



The HealthTrust MAPD Plan Benefit Summary

The HealthTrust Medicare Advantage with Prescription Drug (MAPD) plan, offered in collaboration with Anthem Blue Cross & Blue Shield, includes all of the medical and prescription drug benefits offered by Medicare plus many additional benefits and services at little or no out-of-pocket costs to you.

Your Medical Coverage

Key Features:

- No deductibles. No coinsurance. \$0 copayments for most medical services.
- No referrals needed! You can go to doctors, specialists and hospitals anywhere in the country without a referral as long as they are eligible to participate in Medicare.*
- Additional benefits: toward eye exams, hearing services and hearing aids, acupuncture, chiropractic services, Healthy Meals post-hospitalization program, the Silver Sneakers wellness program, and HealthTrust's LifeResources Employee Assistance Program.
- You may apply your New Hampshire Retirement System (NHRS) subsidy (if you receive one) to your contribution cost and pay your contribution through NHRS annuity deduction.
- Additional resources and single sign-on button to Anthem through the HealthTrust Secure Enrollee Portal (SEP) at healthtrustnh.org.

The following medical services are available with no copayment**:

- All preventive care, including routine physical exams, screenings, tests and immunizations.
- Inpatient and outpatient hospital care, emergency, urgent care, walk-in care services, and diagnostic tests.
- Outpatient rehabilitation services, skilled nursing facility care (100-day limit per benefit period), home health agency care and hospice care.
- Durable medical equipment and related supplies, diabetes supplies and self-management training.
- Transportation to medical facilities – Emergency (ambulance) and non-emergency (12 one-way trips/year).
- Mental health services (including inpatient services in a psychiatric hospital, individual therapy, and treatment for substance abuse and opioid treatment program).

** If the provider is not eligible to participate in Medicare, you may be responsible for the full cost of the services you receive. Providers that do not contract with Medicare are under no obligation to treat you, except in emergency situations.*

*** Some services may require prior authorization by your plan to get covered services. Based on the service you are receiving, your provider will know if prior authorization is needed.*

Your Prescription Drug Coverage

The HealthTrust MAPD plan includes Medicare Part D prescription drug coverage provided by CarelonRx, Anthem's internal pharmacy benefit manager, and utilizes the Medicare Part D formulary.

Key Features:

- You can fill your short-term or long-term prescription medications at any network retail pharmacy location nationwide or through the Mail-Order Pharmacy.
- Your copayments are \$10 for generic medications, \$20 for preferred brand-name medications, and \$45 for non-preferred medications according to Anthem's Medicare Part D formulary, as amended from time to time. You pay the same copay whether you fill your prescription at a retail pharmacy or through the Mail-Order Pharmacy, and the same copay applies for up to a 34-day or a 90-day supply.
- Your maximum out-of-pocket cost for prescription medications is \$2,000. Once you have paid \$2,000, you will not need to pay any additional copays until the start of the next plan year.
- Your plan includes "*Extra Covered Drugs*" that have the same copay structure, but the copays do **not** count toward the annual maximum out-of-pocket cost. These drugs include: prescription cold medicines, contraceptive devices (\$20 copay per device), vitamins, minerals, and some over-the-counter medications for which your doctor has written you a prescription.

For more details about the HealthTrust MAPD plan, call the Anthem First Impressions Line at **833.476.1461**.

