



Scott & White
HEALTH PLAN
PART OF BAYLOR SCOTT & WHITE HEALTH

VITALTRADITIONS HMO

2018 Summary of Benefits

This is a summary of drug and health services covered in the Vital Traditions (HMO) plan, offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White.

Summary of Benefits

January 1, 2018 - December 31, 2018

Vital Traditions (HMO) is offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in Vital Traditions depends on contract renewal.

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of the services we cover, call us and ask for the *Evidence of Coverage*.

Tips for comparing your Medicare choices

This Summary of Benefits gives you a summary of what Vital Traditions (HMO) covers and what you pay.

- If you want to compare our plan with other Medicare plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <https://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 <http://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 users should call 1-877-486-2048.

Things to know about Vital Traditions (HMO)

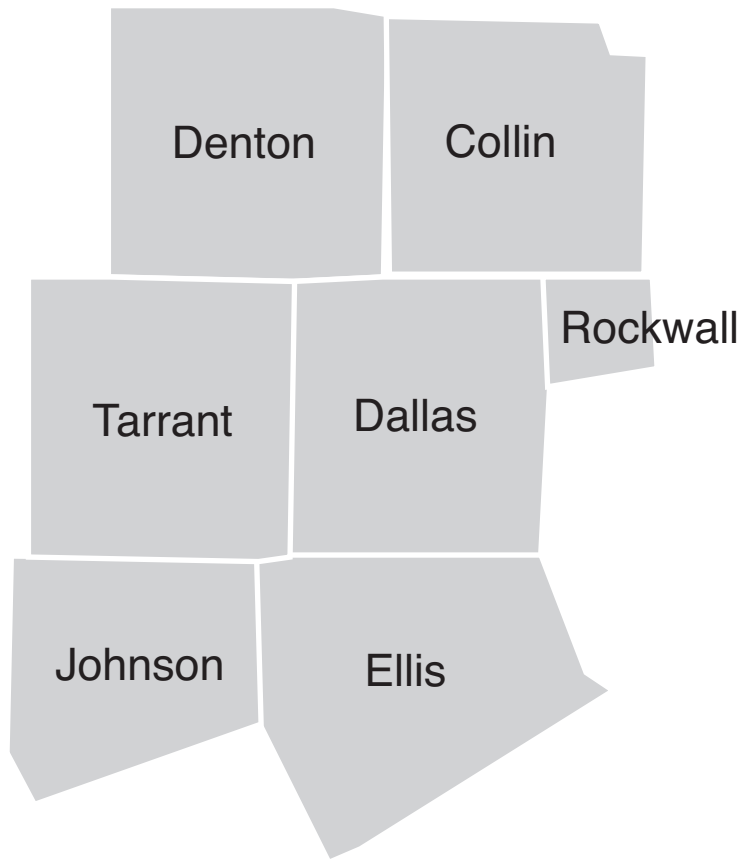
- You can call us 7 a.m. – 8 p.m., seven days a week
- If you are a member of this plan, call toll-free 1-866-334-3141 or TTY 1-800-735-2989.
- If you are not a member of this plan, call toll-free 1-800-782-5068 or TTY 1-800-735-2989.
- Our website: advantage.swhp.org

This document is available in other formats such as large print. This document may be available in a non-English language.

Who can join?

To join Vital Traditions (HMO), you must have Medicare Part A and Medicare Part B, and live in our service area. Our service area includes these counties in Texas: Collin, Dallas, Denton, Ellis, Johnson, Rockwall, and Tarrant.

What is the service area for **Vital Traditions?**



**The counties in the service area
are listed below:**

Collin, Dallas, Denton, Ellis, Johnson,
Rockwall, Tarrant



Which doctors, hospitals, and pharmacies can I use?

Vital Traditions (HMO) has a network directory of doctors, hospitals, pharmacies and other providers that can be found on our website at advantage.swhp.org.

You must use network providers and pharmacies for covered services, unless authorized by the Plan.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more.

- Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you pay less.
- Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.

Vital Traditions (HMO) covers Medicare Part B and Part D drugs. Certain limitations may apply.

How will I determine my drug costs?

Our plan groups each medication into one of five “tiers.” You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug’s tier and what stage of the benefit you have reached. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, advantage.swhp.org.

Premiums and Benefits	Vital Traditions (HMO)
Monthly Plan Premium	You pay \$0 per month. You must continue to pay your Medicare Part B premium.
Deductible	You pay nothing.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	You pay \$4,300 annually.
Inpatient Hospital Coverage	Days 1-5: You pay \$275 copay per day. Days 6-90: You pay nothing.
Outpatient Hospital Coverage	Ambulatory Surgical Center: You pay \$225 copay. Outpatient Hospital: You pay \$275 copay.
Doctor Visits Primary Care Provider Specialists	You must use an in-network provider. You pay nothing. You pay \$45 copay per visit.
Preventive Care	You pay nothing.
Emergency Care	You pay \$80 copay per visit. If you are admitted to the hospital within 24 hours, the copay is waived.
Urgently Needed Services	You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for urgent care.
Diagnostic Services/Labs/Imaging Diagnostic radiology service (e.g., MRI) Lab services Diagnostic tests and procedures Outpatient X-rays Therapeutic Radiology	You must use an in-network provider. You pay \$250 copay. You pay nothing. You pay nothing. You pay nothing. You pay 20% of the cost.

Premiums and Benefits	Vital Traditions (HMO)
<p>Hearing Services</p> <p>Routine hearing exam</p> <p>Medicare-covered hearing exam</p> <p>Hearing aid</p>	<p>You pay nothing.</p> <p>You pay \$45 copay.</p> <p>Hearing aid covered up to \$1,000 every three years with unlimited fittings. Supply of batteries and warranty included.</p>
<p>Dental Services</p>	<p>Not covered.</p> <p>You may elect dental as an optional, supplemental benefit with an additional monthly premium.</p>
<p>Vision Services</p> <p>Routine eye exam</p> <p>Eyewear</p>	<p>You pay nothing for one routine eye exam per year.</p> <p>\$125 eyewear allowance toward the total cost of hard contacts or frames or lenses or glasses one time per year. There is no copay for eyewear. Members must use a participating Superior Vision provider.</p>
<p>Mental Health Services</p> <p>Inpatient visit</p> <p>Outpatient individual or group therapy visit</p> <p>Outpatient individual or group therapy visit with a psychiatrist</p>	<p>You must use an in-network provider.</p> <p>You pay \$1,250 copay per stay.</p> <p>You pay \$40 copay.</p> <p>You pay \$40 copay.</p>
<p>Skilled Nursing Facility</p>	<p>You must use an in-network provider.</p> <p>Days 1-20: You pay nothing.</p> <p>Days 21-100: You pay \$164.50 copay per day.</p>
<p>Physical Therapy</p> <p>Occupational therapy visit</p> <p>Physical therapy and speech and language therapy visit</p>	<p>You must use an in-network provider.</p> <p>You pay \$25 copay.</p> <p>You pay \$25 copay.</p>

Premiums and Benefits	Vital Traditions (HMO)
Ambulance	You pay \$350 copay.
Transportation	Not covered.
Medicare Part B Drugs	<p>You pay 20% of the cost for chemotherapy drugs.</p> <p>You pay 20% of the cost for other Part B drugs.</p>
Foot Care (Podiatry Services) Medicare-covered foot exams and treatment	<p>You must use an in-network provider.</p> <p>You pay \$45 copay.</p>
Medical Equipment/Supplies Durable Medical Equipment (e.g., wheelchairs, oxygen) Prosthetics (e.g., braces, artificial limbs) Diabetes supplies	<p>You must use an in-network provider.</p> <p>You pay 20% of the cost.</p> <p>You pay 20% of the cost.</p> <p>You pay nothing.</p>
Wellness Programs (e.g., fitness)	Silver and Fit® is a fitness program that provides members with a complimentary gym membership at participating gyms in your area. This benefit is at no additional cost to you.
Home Health Care	You pay nothing.

Referrals and Prior Authorizations

Referrals from your primary provider for services are not required; however, many services require prior authorization. For complete details, please call us and ask for the *Evidence of Coverage*.

Outpatient Prescription Drugs for Vital Traditions (HMO)

Prescription Drug Plan \$200 deductible applies to tiers 3, 4 and 5.

	Standard Retail Rx 30-Day Supply	Mail Order 90-Day Supply
Phase 1: Initial Coverage (After you pay your deductible, if applicable)		
Tier 1: Preferred Generic	You pay \$2 copay.	You pay \$4 copay.
Tier 2: Generic Drugs	You pay \$12 copay.	You pay \$24 copay.
Tier 3: Preferred Brand Drugs	You pay \$47 copay.	You pay \$94 copay.
Tier 4: Non-Preferred Drugs	You pay \$99 copay.	You pay \$198 copay.
Tier 5: Specialty Drugs	You pay 29% of the cost.	A long-term supply is not available for drugs in Tier 5.

Additional Details of Your Prescription Drug Coverage

Initial Coverage	You stay in this stage until your yearly drug costs total \$3,750. Total yearly drug costs are the total drug costs paid by both you and your Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies.
Coverage Gap	<p>Most Medicare drug plans have a coverage gap (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 costs (including what our plan has paid and what you have paid) reach \$3,750.</p> <p>After you enter the coverage gap, you pay 35% of the plan’s cost for covered brand name drugs and 44% of the plan’s cost for covered generic drugs until your costs total \$5,000, which is the end for the coverage gap. Not everyone will enter the gap.</p>
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$5,000, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$3.35 copay for generic (including brand drugs treated as generic) and an \$8.35 copay for all other drugs.

Information on Your Prescription Benefit

We encourage you to let us know right away, if after becoming a member you have questions, concerns, or problems related to your prescription benefits. For assistance, call our Customer Service Department at 1-866-334-3141, 7 a.m. – 8 p.m., seven days a week.

Cost-sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our *Evidence of Coverage* online.

Information on Your Optional Dental Benefit

Our plan offers some extra benefits that are not covered by Original Medicare and not included in your benefits package as a plan member. These extra benefits are called “**Optional Supplemental Benefits.**” If you want these optional supplemental benefits, you must sign up for them, and you may have to pay an additional premium for them. The optional supplemental benefits described in this section are subject to the same appeals process as any other benefits.

- Optional Supplemental Preventive and Comprehensive Dental Plan – \$17 per month.
 - In-network and out-of-network benefits are available.
 - Deductible - \$0.
 - Maximum annual benefit - \$2,000.

Benefits for dental services are administered and paid by Metropolitan Life Insurance Company.

Exclusions and limitations apply, which are outlined in the *Evidence of Coverage*. Also, see the *Evidence of Coverage* for full details on the dental benefit.

Benefit	Benefit Amount and Highlights	
	In-network based on the maximum allowed charge.	Out-of-network based on the maximum allowed charge.
Type A Services	You pay nothing.	You pay nothing.
Type B Services (no waiting period)	You pay 50% of the cost.	You pay 50% of the cost.

Description of Type A and Type B Dental Services

Type A Services	Type B Services
Oral exams are limited to once every 6 months less the number of problem-focused examinations received during such months.	Initial installation of full or removable dentures: <ol style="list-style-type: none"> a) When needed to replace congenitally missing teeth; or b) when needed to replace natural teeth that are lost while the person receiving such benefits was insured for dental insurance under this plan.
Screening, including state or federally mandated screening, to determine an individual's need to be seen by a dentist for diagnosis, are limited to once every 6 months.	Replacement of an immediate, temporary full denture with a permanent full denture if the immediate, temporary full denture cannot be made permanent and such replacement is done within 12 months of the installation of the immediate, temporary full denture.
Patient assessments (limited clinical inspection that is performed to identify possible signs of oral or systemic disease, malformation, or injury, and the potential need for referral for diagnosis and treatment), are limited to once every 6 months.	Replacement of a non-serviceable full or removable denture if such denture was installed more than 5 calendar years prior to replacement.
Problem-focused examinations are limited to once every 6 months less the number of oral exams received during such months.	Adjustments of dentures: <ol style="list-style-type: none"> a) If at least 6 months have passed since the installation of the existing removable denture; and b) not more than once in any 6-month period.
Dental X-rays except as mentioned elsewhere.	Relining and rebasing of existing removable dentures: <ol style="list-style-type: none"> a) If at least 6 months have passed since the installation of the existing removable denture; and b) not more than once in any 36-month period.
Bitewing X-rays, but not more than one set every 36 months.	Tissue Conditioning, but not more than once in a 60-month period.
Full mouth or panoramic X-rays once every 36 months.	Initial placement of amalgam fillings.
Intraoral-periapical X-rays.	Replacement of an existing amalgam filling, but only if: <ul style="list-style-type: none"> • At least 24 months have passed since the existing filling was placed; or • a new surface of decay is identified on that tooth.
Cleaning of teeth (oral prophylaxis) once every 6 months.	Initial placement of resin fillings. Replacement of an existing resin filling, but only if: <ol style="list-style-type: none"> a) At least 24 months have passed since the existing filling was placed; or b) a new surface of decay is identified on that tooth.
	Simple extractions are limited to one every five years.
	Prosthodontics, other oral/maxillofacial surgery, other services are limited to one every five years.



Language Assistance

English:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-334-3141 (TTY: 1-800-735-2989).

Spanish:

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-334-3141 (TTY: 1-800-735-2989).

Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-334-3141 (TTY: 1-800-735-2989).

Chinese:

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-334-3141 (TTY : 1-800-735-2989)。

Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-334-3141 (TTY: 1-800-735-2989) 번으로 전화해 주십시오.

Arabic:

ملحوظة: إذا كنت تتحدثا ثكّر اللغة، فإن خدماتنا لتلمساعداة اللغوية تتوافر لك بالمجاا. نصل برقم 1-866-334-3141 (رقم هاتف الصم اولبكم: 1-800-735-2989).

Urdu:

خبرا: رادگر ودرآ پآ بولتے ہیں، تو پآ کو زبان کی مدد کی خدمات مفت میں دستیاب آک۔ ن پیل کریں. 1-866-334-3141 (TTY: 1-800-735-2989).

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-334-3141 (TTY: 1-800-735-2989).

French:

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-334-3141 (ATS : 1-800-735-2989).

Hindi:

धय न दः यद आप ह द ब लत ह त आपक ल ए मफत म भ ष सह यत सव ए उपलबध ह। 1-866-334-3141
(TTY: 1-800-735-2989) पर क ल कर।

Persian:

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات تبانی بصرار تسروینگان بارامش دی
فمهاری می باشد. با (TTY: 1-800-735-2989) 1-866-334-3141 تماس بگیرید.

German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen
zur Verfügung. Rufnummer: 1-866-334-3141 (TTY: 1-800-735-2989).

Gujarati:

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો
1-866-334-3141 (TTY: 1-800-735-2989).

Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги
перевода. Звоните 1-866-334-3141 (телетайп: 1-800-735-2989).

Japanese:

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-334-3141
(TTY:1-800-735-2989) まで、お電話にてご連絡ください。

Laotian:

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ,
ໂດຍບໍ່ເສຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-866-334-3141 (TTY: 1-800-735-2989).



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Nondiscrimination Notice

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-334-3141 (TTY: 1-800-735-2989).

Scott and White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Scott and White Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Scott and White Health Plan:

- 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)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Patricia Balz.

If you believe that Scott and White Health Plan 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:

Patricia Balz, Vice President of Human Resources
2401 South 31st Street, MS-17-212, Temple, Texas 76508
254-724-8650, 254-724-1631
patricia.balz@bswhealth.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Patricia Balz, Vice President of Human Resources, 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, D.C. 20201
1-800-368-1019, 800-537-7697 (TTY)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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You must continue to pay your Medicare Part B premium.

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.

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Scott and White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Scott and White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Scott and White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.