

2023 Summary of Benefits

This is a summary of drug and health services covered by Banner Medicare Advantage Prime HMO, January 1, 2023 - December 31, 2023.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. The Evidence of Coverage (EOC) provides a complete list of services we cover. You can see it online at www.BannerHealth.com/MA or you can call our Customer Care Center for help.

Hours of Operation

You can call us from 8 a.m. to 8 p.m., seven days a week.

How to Contact Us

If you are a member of this plan, call toll-free (844) 549-1857, TTY 711.

If you are not a member of this plan, call toll-free (844) 549-1858, TTY 711.

Our website: www.BannerHealth.com/MA.

Who Can Join?

To join Banner Medicare Advantage Prime, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Arizona: Maricopa, Pima, Pinal, Santa Cruz, and Yuma.

Which Doctors, Hospitals, and Pharmacies Can I Use?

Banner Medicare Advantage Prime has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider directory and pharmacy directory on our website: www.BannerHealth.com/MA. Or call us, and we will send you a copy of the provider directory and pharmacy directory.

What Do We Cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – *however, we cover even more.*

- Our plan members get all of the benefits covered by Original Medicare.
- Our plan members also get more than what is covered by Original Medicare.
- Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at www.BannerHealth.com/MA.
- Or call us, and we will send you a copy of the formulary.

Tips For Comparing Your Medicare Choices

This *Summary of Benefits* booklet gives you a summary of what Banner Medicare Advantage Prime covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their *Summary of Benefits* booklet, or use the Medicare Plan Finder on www.medicare.gov
- If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. View it online at www.medicare.gov, or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Banner Medicare Advantage Prime HMO has a contract with Medicare. Enrollment depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Care Center or see the Evidence of Coverage for more information.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

Premiums and Benefits	Maricopa & Pinal	Pima & Santa Cruz	Yuma
Monthly Plan Premium	\$0 per month. You must continue to pay your Medicare Part B premium.		
Deductible	\$0 plan deductible.		
Maximum Out-of-Pocket Responsibility	\$2,775 annual out-of-pocket limit for services you receive from in-network providers.		
Inpatient Hospital Coverage**	Per benefit period*: Days 1-3: \$150 copayment per day, Days 4-90: \$0 copayment per day.	Per benefit period*: Days 1-7: \$195 copayment per day, Days 8-90: \$0 copayment per day.	Per benefit period*: Days 1-7: \$195 copayment per day, Days 8-90: \$0 copayment per day.
Outpatient Hospital Coverage (Medicare-covered)**	\$175 copayment per visit.		
Ambulatory Surgery Center Services (Medicare-covered)**	\$175 copayment per visit.		
Doctor Visits (Medicare-covered) <ul style="list-style-type: none"> ○ Primary care ○ Specialists** 	\$0 copayment per visit. \$0 copayment per visit.	\$0 copayment per visit. \$20 copayment per visit.	\$0 copayment per visit. \$0 copayment per visit.
Preventive Care (Medicare-covered) <ul style="list-style-type: none"> ○ Annual physical exam 	\$0 copayment per visit. Our plan covers many preventive services. Any additional preventive services approved by Medicare during the contract year will be covered. \$0 copayment per visit.		
Emergency Care	\$90 copayment per visit.		

Premiums and Benefits	Maricopa & Pinal	Pima & Santa Cruz	Yuma
Urgently Needed Services	\$0 copayment per visit.		
Diagnostic Services/Labs/Imaging (Medicare-covered)** <ul style="list-style-type: none"> ○ Diagnostic radiology service (such as MRI, CT scans) ○ Lab services ○ Diagnostic tests and procedures ○ Outpatient x-rays ○ Therapeutic radiology services (such as radiation treatment for cancer) 	\$125 copayment per visit. \$0 copayment per visit. \$0 copayment per visit. \$0 copayment per visit. \$60 copayment per visit.	\$125 to \$200 copayment per visit. \$0 to \$10 copayment per visit. \$0 to \$10 copayment per visit. \$15 copayment per visit. \$60 copayment per visit.	\$125 to \$200 copayment per visit. \$0 to \$10 copayment per visit. \$0 to \$10 copayment per visit. \$0 copayment per visit. \$60 copayment per visit.

Premiums and Benefits	Maricopa & Pinal	Pima & Santa Cruz	Yuma
<p>Hearing Services</p> <ul style="list-style-type: none"> ○ Medicare-covered hearing exam ○ Routine hearing exam ○ Routine Hearing Aid Fitting/ Evaluation ○ Hearing aids 	<p>\$0 copayment per visit.</p> <p>\$0 copayment per visit, once per calendar year.</p> <p>\$0 copayment per visit, once per calendar year.</p> <p>\$0 copayment for hearing aid(s). Hearing Aids (all types) – \$1,000 coverage limit every year, both ears combined.</p>		
<p>Dental Services</p> <ul style="list-style-type: none"> ○ Medicare-covered dental services ○ Comprehensive covered dental services ○ Preventive dental services 	<p>20% coinsurance per visit.</p> <p>\$0 copayment per visit for non-routine services, diagnostic services, restorative services, endodontics, periodontics, extractions, prosthodontics and other oral/maxillofacial surgery.</p>	<p>\$0 copayment per visit.</p> <p>See below Optional Supplemental Benefits Comprehensive Dental.</p>	<p>20% coinsurance per visit.</p> <p>\$0 copayment per visit for non-routine services, diagnostic services, restorative services, endodontics, periodontics, extractions, prosthodontics and other oral/maxillofacial surgery.</p>
	<p>\$0 copayment per visit.</p> <ul style="list-style-type: none"> • Office visit includes combined exam and cleaning • Oral exam: up to exam 1 every 6 months • Cleaning: up to cleaning 1 every 6 months • Fluoride treatment: up to 1 treatment every year • Dental x-ray(s): up to 1 set of bitewing x-rays every year 		

Premiums and Benefits	Maricopa & Pinal	Pima & Santa Cruz	Yuma
Dental Services (Continued)	There is a \$5,000 combined maximum plan coverage limit for comprehensive and preventative dental services every year.		There is a \$5,000 combined maximum plan coverage limit for comprehensive and preventative dental services every year.
Optional Supplemental Benefits – Comprehensive Dental	Comprehensive and Preventative dental services are covered as part of your benefit package. See chart above for specific coverage.	\$23.50 additional monthly premium. \$1,000 every year for comprehensive dental services.	Comprehensive and Preventative dental services are covered as part of your benefit package. See chart above for specific coverage.
Vision Services <ul style="list-style-type: none"> ○ Medicare-covered eye exam ○ Medicare-covered eyewear ○ Routine eye exam ○ Supplemental eyewear 	<p>\$0 copayment per visit (including annual glaucoma screening).</p> <p>20% coinsurance for Medicare-covered eyeglasses or contact lenses after cataract surgery.</p> <p>\$0 copayment for annual routine eye exam.</p> <p>\$25 copayment for routine eyewear.</p> <p>\$200 combined coverage limit every year for plan-covered routine eyewear (glasses and contact lenses).</p>		

Premiums and Benefits	Maricopa & Pinal	Pima & Santa Cruz	Yuma
<p>Mental Health Services (Medicare-covered)**</p> <ul style="list-style-type: none"> ○ Inpatient visit ○ Outpatient individual and group therapy visit 	<p>Per benefit period*: Days 1-3: \$150 copayment per day, Days 4-90: \$0 copayment per day.</p>	<p>Per benefit period*: Days 1-7: \$195 copayment per day, Days 8-90: \$0 copayment per day.</p>	<p>Per benefit period*: Days 1-7: \$195 copayment per day, Days 8-90: \$0 copayment per day.</p>
<p>Skilled Nursing Facility (Medicare-covered)**</p>	<p>Per benefit period*: Days 1-20: \$0 copayment per day Days 21-100: \$178 copayment per day.</p>		
<p>Rehabilitation Services (Medicare-covered)**</p> <ul style="list-style-type: none"> ○ Occupational therapy visit ○ Physical therapy and speech and language therapy visit 	<p>\$0 copayment per visit.</p>	<p>\$15 copayment per visit.</p>	<p>\$25 copayment per visit.</p>
<p>Ambulance (Medicare-covered)</p> <ul style="list-style-type: none"> ○ Cost sharing applies to each one-way trip. 	<p>\$265 copayment for Medicare-covered ground or air transport.</p>	<p>\$250 copayment for Medicare-covered ground or air transport.</p>	<p>\$265 copayment for Medicare-covered ground or air transport.</p>

Premiums and Benefits	Maricopa & Pinal	Pima & Santa Cruz	Yuma
Transportation (non-emergent)	Not covered.		
Medicare Part B Drugs**	20% coinsurance for chemotherapy drugs. 20% coinsurance for other Part B drugs.		

* A benefit period begins the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

Services with ** may require your provider to obtain prior authorization from the plan.

Prescription Benefits

As shown below, there are “drug payment stages” for your Medicare Part D prescription drug coverage under Banner Medicare Advantage Prime. How much you pay for a drug depends on which of these stages you are in at the time you get a prescription filled or refilled. You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy. Please call us or access our Evidence of Coverage online at www.BannerHealth.com/MA.

PRESCRIPTION DRUG BENEFITS	
Prescription Drug Stages	Maricopa, Pima, Pinal, Santa Cruz & Yuma
Deductible Stage	There is no deductible for Banner Medicare Advantage Prime.
Initial Coverage Stage	Since this plan does not have a deductible, you begin in the Initial Coverage Stage. During the Initial Coverage Stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug costs paid by both you and Medicare Insurer. You may get your drugs at network retail pharmacies and mail order pharmacies.
Coverage Gap Stage	<p>You will pay a \$0 copay for Tier 1 drugs in this stage.</p> <p>Most Medicare drug plans have a coverage gap stage (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660.</p> <p>After you enter the coverage gap, you pay 25% of the plan’s cost for covered brand name drugs and 25% of the plan’s cost for covered generic drugs until your costs total \$7,400, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>
Catastrophic Coverage Stage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of:</p> <ul style="list-style-type: none"> • – <i>either</i> – coinsurance of 5% of the cost of the drug • –<i>or</i>– \$4.15 for a generic drug or a drug that is treated like a generic and \$10.35 for all other drugs. <p>Our plan pays the rest of the cost.</p>

Initial Coverage Stage – Banner Medicare Advantage Prime

Every drug on the plan’s Drug List is in one of 5 cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug.

This chart shows your share of the cost when you get a **one-month supply** of a covered Part D prescription drug:

TIER	Maricopa, Pima, Pinal, Santa Cruz & Yuma		
	Standard retail cost sharing	Long-term care (LTC) cost sharing	Out-of-network cost sharing
Tier 1: Preferred Generic	\$0 copayment	\$0 copayment	\$0 copayment
Tier 2: Generic	\$5 copayment	\$5 copayment	\$5 copayment
Tier 3: Preferred Brand	\$47 copayment	\$47 copayment	\$47 copayment
Tier 4: Non-Preferred Brand	\$100 copayment	\$100 copayment	\$100 copayment
Tier 5: Specialty	33% coinsurance	33% coinsurance	33% coinsurance
Select Insulins	\$35 copayment	\$35 copayment	\$35 copayment

Important Message About What You Pay for Insulin - You won’t pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it’s on.

Your share of the cost when you get a **long-term (90-day) supply** of a covered Part D prescription drug:

TIER	Maricopa, Pima, Pinal, Santa Cruz & Yuma	
	Standard retail cost sharing	Out-of-network cost sharing
Tier 1: Preferred Generic	\$0 copayment	\$0 copayment
Tier 2: Generic	\$15 copayment	\$10 copayment
Tier 3: Preferred Brand	\$141 copayment	\$141 copayment
Tier 4: Non-Preferred Brand	\$300 copayment	\$300 copayment
Tier 5: Specialty	A long-term supply is not available for drugs in Tier 5.	Mail order is not available for drugs in Tier 5.
Select Insulins	\$105 copayment	\$105 copayment

Coverage Gap Stage – Banner Medicare Advantage Prime

Standard Retail & Mail Order Cost-Sharing

MARICOPA, PIMA, PINAL, SANTA CRUZ & YUMA			
TIER	DRUGS COVERED	ONE-MONTH SUPPLY	THREE-MONTH SUPPLY
Tier 1: Preferred Generic	All	\$0 copayment	\$0 copayment
Select Insulins		\$35 copayment	\$105 copayment

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

Part D Senior Savings Model Select Insulins

The Part D Senior Savings Model allows participating Part D plans to offer a broad set of Select Insulins at a maximum \$35 copayment for a one-month supply throughout the initial coverage and coverage gap stages of Part D drug coverage.

To find out which Select Insulins are part of this savings model, please visit www.BannerHealth.com/MA to review the most recent Drug List, or call (844) 549-1857, TTY 711, from 8 a.m. to 8 p.m., seven days a week, for a hard copy. Select Insulins are marked with the letters "SSM" in the Drug List.

OTHER BENEFITS

Premiums and Benefits	Maricopa & Pinal	Pima & Santa Cruz	Yuma
Outpatient Substance Abuse	\$20 copayment per individual or group visit.		
Cardiac Rehabilitation & Intensive Cardiac Rehabilitation	\$25 copayment per visit.	\$40 copayment per visit for cardiac rehabilitation. \$45 copayment per visit for intensive cardiac rehabilitation.	\$25 copayment per visit.
Foot Care (podiatry services)** <ul style="list-style-type: none"> ○ Medicare-covered foot exams and treatment 	\$0 copayment per visit.	\$25 copayment per visit.	\$25 copayment per visit.
Chiropractor Visits <ul style="list-style-type: none"> ○ Medicare-covered** ○ Routine 	\$20 copayment per visit. \$35 copayment per visit. 6 routine visits per calendar year.		
Home Health Care	\$0 copayment per visit.		
Medical Equipment/Supplies (Medicare-covered)** <ul style="list-style-type: none"> ○ Durable Medical Equipment (e.g., wheelchairs, oxygen) ○ Prosthetics (e.g., braces, artificial limbs) ○ Diabetes supplies 	20% coinsurance. 20% coinsurance. 0% coinsurance for Medicare-covered diabetic supplies. 20% coinsurance for Medicare-covered therapeutic shoes.		
Diabetes Self-Management Training	\$0 copayment per visit.		

OTHER BENEFITS			
Premiums and Benefits	Maricopa & Pinal	Pima & Santa Cruz	Yuma
Meals	\$0 copayment. For members discharged from an inpatient hospital or SNF stay, up to 12 meals delivered to the member's home.		
Silver&Fit® Fitness Benefit	\$0 copayment. Fitness classes/fitness kits provided by Silver&Fit. Silver&Fit is one of the largest and most diverse healthy aging and exercise programs nationally, which focuses on: <ul style="list-style-type: none"> • Fitness center membership program • Digital fitness video program with home fitness tools • Healthy aging program 		
Over-the-Counter (OTC) Health Items <ul style="list-style-type: none"> ○ Unused amount rolls over to the next period. 	Plan covers up to \$125 every three months.	Plan covers up to \$50 every three months.	Plan covers up to \$150 every three months.
Nurse Advice Line – Banner Nurse On-Call	\$0 copayment for health care advice, 24 hours a day, 7 days a week, from a nursing professional to help answer your immediate health care questions.		
Worldwide Emergency Care	\$90 copayment per visit.		
Telehealth Services	\$0-\$25 copayment per visit.		
Colorectal Cancer Screening	\$25 OTC reward for annual completion during plan benefit year.		
Breast Cancer Screening	\$25 OTC reward for annual completion during plan benefit year.		

Banner Medicare Advantage Prime offers an opportunity to customize your care with an optional supplemental dental benefits package. You can enroll in this optional supplemental dental benefits package when you enroll in our plan or during the Annual Election Period. If you have questions, you can call us at (844) 549-1857, TTY 711, 8 a.m. to 8 p.m., seven days a week.

OPTIONAL SUPPLEMENTAL BENEFITS – COMPREHENSIVE DENTAL

Premiums and Benefits	Pima & Santa Cruz
Additional Monthly Premium	\$23.50
Annual Benefit Maximum	\$1,000 every year
Annual Deductible	\$0
Restorations – In Network	<p>20% coinsurance - Amalgam and Resin fillings, resin infiltration of incipient smooth surface lesion, inlays or onlays, protective restorations, Recement or re-bond inlay, onlay, partial restoration, crown</p> <p>50% coinsurance - Crowns, core build-up, pin retention-per tooth, post and core, each additional post, crown repair necessitated by restorative material failure</p>
Endodontics – In Network	50% coinsurance - Pulpotomy and gross pulpal debridement of tooth, root canals and retreatment of previous root canal; Apicoectomy/Periradicular surgery and retrograde filling
Periodontics - In Network	50% coinsurance - Gingivectomy/gingivoplasty, gingival flap procedure, osseous surgery, clinical crown lengthening; Periodontal scaling and root planing, full mouth debridement
Extractions – In Network	<p>20% coinsurance - Extractions and coronectomy</p> <p>50% coinsurance - Oralantral fistula closure, primary closure of a sinus perforation, Alveoloplasty, Vestibuloplasty, Removal of lateral exostosis (maxilla or mandible), removal of Torus Palatinus, Reduction of osseous tuberosity, removal of torus mandibularis, Frenulectomy, frenuloplasty, excision of hyperplastic tissue, excision of pericoronal gingiva</p>
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services – In Network	<p>20% coinsurance - Adjustments, repairs, repair base or framework or replace missing or broken tooth or clasp, add tooth, add clasp on dentures, rebase and reline dentures, tissue conditioning</p> <p>50% coinsurance - Removable dentures-complete, partial, immediate, overdentures, fixed partial dentures-pontics and retainers, retainer crowns</p>

Covered dental services are subject to conditions, limitations, exclusions, and maximums. Please see the Evidence of Coverage for details.

Network dentists have agreed to provide services at an in-network rate. If you see a network dentist, you can't be billed more than the in-network rate.