

# WINDSOR STERLING



## 2012 Summary of Benefits WindsorSterling Emerald Connect Plan (PFFS)

## Section I

### Introduction to Summary of Benefits

Thank you for your interest in WindsorSterling Emerald Connect Plan (PFFS). Our plan is offered by STERLING LIFE INSURANCE COMPANY, a Medicare Advantage Private Fee-for-Service.

This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call WindsorSterling Emerald Connect Plan (PFFS) and ask for the "Evidence of Coverage".

#### YOU HAVE CHOICES IN YOUR HEALTH CARE

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare plan. Another option is a Medicare Advantage Private Fee-for-Service plan, like WindsorSterling Emerald Connect Plan (PFFS). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare program.

You may join or leave a plan only at certain times. Please call WindsorSterling Emerald Connect Plan (PFFS) at the telephone number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

#### HOW CAN I COMPARE MY OPTIONS?

You can compare WindsorSterling Emerald Connect Plan (PFFS) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

#### WHERE IS WINDSORSTERLING EMERALD CONNECT PLAN (PFFS) AVAILABLE?

The service area for this plan includes:

Custer, El Paso, Pueblo Counties, CO

Benewah, Bonner, Boundary, Kootenai, Shoshone Counties, ID

St. Clair Counties, IL

Johnson, Wyandotte Counties, KS

Acadia, Allen, Ascension, Bienville, Claiborne, Jefferson, Lafayette, Lincoln, Livingston, Orleans, Ouachita, Red River, St. James, St. Landry, Tangipahoa, Vermilion, Winn Counties, LA

Jackson, St. Louis, St. Louis City Counties, MO

Cascade, Lewis and Clark, Yellowstone Counties, MT

Durham, Orange Counties, NC

Canadian, Creek, Logan, Mayes, Oklahoma, Pottawatomie, Rogers, Seminole, Tulsa, Wagoner, Washington Counties, OK

Cherokee, Hill, Hood, Van Zandt, Wood Counties, TX

Salt Lake, Weber Counties, UT

Benton, Clark, Island, Jefferson, King, Kittitas, Lewis, Lincoln, Mason, Okanogan, Pend Oreille, Pierce, Skagit, Snohomish, Spokane, Whatcom Counties, WA

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You must live in one of these areas to join the plan.

If you move out of the state or county where you currently live to a state listed above, you must call Customer Service to update your information. If you don't, you may be disenrolled from WindsorSterling Emerald Connect Plan (PFFS). If you move to a state not listed above, please call Customer Service to find out if Sterling Life Insurance Company has a plan in your new state or county.

### **WHO IS ELIGIBLE TO JOIN WINDSORSTERLING EMERALD CONNECT PLAN (PFFS)?**

You can join WindsorSterling Emerald Connect Plan (PFFS) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End-Stage Renal Disease are generally not eligible to enroll in WindsorSterling Emerald Connect Plan (PFFS) unless they are members of our organization and have been since their dialysis began.

### **WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN THIS PLAN?**

WindsorSterling Emerald Connect Plan (PFFS) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at [www.WindsorSterlingPlans.com](http://www.WindsorSterlingPlans.com). Our customer service number is listed at the end of this introduction.

WindsorSterling Emerald Connect Plan (PFFS) has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower co-pay or co-insurance. You may go to a non-preferred pharmacy, but you may have to pay more for your prescription drugs.

### **HOW DO I GET MEDICAL CARE THAT IS COVERED BY THE PLAN?**

You can receive your care from any provider, such as a doctor or hospital, in the United States, if the provider is eligible to be paid by Medicare and agrees to accept our plan's terms and conditions of payment before providing services to you. A provider can decide at every visit to accept our plan's terms and conditions, and thus treat you.

Not all providers accept our plan's terms and conditions of payment or agree to treat you. If a provider from whom you seek care decides not to accept our plan's terms and conditions of payment or refuses to treat you, then you will need to find another provider that will accept our plan's terms and conditions of payment. A provider that decides not to accept our plan's terms and conditions of payment should not provide services to you, except in emergencies. If you need emergency care, it is covered whether a provider agrees to accept our plan's payment terms or not.

Our plan has signed contracts with some providers. These providers are our network providers. We have network providers for all services covered under Medicare. You can still receive services from non-network providers who do not have a signed contract with us, as long as those providers agree to accept our plan's terms and conditions of payment (as described above). However, you may pay more for seeing a provider who is not one of our network providers. For more information, please call the customer service number listed at the end of this introduction.

### **DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?**

WindsorSterling Emerald Connect Plan (PFFS) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

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### WHAT IS A PRESCRIPTION DRUG FORMULARY?

WindsorSterling Emerald Connect Plan (PFFS) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at [www.WindsorSterlingPlans.com](http://www.WindsorSterlingPlans.com).

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

### HOW CAN I GET EXTRA HELP WITH MY PRESCRIPTION DRUG PLAN COSTS OR GET EXTRA HELP WITH OTHER MEDICARE COSTS?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

\* 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week and see [www.medicare.gov](http://www.medicare.gov) 'Programs for People with Limited Income and Resources' in the publication Medicare & You.

\* The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778 or

\* Your State Medicaid Office.

### WHAT ARE MY PROTECTIONS IN THIS PLAN?

All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of WindsorSterling Emerald Connect Plan (PFFS), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

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As a member of WindsorSterling Emerald Connect Plan (PFFS), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

### WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?

A Medication Therapy Management (MTM) Program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact WindsorSterling Emerald Connect Plan (PFFS) for more details.

### WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact WindsorSterling Emerald Connect Plan (PFFS) for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and Infusion Drugs administered through DME.

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### WHERE CAN I FIND INFORMATION ON PLAN RATINGS?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on [www.medicare.gov](http://www.medicare.gov) and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our customer service number is listed below.

Please call Sterling Life Insurance Company for more information about WindsorSterling Emerald Connect Plan (PFFS).

Visit us at [www.WindsorSterlingPlans.com](http://www.WindsorSterlingPlans.com) or, call us:

#### Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday,  
7:00 a.m. - 10:00 p.m. Central

Current members should call toll-free (888)-858-8551 for questions related to the Medicare Advantage Program. (TTY/TDD (711))

Prospective members should call toll-free (888)-900-4305 for questions related to the Medicare Advantage Program. (TTY/TDD (711))

Current members should call locally (888)-858-8551 for questions related to the Medicare Advantage Program. (TTY/TDD (711))

Prospective members should call locally (888)-900-4305 for questions related to the Medicare Advantage Program. (TTY/TDD (711))

Current members should call toll-free (888)-858-8551 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (711))

Prospective members should call toll-free (888)-900-4305 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (711))

Current members should call locally (888)-858-8551 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (711))

Prospective members should call locally (888)-900-4305 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (711))

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit [www.medicare.gov](http://www.medicare.gov) on the web.

This document may be available in other formats such as Braille, large print or other alternate formats.

This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

If you have any questions about this plan's benefits or costs, please contact Sterling Life Insurance Company for details.

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<b>IMPORTANT INFORMATION</b>		
<p><b>1. Premium and Other Important Information</b></p>	<p>In 2011 the monthly Part B Premium was \$96.40 and may change for 2012 and the annual Part B deductible amount was \$162 and may change for 2012.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p><b>General</b></p> <p>KS - \$28.50</p> <p>LA - \$28.50</p> <p>MO - \$28.50</p> <p>MT - \$28.50</p> <p>NC - \$28.50</p> <p>OK - \$28.50</p> <p>TX - \$28.50</p> <p>UT - \$28.50</p> <p>WA - \$28.50</p> <p>CO - \$28.50</p> <p>ID - \$28.50</p> <p>IL - \$28.50</p> <p>Monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p> <p>This plan does not allow providers to balance bill (charging more than your cost share amount).</p> <p><b>In and Out-of-Network</b> \$6,700 out-of-pocket limit. All plan services included.</p>
<p><b>2. Doctor and Hospital Choice</b> (For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p><b>In and Out-of-Network</b> You may go to any doctor, specialist, or hospital that accepts the plan's terms and conditions of payment.</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<b>INPATIENT CARE</b>		
<p><b>3. Inpatient Hospital Care</b> (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2011 the amounts for each benefit period were:</p> <p>Days 1 - 60: \$1132 deductible</p> <p>Days 61 - 90: \$283 per day</p> <p>Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p> <p>A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p><b>General</b></p> <p>You may go to any doctor, specialist, or hospital that accepts the plan's terms and conditions of payment except in emergencies.</p> <p><b>In-Network</b></p> <p>No limit to the number of days covered by the plan each hospital stay.</p> <p>For Medicare-covered hospital stays:</p> <p>Days 1 - 7: \$200 copay per day</p> <p>Days 8 - 60: \$0 copay per day</p> <p>Days 61 - 90: \$125 copay per day</p> <p>\$125 copay for each additional hospital day.</p> <p><b>Out-of-Network</b></p> <p>In 2011 the amounts for each benefit period were:</p> <p>Days 1 - 60: \$1132 deductible</p> <p>Days 61 - 90: \$283 per day</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p>
<p><b>4. Inpatient Mental Health Care</b></p>	<p>In 2011 the amounts for each benefit period were:</p> <p>Days 1 - 60: \$1132 deductible</p> <p>Days 61 - 90: \$283 per day</p> <p>Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p>	<p><b>In-Network</b></p> <p>In 2011 the amounts for each benefit period were:</p> <p>Days 1 - 60: \$1132 deductible</p> <p>Days 61 - 90: \$283 per day</p> <p>Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>You will not be charged additional cost sharing for professional services</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p><b>Out-of-Network</b></p> <p>In 2011 the amounts for each benefit period were:</p> <p>Days 1 - 60: \$1132 deductible</p> <p>Days 61 - 90: \$283 per day</p> <p>Days 91 - 150: \$566 per lifetime reserve day</p> <p>These amounts may change for 2012.</p> <p>Same deductible and copay as inpatient hospital care (see "Inpatient Hospital Care")</p>
<p><b>5. Skilled Nursing Facility (SNF)</b> (in a Medicare-certified skilled nursing facility)</p>	<p>In 2011 the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <p>Days 1 - 20: \$0 per day</p> <p>Days 21 - 100: \$141.50 per day</p> <p>These amounts may change for 2012.</p> <p>100 days for each benefit period.</p>	<p><b>In-Network</b></p> <p>Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p> <p>For SNF stays:</p> <p>Days 1 - 10: \$0 copay per day</p> <p>Days 11 - 20: \$50 copay per day</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
	<p>A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>Days 21 - 100: \$140 copay per day</p> <p><b>Out-of-Network</b></p> <p>In 2011 the amounts for each benefit period were:</p> <p>Days 1 - 20: \$0 per day</p> <p>Days 21 - 100: \$141.50 per day</p> <p>These amounts may change for 2012.</p>
<p><b>6. Home Health Care</b> (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</p>	<p>\$0 copay.</p>	<p><b>In-Network</b></p> <p>\$0 copay for Medicare-covered home health visits</p> <p><b>Out-of-Network</b></p> <p>\$0 copay for home health visits</p>
<p><b>7. Hospice</b></p>	<p>You pay part of the cost for outpatient drugs and inpatient respite care.</p> <p>You must get care from a Medicare-certified hospice.</p>	<p><b>General</b></p> <p>You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<b>OUTPATIENT CARE</b>		
<b>8. Doctor Office Visits</b>	20% coinsurance	<p><b>General</b> You may go to any doctor, specialist, or hospital that accepts the plan's terms and conditions of payment.</p> <p><b>In-Network</b> \$20 copay for each primary care doctor visit for Medicare-covered benefits.  \$20 copay for each in-area, network urgent care Medicare-covered visit  \$35 copay for each specialist visit for Medicare-covered benefits.</p> <p><b>Out-of-Network</b> 20% of the cost for each primary care doctor visit  20% of the cost for each specialist visit</p>
<b>9. Chiropractic Services</b>	Supplemental routine care not covered  20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.	<p><b>In-Network</b> \$20 copay for each Medicare-covered visit</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>get it from a chiropractor or other qualified providers.</p> <p><b>Out-of-Network</b> 20% of the cost for chiropractic benefits.</p>
<p><b>10. Podiatry Services</b></p>	<p>Supplemental routine care not covered.</p> <p>20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</p>	<p><b>In-Network</b> \$35 copay for each Medicare-covered visit</p> <p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p> <p><b>Out-of-Network</b> 20% of the cost for podiatry benefits.</p>
<p><b>11. Outpatient Mental Health Care</b></p>	<p>40% coinsurance for most outpatient mental health services</p> <p>Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center (CMHC). Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>"Partial hospitalization program" is a structured program of active outpatient psychiatric treatment that is more intense</p>	<p><b>In-Network</b> \$30 copay for each Medicare-covered individual therapy visit</p> <p>\$20 copay for each Medicare-covered group therapy visit</p> <p>\$30 copay for each Medicare-covered individual therapy visit with a psychiatrist</p> <p>\$20 copay for each Medicare-covered group therapy visit with a psychiatrist</p>

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	<p>than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization.</p>	<p>\$100 copay for Medicare-covered partial hospitalization program services</p> <p><b>Out-of-Network</b></p> <p>20% of the cost for partial hospitalization program services</p> <p>40% of the cost for Mental Health benefits with a psychiatrist</p> <p>40% of the cost for Mental Health benefits</p>
<p><b>12. Outpatient Substance Abuse Care</b></p>	<p>20% coinsurance</p>	<p><b>In-Network</b></p> <p>\$30 copay for Medicare-covered individual visits</p> <p>\$20 copay for Medicare-covered group visits</p> <p><b>Out-of-Network</b></p> <p>40% of the cost for outpatient substance abuse benefits.</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<p><b>13. Outpatient Services/Surgery</b></p>	<p>20% coinsurance for the doctor's services</p> <p>Specified copayment for outpatient hospital facility services. Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>20% coinsurance for ambulatory surgical center facility services</p>	<p><b>In-Network</b></p> <p>20% of the cost for each Medicare-covered ambulatory surgical center visit</p> <p>20% of the cost for each Medicare-covered outpatient hospital facility visit</p> <p><b>Out-of-Network</b></p> <p>20% of the cost for outpatient hospital facility benefits.</p> <p>20% of the cost for ambulatory surgical center benefits.</p>
<p><b>14. Ambulance Services</b> (medically necessary ambulance services)</p>	<p>20% coinsurance</p>	<p><b>In-Network</b></p> <p>\$100 copay for Medicare-covered ambulance benefits.</p> <p>If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits.</p> <p><b>Out-of-Network</b></p> <p>20% of the cost for ambulance benefits.</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<p><b>15. Emergency Care</b> (You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>20% coinsurance for the doctor's services</p> <p>Specified copayment for outpatient hospital facility emergency services.</p> <p>Emergency services copay cannot exceed Part A inpatient hospital deductible for each service provided by the hospital.</p> <p>You don't have to pay the emergency room copay if you are admitted to the hospital as an inpatient for the same condition within 3 days of the emergency room visit.</p> <p>Not covered outside the U.S. except under limited circumstances.</p>	<p><b>General</b></p> <p>\$65 copay for Medicare-covered emergency room visits</p> <p>Worldwide coverage.</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit.</p>
<p><b>16. Urgently Needed Care</b> (This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p><b>General</b></p> <p>\$35 copay for Medicare-covered urgently-needed-care visits</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the urgently-needed-care visit.</p>

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Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<p><b>17. Outpatient Rehabilitation Services</b> (Occupational Therapy, Physical Therapy, Speech and Language Therapy)</p>	<p>20% coinsurance</p>	<p><b>In-Network</b> \$35 copay for Medicare-covered Occupational Therapy visits  \$35 copay for Medicare-covered Physical and/or Speech and Language Therapy visits</p> <p><b>Out-of-Network</b> 20% of the cost for Physical and/or Speech and Language Therapy visits  20% of the cost for Occupational Therapy benefits.</p>
<b>OUTPATIENT MEDICAL SERVICES AND SUPPLIES</b>		
<p><b>18. Durable Medical Equipment</b> (includes wheelchairs, oxygen, etc.)</p>	<p>20% coinsurance</p>	<p><b>In-Network</b> 20% of the cost for Medicare-covered items</p> <p><b>Out-of-Network</b> 20% of the cost for durable medical equipment</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<p><b>19. Prosthetic Devices</b> (includes braces, artificial limbs and eyes, etc.)</p>	<p>20% coinsurance</p>	<p><b>In-Network</b> 20% of the cost for Medicare-covered items</p> <p><b>Out-of-Network</b> 20% of the cost for prosthetic devices.</p>
<p><b>20. Diabetes Programs and Supplies</b></p>	<p>20% coinsurance for diabetes self-management training</p> <p>20% coinsurance for diabetes supplies</p> <p>20% coinsurance for diabetic therapeutic shoes or inserts</p>	<p><b>In-Network</b> \$30 copay for Diabetes self-management training</p> <p>0% to 20% of the cost for Diabetes monitoring supplies</p> <p>20% of the cost for Therapeutic shoes or inserts</p> <p><b>Out-of-Network</b> 20% of the cost for Diabetes self-management training</p> <p>20% of the cost for Diabetes monitoring supplies</p> <p>20% of the cost for Therapeutic shoes or inserts</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<p><b>21. Diagnostic Tests, X-Rays, Lab Services, and Radiology Services</b></p>	<p>20% coinsurance for diagnostic tests and x-rays</p> <p>\$0 copay for Medicare-covered lab services</p> <p>Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol.</p>	<p><b>In-Network</b></p> <p>\$0 copay for Medicare-covered:</p> <ul style="list-style-type: none"> <li>- lab services</li> <li>- diagnostic procedures and tests</li> </ul> <p>\$0 copay for Medicare-covered X-rays</p> <p>\$0 to \$100 copay for Medicare-covered diagnostic radiology services (not including X-rays)</p> <p>5% of the cost for Medicare-covered therapeutic radiology services</p> <p>If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$20 to \$35 may apply</p> <p>If the doctor provides you services in addition to Outpatient Diagnostic and Therapeutic Radiology Services, separate cost sharing of \$20 to \$35 may apply</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p><b>Out-of-Network</b></p> <p>20% of the cost for therapeutic radiology services</p> <p>20% of the cost for outpatient X-rays</p> <p>20% of the cost for diagnostic radiology services</p> <p>20% of the cost for diagnostic procedures, tests, and lab services</p>
<p><b>22. Cardiac and Pulmonary Rehabilitation Services</b></p>	<p>20% coinsurance for Cardiac Rehabilitation services</p> <p>20% coinsurance for Pulmonary Rehabilitation services</p> <p>20% coinsurance for Intensive Cardiac Rehabilitation services</p> <p>This applies to program services provided in a doctor's office. Specified cost sharing for program services provided by hospital outpatient departments.</p>	<p><b>In-Network</b></p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> <li>-Medicare-covered Cardiac Rehabilitation Services</li> <li>-Medicare-covered Intensive Cardiac Rehabilitation Services</li> <li>-Medicare-covered Pulmonary Rehabilitation Services</li> </ul> <p><b>Out-of-Network</b></p> <p>20% of the cost for Cardiac Rehabilitation Services</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>20% of the cost for Intensive Cardiac Rehabilitation Services</p> <p>20% of the cost for Pulmonary Rehabilitation Services</p>
<b>PREVENTIVE SERVICES</b>		
<p><b>23. Preventive Services and Wellness/Education Programs</b></p>	<p>No coinsurance, copayment, or deductible for the following:</p> <ul style="list-style-type: none"> <li>- Abdominal Aortic Aneurysm Screening</li> <li>- Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</li> <li>- Cardiovascular Screening</li> <li>- Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk.</li> <li>- Colorectal Cancer Screening</li> <li>- Diabetes Screening</li> <li>- Influenza Vaccine</li> </ul>	<p><b>General</b></p> <p>\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:</p> <ul style="list-style-type: none"> <li>- Abdominal Aortic Aneurysm screening</li> <li>- Bone Mass Measurement</li> <li>- Cardiovascular Screening</li> <li>- Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)</li> <li>- Colorectal Cancer Screening</li> <li>- Diabetes Screening</li> <li>- Influenza Vaccine</li> <li>- Hepatitis B Vaccine</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
	<ul style="list-style-type: none"> <li>- Hepatitis B Vaccine for people with Medicare who are at risk</li> <li>- HIV Screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor's visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</li> <li>- Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39.</li> <li>- Medical Nutrition Therapy Services Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian and may include a</li> </ul>	<ul style="list-style-type: none"> <li>- HIV Screening</li> <li>- Breast Cancer Screening (Mammogram)</li> <li>- Medical Nutrition Therapy Services</li> <li>- Personalized Prevention Plan Services (Annual Wellness Visits)</li> <li>- Pneumococcal Vaccine</li> <li>- Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)</li> <li>- Smoking Cessation (Counseling to stop smoking)</li> <li>- Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)</li> </ul> <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
	<p>nutritional assessment and counseling to help you manage your diabetes or kidney disease</p> <ul style="list-style-type: none"> <li>- Personalized Prevention Plan Services (Annual Wellness Visits)</li> <li>- Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</li> <li>- Prostate Cancer Screening - Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50.</li> <li>- Smoking Cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.</li> <li>- Welcome to Medicare Physical Exam (initial preventive physical exam). When you join Medicare Part B, then you are eligible as follows. During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare</li> </ul>	<p><b>In-Network</b></p> <p>The plan covers the following supplemental education/wellness programs:</p> <ul style="list-style-type: none"> <li>- Health Club Membership/Fitness Classes</li> </ul> <p><b>Out-of-Network</b></p> <p>20% of the cost for supplemental education/wellness programs</p> <p>\$0 copay for Medicare-covered preventive services</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
	Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months.	
<b>24. Kidney Disease and Conditions</b>	20% coinsurance for renal dialysis 20% coinsurance for kidney disease education services	<p><b>In-Network</b></p> <p>\$0 copay for renal dialysis</p> <p>\$30 copay for kidney disease education services</p> <p><b>Out-of-Network</b></p> <p>20% of the cost for kidney disease education services</p> <p>20% of the cost for renal dialysis</p>
<b>25. Outpatient Prescription Drugs</b>	Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.	<p><b>Drugs covered under Medicare Part B General</b></p> <p>20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>20% of the cost for Part B drugs out-of-network.</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p><b>Drugs Covered under Medicare Part D General</b></p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at <a href="http://www.WindsorSterlingPlans.com">www.WindsorSterlingPlans.com</a> on the web.</p> <p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> <li>-have limited incomes,</li> <li>-live in long term care facilities, or</li> <li>-have access to Indian/Tribal/Urban (Indian Health Service) providers.</li> </ul> <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Total yearly drug costs are the total drug costs paid by both you and a Part D plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from WindsorSterling Emerald Connect Plan (PFFS) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>If you request a formulary exception for a drug and WindsorSterling Emerald Connect Plan (PFFS) approves the exception, you will pay Tier 4: Non-Preferred Brand Drugs cost sharing for that drug.</p> <p><b>In-Network</b>            \$150 deductible on all drugs except Tier 1: Preferred Generic Drugs, Tier 2: Non-Preferred Generic Drugs.</p> <p><b>Initial Coverage</b>            After you pay your yearly deductible, you pay the following until total yearly drug costs reach \$2,930:</p> <p><b>Retail Pharmacy</b>            Tier 1: Preferred Generic Drugs</p> <ul style="list-style-type: none"> <li>- \$5 copay for a one-month (30-day) supply of drugs in this tier</li> <li>- \$15 copay for a three-month (90-day) supply of drugs in this tier</li> <li>- \$10 copay for a 60-day supply of drugs in this tier</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 2: Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> <li>- \$10 copay for a one-month (30-day) supply of drugs in this tier</li> <li>- \$30 copay for a three-month (90-day) supply of drugs in this tier</li> <li>- \$20 copay for a 60-day supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 3: Preferred Brand Drugs</p> <ul style="list-style-type: none"> <li>- \$33 copay for a one-month (30-day) supply of drugs in this tier</li> <li>- \$99 copay for a three-month (90-day) supply of drugs in this tier</li> <li>- \$66 copay for a 60-day supply of drugs in this tier</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 4: Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> <li>- \$87 copay for a one-month (30-day) supply of drugs in this tier</li> <li>- \$261 copay for a three-month (90-day) supply of drugs in this tier</li> <li>- \$174 copay for a 60-day supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 5: Specialty Tier Drugs</p> <ul style="list-style-type: none"> <li>- 29% coinsurance for a one-month (30-day) supply of drugs in this tier</li> <li>- 29% coinsurance for a three-month (90-day) supply of drugs in this tier</li> <li>- 29% coinsurance for a 60-day supply of drugs in this tier</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><b>Long Term Care Pharmacy</b></p> <p>Tier 1: Preferred Generic Drugs</p> <p>- \$5 copay for a one-month (31-day) supply of drugs in this tier</p> <p>Tier 2: Non-Preferred Generic Drugs</p> <p>- \$10 copay for a one-month (31-day) supply of drugs in this tier</p> <p>Tier 3: Preferred Brand Drugs</p> <p>- \$33 copay for a one-month (31-day) supply of drugs in this tier</p> <p>Tier 4: Non-Preferred Brand Drugs</p> <p>- \$87 copay for a one-month (31-day) supply of drugs in this tier</p> <p>Tier 5: Specialty Tier Drugs</p> <p>- 29% coinsurance for a one-month (31-day) supply of drugs in this tier</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p><b>Mail Order</b></p> <p>Tier 1: Preferred Generic Drugs</p> <ul style="list-style-type: none"> <li>- \$5 copay for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$15 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$10 copay for a 60-day supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$10 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- \$30 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- \$20 copay for a 60-day supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 2: Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> <li>- \$10 copay for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$30 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$20 copay for a 60-day supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$20 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- \$60 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- \$40 copay for a 60-day supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 3: Preferred Brand Drugs</p> <ul style="list-style-type: none"> <li>- \$33 copay for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$99 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$66 copay for a 60-day supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$66 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- \$198 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- \$132 copay for a 60-day supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 4: Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> <li>- \$87 copay for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$261 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$174 copay for a 60-day supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- \$174 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- \$522 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- \$348 copay for a 60-day supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Tier 5: Specialty Tier Drugs</p> <ul style="list-style-type: none"> <li>- 29% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- 29% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- 29% coinsurance for a 60-day supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>- 29% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- 29% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> <li>- 29% coinsurance for a 60-day supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><b>Coverage Gap</b>            After your total yearly drug costs reach \$2,930, you receive a discount on brand name drugs and pay 86% of the plan's costs for all generic drugs until your yearly out-of-pocket drug costs reach \$4,700.</p> <p><b>Catastrophic Coverage</b>            After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:</p> <ul style="list-style-type: none"> <li>-5% coinsurance, or</li> <li>- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.</li> </ul> <p><b>Out-of-Network</b>            Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from WindsorSterling Emerald Connect Plan (PFFS).</p> <p><b>Out-of-Network Initial Coverage</b></p> <p>After you pay your yearly deductible, you will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until your total yearly drug costs reach \$2,930:</p> <p>Tier 1: Preferred Generic Drugs</p> <ul style="list-style-type: none"> <li>- \$5 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>Tier 2: Non-Preferred Generic Drugs</p> <ul style="list-style-type: none"> <li>- \$10 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>Tier 3: Preferred Brand Drugs</p> <ul style="list-style-type: none"> <li>- \$33 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p>Tier 4: Non-Preferred Brand Drugs</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>- \$87 copay for a one-month (30-day) supply of drugs in this tier</p> <p>Tier 5: Specialty Tier Drugs</p> <p>- 29% coinsurance for a one-month (30-day) supply of drugs in this tier</p> <p><b>Additional Out-of-Network Coverage Gap</b></p> <p>You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until your total yearly out-of-pocket drug costs reach \$4,700.</p> <p>You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until your total yearly out-of-pocket drug costs reach \$4,700.</p> <p><b>Out-of-Network Catastrophic Coverage</b></p> <p>After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<ul style="list-style-type: none"> <li>- 5% coinsurance, or</li> <li>- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.</li> </ul>
<p><b>26. Dental Services</b></p>	<p>Preventive dental services (such as cleaning) not covered.</p>	<p><b>In-Network</b></p> <p>\$0 copay for Medicare-covered dental benefits</p> <p>\$0 copay for the following preventive dental benefits:</p> <ul style="list-style-type: none"> <li>- oral exams</li> <li>- cleanings</li> <li>- fluoride treatments</li> <li>- dental x-rays</li> </ul> <p>Plan offers additional comprehensive dental benefits.</p> <p><b>Out-of-Network</b></p> <p>20% of the cost for comprehensive dental benefits</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
		<p>\$0 copay for comprehensive dental benefits</p> <p>\$0 copay for preventive dental benefits</p> <p><b>In and Out-of-Network</b></p> <p>\$200 plan coverage limit for dental benefits every year. This limit applies to both in-network and out-of-network benefits.</p>
<p><b>27. Hearing Services</b></p>	<p>Supplemental routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p><b>In-Network</b></p> <p>Hearing aids not covered.</p> <ul style="list-style-type: none"> <li>- \$20 to \$35 copay for Medicare-covered diagnostic hearing exams</li> <li>- \$35 copay for up to 1 supplemental routine hearing exam(s) every year</li> </ul> <p><b>Out-of-Network</b></p> <p>20% of the cost for hearing exams.</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<p><b>28. Vision Services</b></p>	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Supplemental routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>- 20% of the cost for one pair of eyeglasses or contact lenses after cataract surgery.</li> <li>- \$20 to \$35 copay for exams to diagnose and treat diseases and conditions of the eye.</li> <li>- \$35 copay for up to 1 supplemental routine eye exam(s) every year</li> <li>- 0% of the cost for glasses</li> <li>- 0% of the cost for contacts</li> <li>- 0% of the cost for lenses</li> <li>- 0% of the cost for frames</li> </ul> <p><b>Out-of-Network</b></p> <p>20% of the cost for eye exams.</p> <p>20% of the cost for eye wear.</p> <p><b>In and Out-of-Network</b></p> <p>\$200 plan coverage limit for eye wear every year. This limit applies to both in-network and out-of-network benefits.</p>

## Section II - Summary of Benefits

Benefit	Original Medicare	WindsorSterling Emerald Connect Plan (PFFS)
<b>Over-the-Counter Items</b>	Not covered.	<b>General</b> The plan does not cover Over-the-Counter items.
<b>Transportation</b> (Routine)	Not covered.	<b>In-Network</b> This plan does not cover supplemental routine transportation.
<b>Acupuncture</b>	Not covered.	<b>In-Network</b> This plan does not cover Acupuncture.

# WINDSOR STERLING

A Medicare Advantage organization with a Medicare contract  
and a Medicare-approved Part D sponsor.