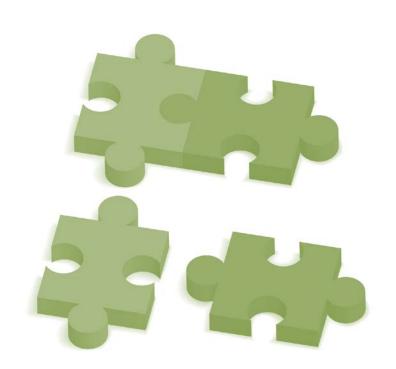
HeartlandPlains Health Plan

Omaha, NE

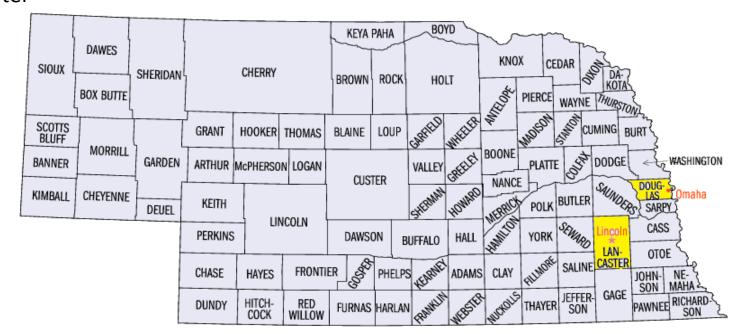




HeartlandPlains Service Area

Nebraska Counties Include:

- Douglas
- Lancaster





HeartlandPlains Health Medicare Advantage Plan

Plan with Rx Coverage	Premium
Classic Plus Rx (HMO) Douglas and Lancaster Counties	\$0



HeartlandPlains Major Networks & Hospitals

- Alegent Creighton Clinic
- Alegent Creighton Health Bergan Mercy Medical Center
- Alegent Creighton Health Community Memorial Hospital
- Alegent Creighton Health Creighton University Medical Center
- Alegent Creighton Health Immanuel Medical Center
- Alegent Creighton Health Lakeside Hospital
- Alegent Creighton Health Midlands Hospital
- East Lincoln Internal Medicine
- Good Samaritan Hospital
- Holy Family Medical Associates

- Internal Medicine Physicians
- Midwest Gastrointestinal Associates
- Nebraska Heart Institute
- Omaha Internal Medicine
- Omaha Orthopedic Clinic and Sports Medicine
- One World Community Health Center
- Physicians of Internal Medicine
- Nebraska Heart Hospital
- Saint Elizabeth Regional Medical Center
- Saint Francis Medical Center
- St. Francis Memorial Hospital
- St. Mary's Community Hospital

A full provider directory is available on our website in the Member Center. Providers and facilities are subject to change.



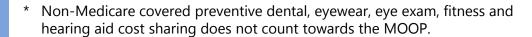
Classic Plus Rx (HMO)

WITH PRESCRIPTION DRUG COVERAGE





Benefit	2015	2016	
Monthly Premium	\$0	\$0	PE
Out of Pocket Maximum	\$4,900 out-of-pocket limit every year for all Member cost sharing excluding Part D pharmacy.	\$4,200 out-of-pocket limit every year for all Member cost sharing excluding Part D pharmacy.*	ENDING C
Inpatient Hospital Care (Includes Substance Abuse & Rehabilitation Services)	\$320 copay per day 1-5 \$0 copay per day 6-90 \$0 copay for additional days	\$350 copay per day 1-5 \$0 copay per day days 6-90 \$0 copay for additional days	CMS APPR
	\$320 copay per day 1-4 \$0 copay per day 5-90 60 lifetime reserve days; copays for lifetime reserve days: \$320 copay per day 1-4 \$0 copay per day 5-60	\$350 copay per day 1-4 \$0 copay per day 5-90 60 lifetime reserve days; copays for lifetime reserve days: \$350 copay per day 1-4 \$0 copay per day 5-60	ROVAL





Benefit	2015	2016		
Skilled Nursing Facility (In a Medicare-certified skilled nursing facility)	\$0 copay per day 1-20 \$155 copay per day 21-100 100 days per benefit period; no prior hospital stay is required	\$0 copay per day 1-20 \$160 copay per day 21-47 \$0 copay days 48-100 100 days per benefit period; no prior hospital stay is required		
Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care)	\$65 copay (waived if admitted within 24 hours for same condition)	\$75 copay (waived if admitted within 24 hours for same condition)		
Urgently Needed Services (This is NOT emergency care)	\$30 copay (not waived if admitted)	\$50 copay (not waived if admitted)		
Home Health Care (Includes medically necessary intermittent skilled nursing care, home health aide services and rehabilitation services, etc.)	\$0 copay	\$0 copay		



	0015	0010
Benefit	2015	2016
Primary Care Physician Services	\$5 copay	\$3 copay
Chiropractic Services (Medicare Covered Services)	\$20 copay	\$20 copay
Physician Specialist Services	\$30 copay	\$35 copay
Mental Health Specialty Services (Non-physician) Individual & Group	\$40 copay	\$40 copay
Podiatry Services	\$15 copay for diabetic foot care; \$30 copay for other Medicare- covered services	\$35 copay
Routine Podiatry Services (Up to six routine visits per year)	Not covered	\$35 copay
Psychiatric Services - Individual or Group	\$40 copay	\$40 copay



Benefit	2015	2016		
Physical, Speech & Language Therapy	\$35 copay	\$35 copay		
Lab Services (Per day, per visit limits)	\$0 pt/inr (coumadin) \$15 diabetes panel (diabetes) \$30 all others per day tiered, these are per visit limits	\$15 copay		
Diagnostic Procedures & Tests (Per day)	20% coinsurance	20% coinsurance		
X-Rays (Per day)	20% coinsurance	\$20 copay		
Diagnostic Radiology Services (not including X-rays)	20% coinsurance	20% coinsurance		
Outpatient Hospital Services	\$270 copay facility \$30 copay for O/P clinic	\$270 copay facility \$35 copay for O/P clinic		



Benefit	2015	2016	
Ambulatory Surgery Center	\$225 copay	\$225 copay	
Outpatient Substance Abuse Services - Individual or Group	\$40 copay	\$40 copay	
Ambulance Services (Medically necessary)	\$200 copay; waived if admitted	\$250 copay; not waived if admitted	
Durable Medical Equipment (Includes wheelchairs, oxygen, etc.)	0 - 20% coinsurance	20% coinsurance	
Prosthetic Devices (Includes braces, artificial limbs, etc.)	20% coinsurance	20% coinsurance	
Medical Supplies	0 - 20% coinsurance	20% coinsurance	
Diabetes Monitoring Supplies & Therapeutic Shoes or Inserts	\$0 supplies/ 20% coinsurance shoes and inserts	\$0 supplies/ 20% coinsurance shoes and inserts*	
Chemotherapy Drugs & Other Part B Covered Drugs	20% coinsurance	20% coinsurance	



^{*} Coverage for Medicare-covered diabetic supplies processed at pharmacy locations is limited to the Abbott manufactured products of FreeStyle and Precision.

Benefit	2015	2016			
Dental-Preventive	\$10 copay	\$10 copay			
Dental Services (Medicare covered dental benefits)	\$35 copay \$35 copay				
Eye Exams (Medicare-covered eye exam)	\$0 copay glaucoma test \$30 copay other	\$0 copay glaucoma test \$35 copay other			
Eye Exams Supplemental (One routine eye exam every year; \$0 copay with VSP Vision Solutions)	\$0 copay	\$0 copay			
Eyewea r (One pair of eyeglasses or contact lenses after cataract surgery)	\$0 copay	\$0 copay			
Eyewear Supplemental (One pair of glasses, contacts, or lenses, per 24 months)	\$25 copay \$120 per 24 months allowable	\$25 copay \$120 per 24 months allowable			



Benefit	2015	2016
Hearing Exams (Medicare-covered diagnostic exam; \$0 copay Hearing Care Solutions)	\$0 - \$30 copay	\$0 - \$35 copay
Hearing Exams Supplemental (One supplemental routine hearing exam every year: \$0 copay Hearing Care Solutions)	\$0 - \$30 copay	\$0 - \$35 copay
Hearing Aids (\$1,000 annual benefit limit per ear towards the purchase of hearing aids through Hearing Care Solutions)	Not covered	\$0 copay
Health Club Membership & Fitness Benefit	\$0 copay; American Specialty Health Silver & Fit program includes FREE membership to local gyms, exercise classes, and online support to achieve fitness goals.	\$0 copay; American Specialty Health Silver & Fit program includes FREE membership to local gyms, exercise classes, and online support to achieve fitness goals.



CLASSIC Plus Rx-PART D BENEFITS

Deductible Period:

\$0 Annual Deductible

Initial Coverage Period:

	Retail Pharmacy			Mail	-Order Phar	macy
Drug Tiers	31 day	62 day	93 day	31 day	62 day	93 day
Tier 1 - Preferred Generics	\$2	\$4	\$5	\$2	\$4	\$6
Tier 2 - Non-Preferred Generics	\$10	\$20	\$25	\$10	\$20	\$30
Tier 3 - Preferred Brand	\$38	\$76	\$95	\$38	\$76	\$114
Tier 4 - Non-Preferred Brand	35%	35%	35%	35%	35%	35%
Tier 5 - Specialty	33%	33%	33%	33%	33%	33%

Coverage Gap:

After your yearly drug costs reach \$3,310 you receive a discount on drugs and pay no more than 45% of the plan's costs for all brand name drugs and 58% of the plan's cost for generic drugs until your yearly out-of-pocket drug costs reach \$4,850.

Catastrophic Coverage:

Generics - Greater of \$2.95 or

All other drugs – Greater of \$7.40 or

5% coinsurance

74