



2019 VIVA MEDICARE *Prime* (HMO) SUMMARY OF COPAYMENTS & COINSURANCE

VIVA MEDICARE is an HMO plan with a Medicare contract and a contract with the Alabama Medicaid Agency. Enrollment in VIVA MEDICARE depends on contract renewal. The service area for this plan includes Baldwin, Blount, Calhoun, Cherokee, Colbert, Crenshaw, Cullman, Dale, DeKalb, Elmore, Franklin, Geneva, Henry, Houston, Jefferson, Lauderdale, Lee, Lowndes, Mobile, Montgomery, Shelby, St. Clair, Tallapoosa, and Walker Counties.

SERVICE	AMOUNT YOU PAY
Monthly Premium ¹	\$41
Primary Care Physician (PCP) Visit	\$0
Specialist Visit (includes podiatry)	\$25
Chiropractor Visit	\$20
Emergency Room Visit	\$90, waived if you are admitted to the same hospital within 24 hours for the same condition
Urgently Needed Care Visit	\$0 for a PCP Visit; \$25 for Specialist Visit; \$50 Urgent Care Clinic Visit
Inpatient Hospital Admission (includes inpatient mental health care)	Days 1-5: \$225 per day; \$0 for additional days
Outpatient Mental Health or Substance Abuse Visit	\$25; \$55 for Partial Hospitalization services
Diagnostic Procedures and Tests (EEGs, sleep studies, etc.)	\$0-\$50
Lab Services	\$0-10%
X-Rays	\$5 per x-ray
Radiation Therapy and Therapeutic Radiology	\$60
Diagnostic Radiology such as an MRI, PET, or CT Scan	\$75 per service (\$5 per ultrasound)
Annual Physical	\$0
Annual Hearing Exam	\$0 if you see a PCP; \$25 if you see a Specialist
Skilled Nursing Facility (100 days per benefit period)	Days 1-20: \$0 per day; Days 21-55: \$172 per day; Days 56-100: \$0 per day
Home Health Care	\$0
Outpatient Services/Surgery at an Outpatient Hospital Facility or Ambulatory Surgical Center (includes invasive diagnostic procedures such as epidurals but does not apply to colonoscopies)	\$195 per Ambulatory Surgical Center Visit; \$195 per Outpatient Hospital Visit; \$195 per Outpatient Observation \$0 for Colonoscopy
Ambulance Services	\$275 per one-way trip
Physical, Speech, or Occupational Therapy Visit	\$25 per visit
Cardiac or Pulmonary Rehabilitation Visit	\$20 per visit
Durable Medical Equipment/Prosthetics	20% (\$0 for ostomy supplies)
Diabetic Self-Management Training and Supplies	\$0 for Self-Management Training; \$0 per standard-size box for each diabetes supply item; 20% for therapeutic shoes or inserts
Kidney Diseases and Conditions	20% for Renal Dialysis
Other Medicare-Covered Preventive Services	\$0
Sports Fitness	Plan pays up to \$20 per month toward dues at a participating sports fitness center. You pay any amount over \$20.

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Medicare-Covered Eye Exams	\$25 (\$0 for glaucoma screening)
Routine Annual Vision Exam	\$0
Eyewear	Plan covers up to \$150 for prescription eyewear per year. \$0 copay for one pair of eyeglasses or contact lenses after cataract surgery (you pay any amount over the Medicare allowable amount).
Dental Services	Plan covers up to \$600 for preventive and comprehensive dental services per year. For Medicare-Covered dental services, copay depends on place of service.
Drugs covered under Medicare Part B	20%
Over-the-Counter (OTC) Drugs and Other Health-Related Items	Plan provides a \$50 allowance per calendar quarter.
Maximum Annual Out-of-Pocket Limit (the most you pay for copayments and coinsurance)	\$5,900 (does not apply to Part D prescription drugs)
Drugs covered under Medicare Part D	
Deductible	No Deductible
Initial Coverage Phase: You will pay the following cost sharing until your total drug costs meet \$3,820.	
Tier 1: Preferred Generics (Preferred Cost Sharing) ²	\$0 for a 30-day supply; \$0 for a 90-day supply
Tier 1: Preferred Generics (Preferred Mail Order)	\$0 for a 90-day supply
Tier 1: Preferred Generics (Standard Cost Sharing)	\$4 for a 30-day supply; \$12 for a 90-day supply
Tier 2: Generics	\$10 for a 30-day supply; \$30 for a 90-day supply; \$20 Preferred Mail Order for a 90-day supply
Tier 3: Preferred Brand	\$47 for a 30-day supply; \$141 for a 90-day supply; \$94 Preferred Mail Order for a 90-day supply
Tier 4: Non-Preferred Drugs	50% for a 30-day supply; 50% for a 90-day supply; 50% Preferred Mail Order for a 90-day supply
Tier 5: Specialty	33% for a 30-day supply
Coverage Gap Phase: Once your total drug costs reach \$3,820, you move into the coverage gap or “donut hole.” You pay the following amounts until your out-of-pocket costs reach \$5,100.	Same copays as above for Tier 1 drugs. For all other tiers, 37% for Generics and 25% (plus a portion of the dispensing fee) for Brand Name Drugs.
Catastrophic Phase: What you pay after you have spent \$5,100 out-of-pocket.	The greater of \$3.40 generic (including brands treated as generic) and \$8.50 all other drugs, or 5% coinsurance

¹If you have Medicaid or Extra Help to pay prescription drug costs, your premiums, copays, coinsurance, and deductibles may vary based on the level of Medicaid and Extra Help you receive. ²\$0 copay applies only to prescriptions filled at pharmacies offering preferred cost sharing. Please see VIVA MEDICARE’s Pharmacy Directory for a complete list of pharmacies. This information is not a complete description of benefits. Call the plan toll-free at 1-888-830-8482, Monday through Friday, 8 a.m. to 8 p.m. (From October 1 to March 31: 7 days a week, 8 a.m. to 8 p.m.), or visit VivaHealth.com/Medicare. TTY users call 711.

VIVA HEALTH complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-830-8482 (TTY: 711). 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 1-888-830-8482 (TTY: 711).