



**CHRISTUS**  
Health Plan



NEW MEXICO

# 2024 Medicare Enrollment Guide

**CHRISTUS Health Advantage covers members in the following counties:**

**Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandoval, Santa Fe, and Taos**





## MEMBER SERVICES

METHOD	CONTACT INFORMATION
<b>Call</b>	844-282-3026 - Calls to this number are free. The CHRISTUS Health Plan Member Services department is available to assist you seven days a week, 8 a.m. to 8 p.m., local time, from Oct. 1 – Mar. 31, and Mon. – Fri., 8 a.m. to 8 p.m., local time, from Apr. 1 – Sept. 30. A voice response system is available after hours. Messages left will be responded to within one business day. Member Services also has free language interpreter services available for non-English speakers.
<b>TTY</b>	711 Relay New Mexico - This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available to assist you seven days a week, 8 a.m. to 8 p.m., local time, from Oct. 1 – Mar. 31, and Mon. – Fri., 8 a.m. to 8 p.m., local time, from Apr. 1 – Sept. 30.
<b>Fax</b>	469-282-3013
<b>Write</b>	CHRISTUS Health Advantage Attention: Member Services P.O. Box 169001 Irving   TX 75016
<b>Website</b>	CHRISTUShealthplan.org

### Network Information:

The New Mexico Aging and Long-Term Services Department is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

METHOD	CONTACT INFORMATION
<b>Call</b>	866-451-2901 - Calls to this number are free.
<b>TTY</b>	711 - This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
<b>Write</b>	New Mexico Aging and Long-Term Services Department P.O. Box 27118 Santa Fe   NM 87502-7118
<b>Website</b>	nmaging.state.nm.us

**844.282.3026, TTY 711 | CHRISTUShealthplan.org**

Oct. 1 – Mar. 31, 7 days a week, 8 a.m. – 8 p.m., local time  
 Apr. 1 – Sept. 30, Mon. – Fri., 8 a.m. – 8 p.m., local time

# CHRISTUS HEALTH PLAN 2024 PRE-ENROLLMENT CHECKLIST

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Member Services representative at **844.282.3026, TTY 711**.

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## UNDERSTANDING THE BENEFITS

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit [christushealthplan.org](http://christushealthplan.org) or call **844.282.3026, TTY 711** 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. **Note: This is not applicable for CHRISTUS Health Medicare Guardian (HMO) members.**

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## UNDERSTANDING IMPORTANT RULES

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and | or copayments | co-insurance may change on January 1, 2025.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- I authorize this paper enrollment to be converted to an electronic enrollment.

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H1189-002



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H1189-007



## BENEFIT HIGHLIGHTS

NEW MEXICO COUNTIES: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandavol, Santa Fe and Taos

PLAN BENEFIT	CHRISTUS HEALTH MEDICARE PLUS (HMO) PLAN H1189-002
Monthly Plan Premium	\$0
Annual Maximum Out-of-Pocket	\$4,400
<b>INPATIENT AND OUTPATIENT SERVICES</b>	
Inpatient Hospital Care	\$275 per day (days 1-5)   \$0 per day (days 6-90)
Primary Care Provider (PCP) Office Visit	\$0 (includes telemedicine visits)
Specialist Office Visit	\$25
Emergency Care (Worldwide)	\$65
Routine Blood Tests	\$0
Diagnostic Radiology (e.g. MRI, CT)	\$150
Routine Hearing Exam (One Per Year)	\$35
Hearing Aids	\$1,000 per ear every 2 years
Combined Preventive and Comprehensive Dental	Annual Benefit Maximum: \$2,000
Routine Dental Cleaning	\$0 (1 cleaning every 6 months)
Comprehensive Dental Benefit	\$20 copay
Routine Eye Exam (One Per Year)	\$0
Eyewear (from a Superior Vision Provider)	\$225 allowance per year for eyeglasses or contacts
Durable Medical Equipment (DME)	0%- 20%
Diabetic Supplies	\$0
Fitness: Silver & Fit	\$0 annual membership fee

*CHRISTUS Health Advantage is an HMO plan with a Medicare contract. Enrollment in CHRISTUS Health Advantage depends on contract renewal. This information is not a complete description of benefits. Call 844.282.3026/TTY 711 for more information. Open seven days a week, 8 a.m. to 8 p.m., local time. A voice response system is available after hours. CHRISTUS Health Advantage (HMO) Contract #H1189.*

## BENEFIT HIGHLIGHTS

NEW MEXICO COUNTIES: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandavol, Santa Fe and Taos

PLAN BENEFIT	CHRISTUS HEALTH MEDICARE PLUS (HMO) PLAN H1189-002
Over-the-Counter Products	\$150 allowance each quarter for the purchase of products from the catalog
Acupuncture and Alternative Therapies	\$0 at CHRISTUS St. Vincent Holistic Health & Wellness Center. \$45 per visit (up to 4 treatments per year) other facilities
Transportation	No cost for 24 round trips to approved medical appointments
Meals (After Discharge from Inpatient Care)	Up to 14 home-delivered meals for up to 7 days
PRESCRIPTION DRUG COVERAGE	
Part D Deductible	\$0
Tier 1: Preferred Generic Drugs	Retail: \$4 retail (30-day supply)   Mail Order: \$0 (90-day supply)
Tier 2: Generic Drugs	Retail: \$10 (30-day supply)   Mail Order: \$0 (90-day supply)
Tier 3: Preferred Brand Name Drugs	Retail: \$47 (30 day-supply)   Mail Order: \$141 (90-day supply)
Tier 4: Non-Preferred Drugs	Retail: \$100 (30-day supply)   Mail Order: \$300 (90-day supply)
Tier 5: Specialty Drugs	Retail: 33% (30-day supply)   Mail Order: Not covered
Tier 6: Select Care Drugs	Retail: \$0 (30-day supply)   Mail Order: \$0 (90-day supply)
Coverage Gap (After Prescription Costs Reach \$5,030)	Medicare Coverage Gap: 25% of the price of brand name drugs; 25% of the price of generic drugs
Catastrophic Coverage Stage	\$0 after \$8,000 yearly out-of-pocket spend.

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## BENEFIT HIGHLIGHTS

NEW MEXICO COUNTIES: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandavol, Santa Fe and Taos

PLAN BENEFIT	CHRISTUS HEALTH MEDICARE GUARDIAN (HMO) PLAN H1189-007
Monthly Plan Premium	\$0
Part B Premium Rebate	\$60
Annual Maximum Out-of-Pocket	\$4,900
<b>INPATIENT AND OUTPATIENT SERVICES</b>	
Inpatient Hospital Care	\$295 per day (days 1-6)   \$0 per day (days 7-90)   \$295 per day (days 91-100)
Primary Care Provider (PCP) Office Visit	\$0 (includes telemedicine visits)
Specialist Office Visit	\$25
Preventive Screenings (Medicare-Covered)	\$0
Emergency Care (Worldwide)	\$90
Routine Blood Tests	\$0 - 20%
Diagnostic Radiology (e.g. MRI, CT)	\$150
Routine Hearing Exam (One Per Year)	\$35
Hearing Aids	\$1,000 per ear every 2 years
Combined Preventive and Comprehensive Dental	Annual Benefit Maximum: \$2,000
Routine Dental Cleaning	\$0 (1 cleaning every 6 months)
Comprehensive Dental Benefit	\$20 copay
Routine Eye Exam (One Per Year)	\$0
Eyewear (from a Superior Vision Provider)	\$100 allowance per year for eyeglasses or contacts
Durable Medical Equipment (DME)	0%- 20%
Diabetic Supplies	\$0
Fitness: Silver & Fit	\$0 annual membership fee
Over-the-Counter Products	\$100 allowance each quarter for the purchase of products from the catalog
Transportation	No cost for 24 round trips to approved medical appointments
Meals (After Discharge from Inpatient Care)	Up to 14 home-delivered meals for up to 7 days

### NO PRESCRIPTION DRUG COVERAGE

CHRISTUS Health Advantage is an HMO plan with a Medicare contract. Enrollment in CHRISTUS Health Advantage depends on contract renewal. This information is not a complete description of benefits. Call 844.282.3026/TTY 711 for more information. Open seven days a week, 8 a.m. to 8 p.m., local time. A voice response system is available after hours. CHRISTUS Health Advantage (HMO) Contract #H1189.



# 2024 SUMMARY OF BENEFITS

## CHRISTUS Health Medicare Plus (HMO) Plan H1189-002

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This is a summary of drug and health services covered by CHRISTUS Health Medicare Plus (HMO), January 1, 2024 – December 31, 2024. CHRISTUS Health Medicare Plus (HMO) is a Medicare Advantage HMO Plan with a Medicare contract. Enrollment in this Plan depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the “Evidence of Coverage” by calling our Member Services or accessing it on our website.

To join CHRISTUS Health Medicare Plus (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800 MEDICARE (1-800-633-4227; TTY 1-877-486-2048), 24 hours a day, seven days a week.

This document is available in other formats such as braille, large print or audio.

For more information, please call us Toll-free 1-844-282-3026, (TTY users should call 711) or visit our website at [www.christushealthplan.org](http://www.christushealthplan.org). Our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday. From October 1 - March 31, the hours are 8:00 a.m. to 8:00 p.m. local time, 7 days a week.

# 2024 SUMMARY OF BENEFITS

PREMIUMS & BENEFITS	CHRISTUS HEALTH MEDICARE PLUS (HMO)
<b>Monthly Plan Premium</b>	\$0 You must continue to pay your Medicare Part B premium.
<b>Part B Premium Rebate</b>	Not offered
<b>Part C Deductible</b>	No deductible
<b>Part D Deductible</b>	No deductible
<b>Maximum Out-of-Pocket Responsibility</b> <i>(does not include prescription drugs)</i>	You pay no more than \$4,400 annually. Includes copays and other costs for medical services for the year.
INPATIENT & OUTPATIENT SERVICES	
<b>Inpatient Hospital</b> <ul style="list-style-type: none"> <li>• Acute hospital</li>   <li>• Inpatient Services in a Psychiatric Hospital</li> </ul>	<p>You pay a \$275 copay per day for days 1-5.            You pay a \$0 copay per day for days 6-90.            You pay a \$275 copay per day for days 91-100.</p> <p>You pay a \$275 copay per day for days 1-5.            You pay a \$0 copay per day for days 6-90.</p>
<b>Outpatient Hospital Coverage</b>	You pay a \$250 copay per visit.
<b>Outpatient Hospital Observation Coverage</b>	You pay a \$250 copay per stay.
<b>Ambulatory Surgical Center (ASC)</b>	You pay a \$100 copay per visit.
<b>Primary Care Physician Visits</b>	You pay a \$0 copay per office and telehealth visit.
<b>Specialist Visits</b>	You pay a \$25 copay per office visit. You pay a \$0 copay per telehealth visit.
<b>Preventive Care</b> (Such as flu vaccines, diabetic screening, annual wellness visits)	You pay a \$0 copay. Other preventive services are available. There are some covered services that have a cost.

# 2024 SUMMARY OF BENEFITS

PREMIUMS & BENEFITS	CHRISTUS HEALTH MEDICARE PLUS (HMO)
<b>Emergency Care</b>	You pay a \$65 copay per visit. Waived, if you are admitted to the hospital within 24 hours. Includes worldwide coverage.
<b>Urgently Needed Services</b>	You pay a \$25 copay per visit. You pay a \$65 copay per visit (worldwide).
<b>Diagnostic Services/Labs/Imaging</b> <ul style="list-style-type: none"> <li>• Diagnostic tests &amp; procedures (non-radiological)</li> <li>• Lab Services</li> <li>• Diagnostic radiology services (MRI, CT, PET)</li> <li>• Outpatient X-rays</li> <li>• Therapeutic radiology (e.g., radiation treatment of cancer)</li> <li>• Outpatient blood</li> </ul>	<p>You pay a \$150 copay per service location per day.</p> <p>You pay a \$0 copay per service location per day.</p> <p>You pay a \$150 copay per service location per day.</p> <p>You pay \$0 copay per service location per day.</p> <p>You pay \$20 copay per service location per day.</p> <p>You pay a \$150 copay per service location per day.</p>
<b>Hearing Services</b> <ul style="list-style-type: none"> <li>• Medicare-covered exam</li> <li>• Routine hearing exam</li> <li>• Hearing aid</li> <li>• Fitting/hearing evaluation for hearing aid</li> </ul>	<p>You pay a \$25 copay per visit.</p> <p>You pay a \$35 copay for one routine hearing exam per calendar year.</p> <p>There is a \$1,000 allowance per ear every 2 years toward the purchase of hearing aids through Amplifon.</p> <p>You pay a \$0 copay for fitting/hearing evaluation.</p>

# 2024 SUMMARY OF BENEFITS

PREMIUMS & BENEFITS	CHRISTUS HEALTH MEDICARE PLUS (HMO)
<b>Dental Services</b> <ul style="list-style-type: none"> <li>• Combined preventive and comprehensive annual maximum</li> <li>• Preventive dental services</li> <li>• Comprehensive dental services</li> </ul>	<p>\$2,000</p> <p>You pay a \$0 copay per service.</p> <ul style="list-style-type: none"> <li>- Periodic oral exam - 1 every year</li> <li>- Dental X-rays - 1 every year</li> <li>- Prophylaxis (cleaning) - 1 every 6 months</li> <li>- Fluoride treatment - 1 every 6 months</li> </ul> <p>You pay a \$25 copay per service for Medicare-covered dental services.</p> <p>You pay a \$20 copay per service for diagnostic, restorative, extraction, endodontics, periodontics, dentures, prosthodontics, oral/maxillofacial surgery and other non-routine services. Unlimited annual maximum.</p>
<b>Vision Services</b> <ul style="list-style-type: none"> <li>• Medicare-covered eye exam</li> <li>• Medicare-covered vision hardware</li> <li>• Routine vision exam</li> <li>• Routine vision hardware</li> </ul>	<p>You pay a \$0 copay per exam.</p> <p>You pay a \$0 copay.</p> <p>You pay a \$0 copay per exam.</p> <p>You pay a \$0 copay up to \$225 allowance per year for 1 pair of eyeglasses (frames/lenses) or contacts.</p>
<b>Mental Health Services</b> <ul style="list-style-type: none"> <li>• Outpatient mental health</li> </ul>	<p>You pay a \$10 copay for each Medicare-covered individual and/or group therapy visit.</p> <p>You pay a \$0 copay for each telemental health visit.</p>
<b>Skilled Nursing Facility</b>	<p>You pay a \$0 copay per day for days 1-20.</p> <p>You pay a \$150 copay per day for days 21-100.</p> <p>Plan covers up to 100 days per benefit period.</p>
<b>Physical, Occupational and Speech Language Therapy Services</b>	<p>You pay a \$20 copay per visit.</p>

## 2024 SUMMARY OF BENEFITS

PREMIUMS & BENEFITS	CHRISTUS HEALTH MEDICARE PLUS (HMO)
<b>Ambulance</b>	You pay a \$110 copay each way for Medicare-covered ambulance transport.
<b>Transportation</b>	You pay a \$0 copay for 24 round trips per year to plan-approved locations. Up to 100 miles per one-way trip.
<b>Medicare Part B Drugs</b>	<p>You pay up to 20% of the cost for Medicare-covered Part B drugs.</p> <p>You pay \$35 copay for one-month's supply of insulin furnished through an item of DME.</p>
ADDITIONAL BENEFITS	CHRISTUS HEALTH MEDICARE PLUS (HMO)
<b>Chiropractic Services</b> <ul style="list-style-type: none"> <li>• Medicare-covered chiropractic services.</li> <li>• Routine chiropractic services</li> </ul>	<p>You pay a \$20 copay for Medicare-covered visits.</p> <p>You pay a \$20 copay per visit. 36 visits per year.</p>
<b>Renal Dialysis</b>	You pay 20% coinsurance.
<b>Acupuncture</b> <ul style="list-style-type: none"> <li>• Medicare-covered acupuncture</li> <li>• Routine acupuncture</li> </ul>	<p>You pay a \$45 copay per visit. Maximum 4 visits per year.</p> <p>You pay a \$0 copay at CHRISTUS St. Vincent Holistic Health &amp; Wellness Center. You pay a \$45 copay per treatment at other facilities. Maximum 4 treatments per year.</p>
<b>Over-The-Counter (OTC) Items</b>	You receive a \$150 quarterly benefit for over-the-counter health and wellness product available through Convey.
<b>Fitness</b>	You pay a \$0 copay with Silver & Fit® fitness benefit.
<b>Home-delivered Meals</b>	You are eligible to receive up to 14 home-delivered meals for up to 7 days once discharge following a surgery or inpatient acute hospital stay.

# 2024 SUMMARY OF BENEFITS

## CHRISTUS HEALTH MEDICARE PLUS (HMO) PRESCRIPTION DRUGS (PART D)

**Deductible phase**

Because there is no deductible for the plan, this payment stage does not apply to you.

**Initial Coverage Phase** - You begin this stage when you fill your first prescription of the year. You stay in the Initial Coverage Phase until your total drug costs for the year reaches \$5,030. During this stage, your out-of-pocket costs for Select Insulins will be \$35.

	<b>STANDARD RETAIL COST SHARING</b> (in-network) up to 30-day supply	<b>STANDARD MAIL-ORDER COST SHARING</b> (90-day supply)
Tier 1: Preferred Generic	You pay a \$4 copay	You pay a \$0 copay
Tier 2: Generic	You pay a \$10 copay	You pay a \$0 copay
Tier 3: Preferred Brand	You pay a \$47 copay	You pay a \$141 copay
Tier 4: Non-preferred Drugs	You pay a \$100 copay	You pay a \$300 copay
Tier 5: Specialty	You pay 33% of the cost	Not covered
Tier 6 Select Care Drugs	You pay a \$0 copay	You pay a \$0 copay

**Coverage Gap** - You enter the Coverage Gap Phase after your total yearly drug cost reaches \$5,030. 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, for any drug tier during the coverage gap. You pay the same copays that you paid in the Initial Coverage Stage for drugs in Tier 6 Specialty Care Drugs - or 25% of the cost, whichever is lower. For insulins, you won't pay more than \$35 for a one-month supply.

**Catastrophic Phase** - Once your out-of-pocket costs reach \$8,000, the plan pays the full cost for your covered Part D drugs. You pay nothing.

# 2024 SUMMARY OF BENEFITS

## CHRISTUS Health Medicare Guardian (HMO) Plan H1189-007

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This is a summary of drug and health services covered by CHRISTUS Health Medicare Guardian (HMO), January 1, 2024 – December 31, 2024. CHRISTUS Health Medicare Guardian (HMO) is a Medicare Advantage HMO Plan with a Medicare contract. Enrollment in this Plan depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the “Evidence of Coverage” by calling our Member Services or accessing it on our website.

To join CHRISTUS Health Medicare Guardian (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800 MEDICARE (1-800-633-4227; TTY 1-877-486-2048), 24 hours a day, seven days a week.

This document is available in other formats such as braille, large print or audio.

For more information, please call us Toll-free 1-844-282-3026, (TTY users should call 711) or visit our website at [www.christushealthplan.org](http://www.christushealthplan.org). Our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday. From October 1 - March 31, the hours are 8:00 a.m. to 8:00 p.m. local time, 7 days a week.

## 2024 SUMMARY OF BENEFITS

PREMIUMS & BENEFITS	CHRISTUS HEALTH MEDICARE GUARDIAN (HMO)
<b>Monthly Plan Premium</b>	\$0 You must continue to pay your Medicare Part B premium.
<b>Part B Premium Rebate</b>	\$60
<b>Part C Deductible</b>	No deductible
<b>Maximum Out-of-Pocket Responsibility</b> <i>(does not include prescription drugs)</i>	You pay no more than \$4,900 annually. Includes copays and other costs for medical services for the year.
INPATIENT & OUTPATIENT SERVICES	
<b>Inpatient Hospital</b> <ul style="list-style-type: none"> <li>• Acute hospital</li> <li>• Inpatient Services in a Psychiatric Hospital</li> </ul>	You pay a \$295 copay per day for days 1-5. You pay a \$0 copay per day for days 6-90. You pay a \$295 copay per day for days 91-100.  You pay a \$275 copay per day for days 1-5. You pay a \$0 copay per day for days 6-90.
<b>Outpatient Hospital Coverage</b>	You pay a \$325 copay per visit.
<b>Outpatient Hospital Observation Coverage</b>	You pay a \$325 copay per stay.
<b>Ambulatory Surgical Center (ASC)</b>	You pay a \$175 copay per visit.
<b>Primary Care Physician Visits</b>	You pay a \$0 copay per office and telehealth visit.
<b>Specialist Visits</b>	You pay a \$25 copay per office. You pay a \$0 copay per telehealth visit.
<b>Preventive Care</b> <i>(Such as flu vaccines, diabetic screening, annual wellness visits)</i>	You pay a \$0 copay. Other preventive services are available. There are some covered services that have a cost.



# 2024 SUMMARY OF BENEFITS

PREMIUMS & BENEFITS	CHRISTUS HEALTH MEDICARE GUARDIAN (HMO)
<b>Emergency Care</b>	You pay a \$90 copay per visit. Waived, if you are admitted to the hospital within 24 hours. Includes worldwide coverage.
<b>Urgently Needed Services</b>	You pay a \$30 copay per visit. You pay a \$65 copay per visit (worldwide).
<b>Diagnostic Services/Labs/Imaging</b> <ul style="list-style-type: none"> <li>• Diagnostic tests &amp; procedures (non-radiological)</li> <li>• Lab Services</li> <li>• Diagnostic radiology services (MRI, CT, PET)</li> <li>• Outpatient X-rays</li> <li>• Therapeutic radiology (e.g., radiation treatment of cancer)</li> <li>• Outpatient blood</li> </ul>	<p>You pay a \$25 copay per service location per day.</p> <p>You pay a 0% coinsurance for routine blood work per service location per day. All other outpatient lab services are 20% coinsurance per service location per day.</p> <p>You pay a \$150 copay per service location per day.</p> <p>You pay \$10 copay per service location per day.</p> <p>You pay 20% coinsurance per service location per day.</p> <p>You pay a \$150 copay per service location per day.</p>
<b>Hearing Services</b> <ul style="list-style-type: none"> <li>• Medicare-covered exam</li> <li>• Routine hearing exam</li> <li>• Hearing aid</li> <li>• Fitting/hearing evaluation for hearing aid</li> </ul>	<p>You pay a \$25 copay per visit.</p> <p>You pay a \$35 copay for one routine hearing exam per calendar year.</p> <p>There is a \$1,000 allowance per ear every 2 years toward the purchase of hearing aids through Amplifon.</p> <p>You pay a \$0 copay for fitting/hearing evaluation.</p>

# 2024 SUMMARY OF BENEFITS

PREMIUMS & BENEFITS	CHRISTUS HEALTH MEDICARE GUARDIAN (HMO)
<b>Dental Services</b> <ul style="list-style-type: none"> <li>• Combined preventive and comprehensive annual maximum</li> <li>• Preventive dental services</li> <li>• Comprehensive dental services</li> </ul>	<p>\$2,000</p> <p>You pay a \$0 copay per service.</p> <ul style="list-style-type: none"> <li>- Periodic oral exam - 1 every year</li> <li>- Dental X-rays - 1 every year</li> <li>- Prophylaxis (cleaning) - 1 every 6 months</li> <li>- Fluoride treatment - 1 every 6 months</li> </ul> <p>You pay a \$25 copay per service for Medicare-covered dental services.</p> <p>You pay a \$20 copay per service for diagnostic, restorative, extraction, endodontics, periodontics, dentures, prosthodontics, oral/maxillofacial surgery and other non-routine services. Unlimited annual maximum.</p>
<b>Vision Services</b> <ul style="list-style-type: none"> <li>• Medicare-covered eye exam</li> <li>• Medicare-covered vision hardware</li> <li>• Routine vision exam</li> <li>• Routine vision hardware</li> </ul>	<p>You pay a \$0 copay per exam.</p> <p>You pay a \$0 copay.</p> <p>You pay a \$0 copay per exam.</p> <p>You pay a \$0 copay up to \$100 allowance per year for 1 pair of eyeglasses (frames/lenses) or contacts.</p>
<b>Mental Health Services</b> <ul style="list-style-type: none"> <li>• Outpatient mental health</li> </ul>	<p>You pay a \$10 copay or each Medicare-covered individual and/or group therapy visit.</p> <p>You pay a \$0 copay for each telemental health visit.</p>
<b>Skilled Nursing Facility</b>	<p>You pay a \$0 copay per day for days 1-20.</p> <p>You pay a \$167.50 copay per day for days 21-100.</p> <p>Plan covers up to 100 days per benefit period.</p>
<b>Physical, Occupational, and Speech Language Therapy Services</b>	<p>You pay a \$20 copay per visit.</p>

## 2024 SUMMARY OF BENEFITS

PREMIUMS & BENEFITS	CHRISTUS HEALTH MEDICARE GUARDIAN (HMO)
<b>Ambulance</b>	You pay a \$200 copay each way for Medicare-covered ambulance transport.
<b>Transportation</b>	You pay a \$0 copay for 24 round trips per year to plan-approved locations. Up to 100 miles per one-way trip.
<b>Medicare Part B Drugs</b>	You pay up to 20% of the cost for Medicare-covered Part B drugs. You pay \$35 copay for one-month's supply of insulin furnished through an item of DME.
ADDITIONAL BENEFITS	CHRISTUS HEALTH MEDICARE GUARDIAN
<b>Chiropractic Services</b> <ul style="list-style-type: none"> <li>• Medicare-covered chiropractic services.</li> <li>• Routine chiropractic services</li> </ul>	You pay a \$20 copay for Medicare-covered visits.  You pay a \$20 copay per visit. 36 visits per year.
<b>Renal Dialysis</b>	You pay 20% coinsurance.
<b>Acupuncture</b> <ul style="list-style-type: none"> <li>• Medicare-covered acupuncture</li> <li>• Routine acupuncture</li> </ul>	You pay a \$25 copay per visit. Maximum 20 visits per year.  You pay a \$0 copay at CHRISTUS St. Vincent Holistic Health & Wellness Center. You pay a \$45 copay per treatment at other facilities. Maximum 4 treatments per year.
<b>Over-The-Counter (OTC) Items</b>	You receive a \$100 quarterly benefit for over-the-counter health and wellness products available through Convey.
<b>Fitness</b>	You pay a \$0 copay with Silver & Fit® fitness benefit.
<b>Home-delivered Meals</b>	You are eligible to receive up to 14 home-delivered meals for up to 7 days once discharged following a surgery or inpatient acute hospital stay.

# Other Plan Information

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LIS Rider

Discrimination  
Notice

Multi-Language

Provider Pharmacy  
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## FOR HMO PLANS

Medicare  
Plus Plan

H1189-002



Medicare  
Guardian Plan

H1189-007



# MONTHLY PLAN PREMIUM

## for People who get Extra Help from Medicare to Help Pay for their Prescription Drug Costs

If you get extra help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower than what it would be if you did not get extra help from Medicare. The amount of extra help you get will determine your total monthly plan premium as a member of our Plan.

This table shows you what your monthly plan premium will be if you get extra help.

YOUR LEVEL OF EXTRA HELP	MONTHLY PREMIUM FOR H1189 PBP 002*
100%	\$0.00
75%	\$0.00
25%	\$0.00
50%	\$0.00

\*This does not include any Medicare Part B premium you may have to pay.

CHRISTUS Health Plan’s premium includes coverage for both medical services and prescription drug coverage.

**If you aren’t getting extra help, you can see if you qualify by calling:**

- 1-800-Medicare or TTY users call 1-877-486-2048 (24 hours a day/7 days a week),
- Your State Medicaid Office, or
- The Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778 between 7 a.m. and 7 p.m., Monday through Friday.

If you have any questions about this notice, please contact CHRISTUS Health Plan Member Services at 1-844-282-3026 or, for TTY users, 711. Member Services is available October 1st – March 31st, 8:00 a.m. to 8:00 p.m. local time, 7 days a week, April 1st – September 30th, 8:00 a.m. to 8:00 p.m. local time, 5 days a week or at [CHRISTUShealthplan.org](http://CHRISTUShealthplan.org).

CHRISTUS Health Medicare Plus is an HMO with a Medicare contract. Enrollment in CHRISTUS Health Medicare Plus (HMO) depends on contract renewal.

## LANGUAGE SERVICES

CHRISTUS 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. CHRISTUS Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

CHRISTUS 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)

CHRISTUS Health Plan also 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 or have questions, contact CHRISTUS Health Plan Member Services at 1-844-282-3026 (TTY: 711).

If you believe that CHRISTUS 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 may file a grievance with:

**Gabriela Saenz, J.D.**

CHRISTUS Health  
5101 North O'Connor Boulevard  
Irving, TX 75062

Telephone: 469-282-1298

Fax: 210-766-9468

CHRISTUS.CivilRights@christushealth.org.

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You may file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. Please call the above phone number.

You may 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 (TDD)

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

## MULTI-LANGUAGE INTERPRETER SERVICES

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-282-3026 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

- ڀيڊ بابت سند ڀي م ت ف م ت ا م د خ ي ک د د م ي ک ن ا ب ز و ک پ آ و ت ، ن ڀي ڇ ت ل و ب و د ر ا پ آ ر گ ا : ر ا د ر ب د خ

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PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad.

امش د ي ا ر ب ن ا گ ي ا ر ت ر و ص ب ي ن ا ب ز ت ا ل ا ي ه س ت ، د ي ذ ك ي م و گ ت ف گ ي س ر ا ف ن ا ب ز ه ي ر گ ا : ه ج و ت

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement.

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода.

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

ໄປດຊາວ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິ ການຊ່ວຍເຫຼືອ ອດ້ານພາສາ, ໄດຍບໍ່ເສຍ ຈຸດວ່າ, ແມ່ນມີ ພ້ອມໃຫ້ທ່ານ

ເຮັດ: ຖ້າຄຸນພູດພາສາໄທຍຄຸນສາມາດໃຊ້ບໍລິການຊ່ວຍເຫຼືອທາງພາສາໄດ້ຟຣີ

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti.

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá

jiik'eh, éí ná hóló, koji'

## PROVIDER | PHARMACY DIRECTORY NOTICE

If you need help finding a network provider or pharmacy\*, please call **844.282.3026** or visit [CHRISTUSHealthPlan.org](https://CHRISTUSHealthPlan.org) to access our online directory. If you would like a provider directory mailed to you, you may call the number above.

CHRISTUS Health Advantage is an HMO plan with a Medicare contract. Enrollment in CHRISTUS Health Medicare Complete (HMO), CHRISTUS Health Medicare Plus (HMO), CHRISTUS Health Medicare Guardian (HMO) depends on contract renewal.

This information is available in other languages. Please call Member Services at **844.282.3026**, or for TTY users, **711**, seven days a week, 8 a.m. to 8 p.m., local time, from Oct. 1 - Mar. 31, and Mon. - Fri., 8 a.m. to 8 p.m., local time, April 1 - Sept. 30. You can also visit us online at [CHRISTUSHealthPlan.org](https://CHRISTUSHealthPlan.org).

Esta información está disponible gratis en otros idiomas. Por favor llame a nuestro número de servicio al cliente al **844.282.3026** o, para los usuarios de TTY, **711**, 8 a.m.-8 p.m., hora local, los 5 días de la semana o visite [CHRISTUSHealthPlan.org](https://CHRISTUSHealthPlan.org).

*\*Pharmacy coverage applies to CHRISTUS Health Medicare Complete and CHRISTUS Health Medicare Plus Plans.*



# Supplemental Benefits

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Fitness Benefit

Amplifon (Hearing)

Delta Dental -  
Combined preventive  
& comprehensive

Superior Vision

GA Foods - Meals

## FOR HMO PLANS

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## Dental Services

### With Delta Dental

Make your oral health a priority! All of our plans include preventive and comprehensive dental. This allows you the freedom of seeing an in-network or an out-of-network dental provider. At your visit, you can expect:

- A \$0 copay for preventive dental services.
- \$20 copay for non-Medicare covered comprehensive dental services.

An annual combined maximum of \$2,000 to \$5,500 depending on the plan you choose.



## Vision Care Services

With our new vision benefits, you can better maintain your eyesight as you age. Our plans include:

- Yearly, routine eye exam
- Yearly diabetic retinopathy screening
- Hardware reimbursement allowance
- Annual eye hardware allowance from \$100 to \$300 on Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; or, Eyeglass frames

## Hearing Services



### With Amplifon

Many costs, like hearing aids, aren't covered by Original Medicare. With a CHRISTUS Health Advantage plan, you are able to receive quality hearing care and hearing instruments at the greatest value through our partnership with Amplifon. This includes a benefit of \$2,000 every two years towards hearing aids.

Additional items included with your hearing benefits:

- New virtual services:
  - Virtual screening - determine your hearing needs from the comfort of home
  - and personalized coaching to make the most of your hearing aid experience
  - On-demand virtual visits - convenient care for non-medical needs
- Risk-free trial
  - Try out your hearing aids for 60 days.
- Complimentary aftercare
  - 1-year follow-up care - ensures smooth transition to your new hearing aids
  - 2-year battery support - battery supply or charging station to keep you powered
  - 3-year warranty - coverage for loss, repairs, or damage

Learn more at <https://www.amplifonusa.com/lp/christushealthadvantage>



### 90-day Prescription Mail Order\*

Through the Express Scripts mail order pharmacy home delivery service, pay \$0 for a 90-day supply of preferred generic drugs. To use this benefit, visit Express Scripts Online Pharmacy ([express-scripts.com](https://www.express-scripts.com)). You can also call us at the number on your member ID card.

## Over The Counter (OTC) Products

Receive up to a \$150 quarterly benefit for over-the-counter health and wellness products available through OTC Health Solutions (amount varies by plan type). This benefit enables you to get generic and name brand allergy medicine, bathroom safety supplies, cold and flu medicine, vitamins and minerals, and pain relief aids.



To use this benefit and place your order online by going to our website at [www.CHRISTUShealthplanotc.com](http://www.CHRISTUShealthplanotc.com), through the OTC - Anywhere mobile app, by mailing in the order form provided in your catalog (last 2 pages of OTC catalog), or by calling Convey's Contact Center Support at 1-877-906-0738 (Monday - Friday from 8:00 am - 11:00 pm EST) from the comfort of your own home.

## Meals



As a part of your plan, we provide home-delivered meals to eligible members after an inpatient surgery or inpatient hospital stay at no additional cost.

You will receive an awareness text within four days of being discharged to let you know GA Foods will be calling you. Then, you will receive their call within two days of the text message. These meals can be customized to your dietary needs, such as gluten-free or vegetarian.

The benefit includes up to 14 meals delivered to your door for up to seven days. If you choose to receive meals, your meals will be sent within three days.

## Transportation

## SafeRide Health

One of the first steps to a healthier life is seeing your doctor regularly and following care plans, but getting there is often an issue. With CHRISTUS Health Plan, you're covered. We've partnered with SafeRide to ensure that you can schedule rides to your appointments safely and on time.

To learn more, give member services a call at 844.282.3026.

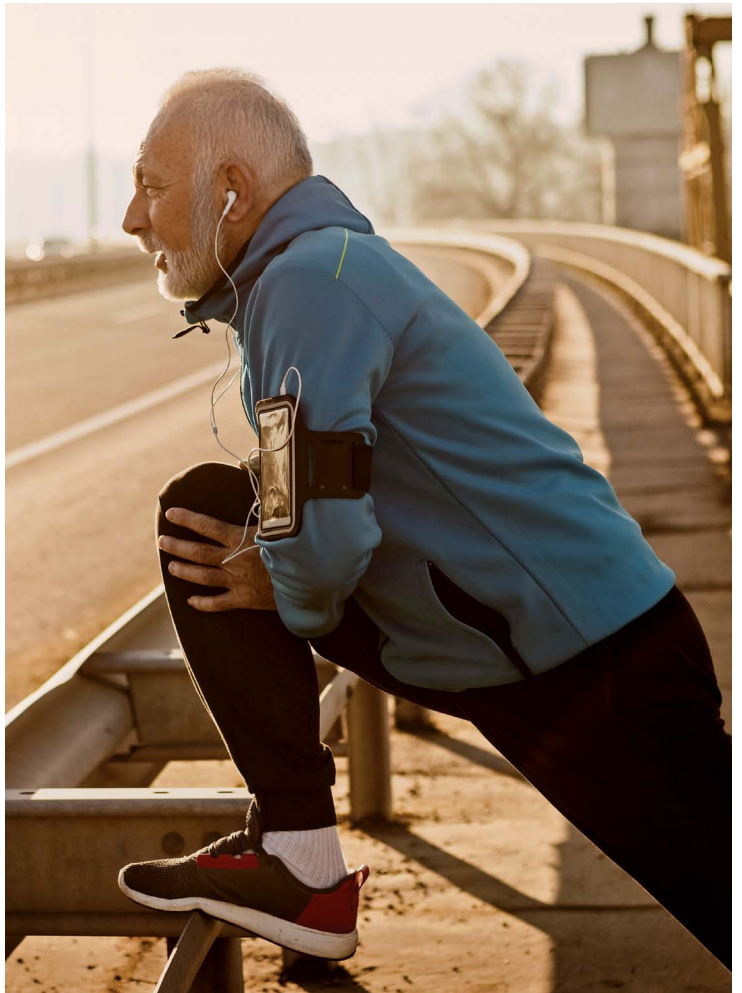
## Fitness Program

All CHRISTUS Health Advantage members can stay active with their no-cost Silver & Fit membership. With our fitness program, you can enjoy:



- A membership at thousands of participating fitness centers with access to the standard fitness network
- One home fitness kit per benefit year. Choose from several options, every eligible Silver & Fit member may choose one of 11 home fitness kits on an annual basis.
  - Garmin wearable activity tracker, Fitbit wearable activity tracker, beginner swimming kit, advanced swimming kit, beginner yoga kit, intermediate/ advanced yoga kit, Pilates kit, walking/ trekking kit, beginner strength kit, intermediate strength kit, advanced strength kit
- Access to a variety of on-demand workout videos on the Silver & Fit website and mobile app
- Personalized, over-the-phone or digital education and training for fitness, nutrition, stress, sleep, brain health, social isolation and other
- Access to the Well-Being Club where you can connect with others, view exclusive articles and videos, and join live-streaming classes and events

Visit [SilverandFit.com](http://SilverandFit.com) to learn more about the Silver & Fit program or call 1-877-427-4788, Monday through Friday. You can create an account after your plan starts.





## 24-hour Nurse Line

All members have access to free, confidential help from a nurse 24 hours a day, 7 days a week, 365 days a year. Nurses are available through this service to answer questions about medications, help you decide when and where to seek care, or simply provide reassurance when you need it.

To use this benefit, call 844-581-3174.

If you are having a life-threatening emergency, call 911 or go the emergency room.



## Member Portal

Visit [CHRISTUShealthplan.org](http://CHRISTUShealthplan.org) and our newly updated online member portal for more information about your plan and benefits.

**Please refer to your CHRISTUS Health Advantage Evidence of Coverage for more information about your benefits.**



\*Not included with all plans. Refer to the Summary of Benefits to see what is included in each plan.

## 2024 ENROLLMENT REVIEW

Congratulations on your new CHRISTUS Health Advantage plan! We want to make sure you know what to expect with the new plan you've chosen.

Fill out this Plan Review with your licensed sales representative (if applicable). This form will walk you through some of the details to help you better understand your new plan.

### MY NEW PLAN IS (CHECK ONE):

- CHRISTUS Health Medicare Plus (HMO) Plan H1189-002 (\$0 monthly premium)  
 CHRISTUS Health Medicare Guardian (HMO) Plan H1189-007 (\$0 monthly premium)

My plan:  requires referrals  does not require referrals

My plan will provide:  all my Medicare health coverage  
 all my Medicare prescription drug coverage

My plan coverage date begins (effective date): \_\_\_\_\_

I understand that I can cancel my enrollment in this plan before my coverage date starts by calling CHRISTUS Health Plan Member Services at **844.282.3026 TTY 711** or by calling Medicare at **800.MEDICARE (800.633.4227)**. I also understand that once my coverage starts, I may have to wait until the Open Enrollment Period (OEP) to make a plan change, unless I qualify for a Special Enrollment Period (SEP).

I must live in the Plan's service area, which is: \_\_\_\_\_

I understand that if I move out of the Plan's service area for more than 6 months in a row, I will need to choose a new plan.

I should  I should not  have a Medicare Advantage plan and a stand-alone Medicare Part D plan at the same time.

I should  I should not  have a Medicare Advantage plan and a Medicare Supplement insurance (Medigap) at the same time. If I have an active Medicare supplement policy, I will request the insurance company to cancel my policy after I receive confirmation of my Medicare Advantage enrollment.

# PREMIUM INFORMATION

My plan has a \$\_\_\_\_\_ monthly premium that I must pay to stay enrolled in this plan.

In addition, I must remain enrolled in Medicare Parts A and B while continuing to pay my Medicare Part B premium, unless the state or third party pays it for me.

If I owe a Late Enrollment Penalty (LEP), it is not included in my premium. I understand that I will need to add it to my premium each month.

## NETWORK INFORMATION - Understanding your network is important.

Provider Name	Provider Type (PCP/Specialist)	In Network (Yes/No)

## CHECK THE CORRECT ANSWER

If I get my care from an out-of-network provider I may pay  **less**  **more** of the cost.

I should call the clinic before my appointment to make sure the provider accepts my plan.

## PRESCRIPTION DRUG COVERAGE

Know what is covered by your prescription drug plan (Plan H1189-002 only)

My plan (circle one): **does** / **does not** have a prescription drug deductible.

If I have a deductible, the amount is \$\_\_\_\_\_ and it applies to drugs in (check the answer(s)):

- Tier 1   
  Tier 2   
  Tier 3   
  Tier 4   
  Tier 5   
  Tier 6   
  ALL Tiers



## PREMIUM INFORMATION

List the medications you use in the table below. Be sure to note their tier level, whether there are any limits on the drug, and if the prescription drug deductible applies.

Medication	Tier Level <sup>1</sup>	Has Levels <sup>2</sup> Yes/No	Deductible Yes/No

Networks vary by market.

1. My actual out-of-pocket costs may vary based on: the drug stage I am in, my drug tier level, the pharmacy I use (retail/mail order), and if I have Extra Help.
2. For medications that have limitations, I may need to contact the Plan before I can fill my prescription. I can discuss alternatives by calling customer service to learn what other drugs might be on the drug list and by talking with my doctor or pharmacist.

\_\_\_\_\_  
 Member Signature:

\_\_\_\_\_  
 Signature Date:

If I have questions about my plan, I will call my licensed sales representative at:

\_\_\_\_\_ or CHRISTUS Health Plan Member Services at **844.282.3026 TTY 711.**







[CHRISTUShealthplan.org](http://CHRISTUShealthplan.org)