advantage Plus (HMO D-SNP) Member Services. Phone numbers are the numbers in the footer of this document.
- Or, call Medicare at 1-800-MEDICARE (**1-800-633-4227**). TTY users may call **1-877-486-2048**. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or, call the New York State Medicaid Fraud Hotline 1-877-87 FRAUD (**1-877-873-7283**).



If you have questions, call AgeWell New York Member Services at **1-866-237-3210**, TTY/TDD:**1-800-662-1220**, 7 days a week, 8:00 am – 8:00 pm. The call is free. **For more information**, visit www.agewellnewyork.com.

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AgeWell New York Advantage Plus (HMO D-SNP) | 2023 Summary of Benefits

If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, call AgeWell Advantage Plus (HMO-DSNP) Services:

1-866-237-3210

Calls to this number are free, 7 days a week from 8:00 am to 8:00 pm.

Note: From April 1 to September 30, we may use alternative technologies on weekends and federal holidays. Free language interpreter services are available for non-English speakers.

Member Services also has free language interpreter services available for non-English speakers.

TTY/TDD: **1-800-662-1220** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.,

Calls to this number are free, 7 days a week from 8:00 am to 8:00 pm

If you need immediate behavioral health care, call Member Services at 1-866-237-3210 to reach your Behavioral Health Care Manager.

Calls to this number are free. 7 days a week from 8:00 am to 8:00 pm. Note: From April 1 to September 30, we may use alternative technologies on weekends and federal holidays.

In addition, **beginning January 1, 2023**, you will be able to call our Behavioral Health Hotline at **1-844-730-6808**. This Hotline operates 24 hours a day, 7 days a week, 365 days a year (starting January 1, 2023).

For additional information about your behavioral health benefits you may also refer to your AgeWell New York Advantage Plus (HMO-DSNP) Member Handbook.

AgeWell New York Advantage Plus (HMO-DSNP) Member Services and Behavioral Health Hotline also have free language interpreter services available for non-English speakers.



If you have questions, call AgeWell New York Member Services at 1-866-237-3210, TTY/TDD:1-800-662-1220, 7 days a week, 8:00 am – 8:00 pm. The call is free. For more information, visit www.agewellnewyork.com.

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AgeWell New York Advantage Plus (HMO D-SNP) Member Services

Call 1-866-237-3210

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Note: From April 1 to September 30, we may use alternative technologies on weekends and federal holidays.

Free language interpreter services are available for non-English speakers.

TTY/TDD 1-800-662-1220

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free, 7 days a week from 8:00 am to 8:00 pm.

Write AgeWell New York, LLC
Attn: Member Services
1991 Marcus Ave, Suite M107
Lake Success, NY 11042
info@agewellnewyork.com

Website agewellnewyork.com

New York Health Insurance Information Counseling and Assistance Program (HIICAP)

New York Health Insurance Information Counseling and Assistance Program (HIICAP) is a state program that receives money from the federal government to provide free local health insurance counseling to people with Medicare.

Call 1-800-701-0501

Write New York State Office for the Aging
2 Empire State Plaza, 5th Floor
Albany, NY 12223

Website www.aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap



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