

CareSource Dual Advantage™ (HMO D-SNP)

2023 SUMMARY OF BENEFITS



Service Area

Bartholomew, Benton, Blackford, Boone, Cass, Clark, Clay, Clinton, Crawford, Daviess, Decatur, Delaware, Floyd, Fountain, Fulton, Gibson, Grant, Greene, Harrison, Hendricks, Henry, Howard, Jasper, Jay, Jefferson, Knox, Kosciusko, La Porte, Lake, Madison, Marshall, Martin, Montgomery, Morgan, Newton, Noble, Orange, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Shelby, Spencer, Starke, Steuben, Sullivan, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warrick, Wayne, White

2023 SUMMARY OF BENEFITS

Introduction

You deserve more. You deserve a health plan you can trust.

CareSource is a nonprofit health insurance company that has been meeting the needs of health care consumers like you for over 30 years. Our mission is to make a lasting difference in our members' lives by giving them resources to improve their health and well-being. CareSource Dual Advantage™ (HMO D-SNP) gives you more benefits, more savings, more care... and no hidden costs.

More benefits than basic Medicare

The CareSource Dual Advantage plan (Part C) provides you with all the benefits of Part A and Part B, plus prescription drug coverage (Part D). But we offer more than just basic Medicare benefits. Our plan offers additional benefits such as preventive and comprehensive dental, vision care, and eyewear.

New for 2023!

CareSource Dual Advantage now offers more to help you stay healthy and save money.

- \$0 copay for Tier 1 (Preferred Generic) drugs
- Enhanced hearing aid benefit at no additional cost

TIPS FOR COMPARING YOUR MEDICARE CHOICES

This Summary of Benefits booklet is a summary of what CareSource Dual Advantage covers and what you pay.

- If you want to compare our plan with other Medicare health plans in your area, use the Medicare Plan Finder on [medicare.gov](https://www.medicare.gov).
- If you want to know more about the coverage and costs of Original Medicare, look in the “Medicare & You” handbook. View it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

YOU HAVE CHOICES ABOUT HOW TO GET YOUR MEDICARE BENEFITS

- One choice is to get your Medicare benefits by joining CareSource Dual Advantage.
- Another choice is to get your Medicare through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the federal government.

ABOUT THE PLAN

CareSource Dual Advantage is a Medicare Advantage Special Needs Plan (D-SNP) plan with a Medicare contract. This means that in addition to CareSource Dual Advantage coverage, Indiana Medicaid also shares some of the cost for your health care services.

How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits. Some only get help to pay for certain Medicare costs, which may include premiums, deductibles, coinsurance, or copays.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease. **You must renew your Medicaid enrollment to continue to receive your Medicaid coverage.**

WHAT DO WE COVER?

With CareSource Dual Advantage, you will have coverage for services like inpatient hospital stays and preventive care. We also provide extra benefits that Original Medicare doesn't cover. To learn more about the benefits we offer, go to page 5.

A complete list of services can be found in the *Evidence of Coverage* (EOC). A copy of the *Evidence of Coverage* can be sent to you by contacting Member Services or visiting [CareSource.com/DSNP](https://www.caresource.com/DSNP).

You can see the complete list of covered Part D drugs (Formulary) and any restrictions on our website, [CareSource.com/DSNP](https://www.caresource.com/DSNP) or call us and we will send you a copy of the drug list.

WHO CAN JOIN?

To join CareSource Dual Advantage you must meet the following:

- Be entitled to Medicare Part A;
- Be enrolled in Medicare Part B;
- Be enrolled in one of the following:
 - **Qualified Medicare Beneficiary (QMB):** You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayments amounts only. You pay nothing, except for Part D prescription drug copays.
 - **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts. You pay nothing, except for Part D prescription drug copays.
 - **Full Benefits Dual Eligible (FBDE):** Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost share amounts. Generally, your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.
- Be a United States citizen or lawfully present in the United States;
- Live in our plan's service area.

The CareSource Dual Advantage service area includes the following counties in Indiana:

Bartholomew, Benton, Blackford, Boone, Cass, Clark, Clay, Clinton, Crawford, Daviess, Decatur, Delaware, Floyd, Fountain, Fulton, Gibson, Grant, Greene, Harrison, Hendricks, Henry, Howard, Jasper, Jay, Jefferson, Knox, Kosciusko, La Porte, Lake, Madison, Marshall, Martin, Montgomery, Morgan, Newton, Noble, Orange, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Shelby, Spencer, Starke, Steuben, Sullivan, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warrick, Wayne, White

WHICH DOCTORS, HOSPITALS AND PHARMACIES CAN I USE?

CareSource Dual Advantage has a network of doctors, hospitals, pharmacies, and other providers. If you use providers not in our network, the Plan may not pay for those services.

You must use network pharmacies to fill your prescriptions for covered Part D drugs.

You can go to [CareSource.com/DSNP](https://www.caresource.com/DSNP) to view or search for a network provider or pharmacy using our online directories or call us and we will send you a copy of the *Provider & Pharmacy Directory*.

Questions?

If you are currently a member of this plan, call us toll-free at **1-833-230-2020 (TTY: 711)**.

If you are not a member of this plan, call us toll-free at **1-844-607-2830 (TTY: 711)**.

You can also visit our website at [CareSource.com/DSNP](https://www.CareSource.com/DSNP).

Hours of Operation

We are open 8 a.m. to 8 p.m. Monday through Friday, and from October 1 through March 31, the same hours seven days a week.

Member Services

This document is available in other formats such as large print.

This document may be available in a non-English language. For additional information, call us at **1-833-230-2020**. (TTY users should call **711**.)

Es posible que este documento esté disponible en un idioma distinto al inglés. Para obtener información adicional, llame a servicio al cliente al **1-833-230-2020**. (Los usuarios de TTY deben llamar al **711**.)

MONTHLY PREMIUM, DEDUCTIBLE AND LIMITS	
	CareSource Dual Advantage
Monthly Premium	\$0
Annual Deductible (See the <i>Prescription Drug Coverage</i> section for the Part D deductible)	\$0
Annual Out-of-Pocket Maximum (the limit on how much you will pay in a year)	\$0 annually for Medicare-covered services from in-network providers.

CareSource Dual Advantage 2023 Summary of Benefits Chart

Cost sharing for Medicare-covered benefits in the chart below are based on your level of Indiana Medicaid eligibility. Your services are paid first by Medicare and then by Medicaid. If a benefit is used up by Medicare, then Indiana Medicaid may provide coverage. No matter what your level of Medicaid eligibility is, CareSource Dual Advantage will cover the benefits described below.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Indiana Medicaid, 1-800-457-4584 for TTY call 711 during the hours of 8 a.m. - 4:30 p.m., Monday through Friday.

COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY

If you use providers that are not in our network, you may be responsible for the full cost of these services.

	CareSource Dual Advantage	Indiana Medicaid
Inpatient Hospital Care¹	Days 1 through 60 \$0 copay per day	Covered
Outpatient Hospital Care¹	\$0 copay	Covered
Ambulatory Surgical Center¹	\$0 copay	Covered
Doctor's Office Visits	Primary care physician visit (PCP) (Including Telehealth Visits)	
	\$0 copay	Covered
	Specialist visit	
	\$0 copay	Covered
Preventive Care	\$0 copay	Covered
Emergency Care	\$0 copay	Covered
Urgently Needed Services	\$0 copay	Not covered
Diagnostic Tests, Lab/Radiology Services and X-Rays¹	Diagnostic tests and procedures	
	\$0 copay	Covered
	Lab services	
	\$0 copay	Covered
	Diagnostic radiology services (such as MRIs, CT scans)	
	\$0 copay	Covered
	Outpatient x-rays	
\$0 copay	Covered	

Services with a ¹ may require prior authorization.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued)

If you use providers that are not in our network, you may be responsible for the full cost of these services.

	CareSource Dual Advantage	Indiana Medicaid
Hearing Services	Exam to diagnose and treat hearing and balance issues	
	\$0 copay	Covered
	Routine hearing exam	
	\$0 copay, 1 every year	Covered
	Hearing aids²	
Up to \$1,000 toward the cost of each non-implantable hearing aid(s) from the applicable TruHearing ^{®†} Choice catalog every year (limit 1 hearing aid per ear) Hearing aid purchase includes: <ul style="list-style-type: none"> – <u>Unlimited</u> follow up visits within the first year of hearing aid purchase – 60-day trial period – 3-year extended warranty – 80 batteries per aid for non-rechargeable models 	Covered	
Dental Services (continued on the next page)	Medicare-covered services	Medicaid-covered services
	\$0 copay	Covered
	Preventive dental²	
\$0 copay for a single office visit that includes: <ul style="list-style-type: none"> – 1 cleaning every six months – 1 dental x-ray every year – 1 oral exam every six months – 1 fluoride treatment every six months 	Covered	

Services with a ² are not subject to the maximum out of pocket.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

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COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued)

If you use providers that are not in our network, you may be responsible for the full cost of these services.

	CareSource Dual Advantage	Indiana Medicaid
Dental Services (continued)	Comprehensive dental²	
	\$0 copay Includes simple extractions, minor restorations, periodontics, and other non-Medicare covered comprehensive dental services such as occlusal guards and implants	Covered
	Preventive and comprehensive dental allowance	
	\$3,000 maximum plan coverage amount for preventive and comprehensive dental benefits.	Covered
Vision Services	Exam to diagnose and treat diseases and conditions of the eye	
	\$0 copay	Covered
	Routine eye exam (1 every year)	
	\$0 copay	Covered
	Eyewear²	
	\$0 copay, \$300 maximum plan coverage amount for routine eyewear every year	Covered
	Eyeglasses or contact lenses after cataract surgery	
\$0 copay	Covered	
Mental Health Care¹ Lifetime limit: Up to 190 days inpatient care in a psychiatric hospital	Inpatient visit	
	Days 1 through 60 \$0 copay per day	Covered
	Outpatient group therapy visit (psychiatrist provided)	
	\$0 copay	Covered
	Outpatient individual therapy visit (psychiatrist provided)	
\$0 copay	Covered	

Services with a ¹ may require prior authorization.

Services with a ² are not subject to the maximum out of pocket.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued)

If you use providers that are not in our network, you may be responsible for the full cost of these services.

	CareSource Dual Advantage	Indiana Medicaid
Skilled Nursing Facility¹ Limited to 100 days per benefit period	Days 1 through 100 \$0 copay per day	Covered
Physical Therapy¹	\$0 copay	Covered
Ambulance¹	\$0 copay	Covered
Transportation Limited to 60 one-way trips per year	\$0 copay	Covered
Medicare Part B Drugs¹ (including chemotherapy)	\$0 copay	Covered

Services with a ¹ may require prior authorization.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

PRESCRIPTION DRUG COVERAGE

Our plan groups each drug into one of five "tiers." You can use our drug list (formulary) located on [CareSource.com/DSNP](https://www.caresource.com/DSNP) to locate your drug's tier and cost sharing, and if your drug has additional requirements such as prior authorization or quantity limits. The amount you pay depends on if you qualify for "Extra Help," the drug's tier, what pharmacy you use, and what stage of the benefit you are currently in.

Important Message About What You Pay for Vaccines – Our plan covers most Part D vaccines at no cost to you even if you haven't paid your deductible. Call Member Services toll-free at **1-833-230-2020** (TTY: 711) or access our website at [CareSource.com/DSNP](https://www.caresource.com/DSNP).

Important Message About What You Pay for Insulin – You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

PRESCRIPTION DRUG BENEFITS— IN-NETWORK ONLY

If you use pharmacies that are not in our network, you may be responsible for the full cost.

CareSource Dual Advantage

PHASE 1: DEDUCTIBLE

You pay the full cost of Tiers 2, 3, 4, and 5 drugs until you meet the deductible. (Tier 1 drug coverage begins in the Initial Coverage phase.)

Part D Deductible	\$505
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PHASE 2: INITIAL COVERAGE

You stay in this phase until your total yearly drug costs reach \$4,660. This total includes drug costs paid by both you and our Part D plan. If you receive Extra Help, go to the Getting Extra Help section for additional cost-sharing information.

Standard Retail and Standard Mail Order Cost-Sharing

1-month supply or 3-month supply

Tier 1 (Preferred Generic)	\$0 copay
Tier 2 (Generic)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 3 (Preferred Brand)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 4 (Non-Preferred Drug)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 5 (Specialty Tier)*	25% of the total cost or applicable Low-Income Subsidy (LIS) copay

Some prescription drugs have additional requirements. You can look at our drug list (formulary) to see if your drug requires prior authorization or has quantity limits. Mail order limited to 90-day supply.

***Specialty medications are limited to a 30-day supply and are not available through mail order services.**

PRESCRIPTION DRUG BENEFITS— IN-NETWORK ONLY

If you use pharmacies that are not in our network, you may be responsible for the full cost.

CareSource Dual Advantage**PHASE 3: COVERAGE GAP**

You stay in this phase until your costs total \$7,400. Note, not everyone will enter the coverage gap.

Standard Retail and Standard Mail Order Cost-Sharing

Tier 1 (Preferred Generic)	\$0 copay
Tier 2 (Generic)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 3 (Preferred Brand)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 4 (Non-Preferred Drug)	25% of the total cost or applicable Low-Income Subsidy (LIS) copay
Tier 5 (Specialty Tier)*	25% of the total cost or applicable Low-Income Subsidy (LIS) copay

PHASE 4: CATASTROPHIC

Once you reach this phase, you will stay in this payment stage until the end of the calendar year.

Standard Retail and Standard Mail Order Cost-Sharing

Tier 1 (Preferred Generic)	\$4.15 or 5% of the total cost (whichever is greater)
Tier 2 (Generic)	-OR- applicable Low-Income Subsidy (LIS) copay
Tier 3 (Preferred Brand)	\$10.35 or 5% of the total cost (whichever is greater)
Tier 4 (Non-Preferred Drug)	-OR-
Tier 5 (Specialty Tier)*	applicable Low-Income Subsidy (LIS) copay

Some prescription drugs have additional requirements. You can look at our drug list (formulary) to see if your drug requires prior authorization or has quantity limits. Mail order limited to 90-day supply.

***Specialty medications are limited to a 30-day supply and are not available through mail order services.**

Getting Extra Help

Most CareSource Dual Advantage members receive “Extra Help”. Copays depend on income and resources as outlined in the table below.

LIS Cost Sharing Chart for Initial Coverage phase

Low Income Subsidy (LIS) or “Extra Help” cost sharing
Part D Drugs – Retail: 1-month supply or 3-month supply
Part D Drugs – Standard Mail Order: 3-month supply

*Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution

LIS Level	Drug Type	Cost Sharing
Federal Poverty Level (FPL) Institutionalized	Generic	\$0 copay
	Brand	\$0 copay
Federal Poverty Level (FPL) <100%	Generic	\$1.45 copay
	Brand	\$4.30 copay
Federal Poverty Level (FPL) >100%	Generic	\$4.15 copay
	Brand	\$10.35 copay
Federal Poverty Level (FPL) 135-149%	Generic	15% coinsurance
	Brand	15% coinsurance

Other Benefits CareSource Dual Advantage Offers

ADDITIONAL BENEFITS	
	CareSource Dual Advantage
Acupuncture (for chronic low back pain)	\$0 copay
CareSource24® Nurse Advice Line	<p>CareSource24® provides around-the-clock access to a caring and experienced staff of registered nurses. Members can call the CareSource24 toll-free number located on your CareSource member ID card 24 hours a day, 7 days a week, 365 days a year. CareSource24 services can be used at no cost to you. This provides you with an easy way to receive trusted health information and advice from the comfort of your home.</p> <p>Speaking directly with professional registered nurses can help you:</p> <ul style="list-style-type: none"> – Decide when self-care, a doctor visit, or the emergency room is the right choice – Check your symptoms and help you figure out what to do – Understand a medical condition or recent diagnosis – Obtain medical information – Prepare questions for doctor visits – Find out more about prescriptions or over-the-counter medications – Learn about healthy eating and staying well
Chiropractic Care	<p>\$0 copay</p> <p>Includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position)</p>
Diabetes Supplies and Services¹	Diabetes monitoring supplies
	\$0 copay
	Diabetes self-management training
	\$0 copay
	Therapeutic shoes or inserts
	\$0 copay
	Foot care (podiatry services)
	\$0 copay
	Includes foot exams and treatment if you have diabetes-related nerve damage or meet certain conditions
Durable Medical Equipment¹ (wheelchairs, oxygen, etc.)	\$0 copay

Services with a ¹ may require prior authorization.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

ADDITIONAL BENEFITS	
	CareSource Dual Advantage
Fitness	Memory fitness
	\$0 copay Includes an online brain health improvement tool with exercises that address attention span, processing speed, short and long-term memory recall, and overall intelligence
	Physical fitness benefit
	\$0 copay Includes membership at participating fitness centers and home fitness kit (some kits include a wearable fitness tracker)
Home Health Care ¹	\$0 copay
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.
Meals	Two meals a day for 14 days after each observation or acute inpatient hospitalization stay, up to \$2,400 every year
MyHealth Online Tool	With MyHealth™, you'll have online access to resources for your health, including: <ul style="list-style-type: none"> – Health assessments – Personalized online wellness plans – Step-by-step guides on specific health needs – Online health journeys – Goal setting and tracking – Health tips and wellness information
Outpatient Rehabilitation ¹	Cardiac (heart) rehab services
	\$0 copay
	Occupational therapy visits
	\$0 copay
	Speech and language therapy visit
	\$0 copay
Supervised exercise therapy (SET)	
	\$0 copay

Services with a ¹ may require prior authorization.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

ADDITIONAL BENEFITS	
	CareSource Dual Advantage
Outpatient Substance Abuse	Group therapy visit
	\$0 copay
	Individual therapy visit
	\$0 copay
Over-the-Counter (OTC) Items	Through the use of a debit card, members can purchase up to \$310 of approved items every three months. Unused portions do not carry over to the next period.
Personal Emergency Response System (PERS)	A PERS consists of a home monitoring device that sends an alert to a 24-hour call center in the event of an emergency
Prosthetic Devices ¹ (braces, artificial limbs, etc.)	Prosthetic devices
	\$0 copay
	Related medical supplies
	\$0 copay
Renal Dialysis	\$0 copay
Therapeutic radiology services ¹ (such as radiation treatment for cancer)	\$0 copay
Worldwide ER and Urgent Care	\$0 copay, \$10,000 maximum plan benefit coverage amount

Services with a ¹ may require prior authorization.

Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

This information is not a complete description of benefits. Call **1-833-230-2020 (TTY: 711)** for more information. Limitations, copayments, and restrictions may apply.

Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Out-of-network/non-contracted providers are under no obligation to treat CareSource members, except in emergency situations. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

CareSource Indiana, Inc. is an HMO D-SNP with a Medicare contract. Enrollment in CareSource Indiana, Inc. depends on contract renewal.

CareSource complies with applicable state and federal civil rights laws. We do not discriminate, exclude people, or treat them differently because of age, gender, gender identity, color, race, disability, national origin, ethnicity, marital status, sexual preference, sexual orientation, religious affiliation, health status, or public assistance status. CareSource offers free aids and services to people with disabilities or those whose primary language is not English. We can get sign language interpreters or interpreters in other languages so they can communicate effectively with us or their providers. Printed materials are also available in large print, braille or audio at no charge. Please call Member Services at the number on your CareSource ID card if you need any of these services. If you believe we have not provided these services to you or discriminated in another way, you may file a grievance.

Mail: CareSource
Attn: Civil Rights Coordinator
P.O. Box 1947
Dayton, Ohio 45401

Email: CivilRightsCoordinator@CareSource.com
Phone: 1-800-488-0134 (TTY: 711)
Fax: 1-844-417-6254

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

Mail: U.S. Dept of Health and Human Services
200 Independence Ave, SW Room 509F HHH Building
Washington, D.C. 20201

Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: 1-800-368-1019 (TTY: 1-800-537-7697)

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



[CareSource.com/DSNP](https://www.caresource.com/DSNP)