

CareSource Dual Advantage™ (HMO D-SNP)

# 2022 SUMMARY OF BENEFITS

---



***Service Area //***

Adams, Athens, Brown, Champaign, Clark,  
Columbiana, Darke, Defiance, Delaware,  
Fairfield, Fayette, Fulton, Gallia, Greene,  
Hamilton, Hocking, Huron, Lake, Lucas,  
Madison, Mahoning, Medina, Mercer, Miami,  
Monroe, Morgan, Muskingum, Pickaway,  
Richland, Sandusky, Seneca, Shelby,  
Trumbull, Union, Van Wert,  
Williams, Wood, Wyandot

# 2022 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 for over 30 years. Our mission is to make a lasting difference in our members' lives by improving 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**

Our Medicare D-SNP plan (Part C) provides you with all the benefits of Part A and Part B, plus prescription drug coverage (Part D). But we're about more than basic Medicare. Our plan is designed to provide you with the best care, additional benefits such as dental and vision care, and save you money.

## **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, ask the other plans for their Summary of Benefits booklets or 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 your current "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 through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the federal government.
- Another choice is to get your Medicare benefits by joining CareSource Dual Advantage.

## ABOUT THE PLAN

CareSource Dual Advantage is a Medicare Advantage HMO plan with a Medicare contract. To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live within our service area listed on page 3, and be a United States citizen or lawfully present in the United States.

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid. 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.

You can enroll in this plan if you are in one of these Medicaid categories:

- **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.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease.

**You must recertify your Medicaid enrollment to continue to receive your Medicaid coverage.**

## WHO CAN JOIN?

To join CareSource Dual Advantage you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. You must also be enrolled in Ohio Medicaid.

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

Adams, Athens, Brown, Champaign, Clark, Columbiana, Darke, Defiance, Delaware, Fairfield, Fayette, Fulton, Gallia, Greene, Hamilton, Hocking, Huron, Lake, Lucas, Madison, Mahoning, Medina, Mercer, Miami, Monroe, Morgan, Muskingum, Pickaway, Richland, Sandusky, Seneca, Shelby, Trumbull, Union, Van Wert, Williams, Wood, Wyandot

## 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/Medicare](https://www.caresource.com/Medicare) 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.

## WHAT DO WE COVER?

Like all Medicare health plans, we cover everything that Original Medicare covers — and more. Some of the extra benefits are outlined in this booklet.

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/Medicare](https://www.caresource.com/Medicare).

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

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

# Questions?

If you are 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/Medicare](https://www.CareSource.com/Medicare).

## Hours of Operation

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. Eastern time. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. Eastern time.

## Customer Service

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	\$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 2022 Summary of Benefits Chart

Cost sharing for Medicare covered benefits in the chart below are based on your level of Ohio Medicaid eligibility.

<b>COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY</b> If you use providers that are not in our network, we may not pay for these services.	
	CareSource Dual Advantage
Inpatient Hospital Care <sup>1</sup>	Days 1 through 7 \$0 copay per day
	Days 8 through 90 \$0 copay per day
Outpatient Hospital <sup>1</sup>	<b>Ambulatory surgical center</b>
	\$0 copay
	<b>Outpatient hospital</b>
	\$0 copay
Doctor's Office Visits	<b>Primary care physician visit (PCP)</b> (Including Telehealth Visit)
	\$0 copay
	<b>Specialist visit</b>
	\$0 copay
Preventive Care	\$0 copay
Emergency Care	\$0 copay
Urgent Care	\$0 copay
Diagnostic Tests, Lab/Radiology Services and X-Rays <sup>1</sup>	<b>Diagnostic tests and procedures</b>
	\$0 copay
	<b>Lab services</b>
	\$0 copay
	<b>Diagnostic radiology services</b> (such as MRIs, CT scans)
	\$0 copay
	<b>Therapeutic radiology services</b> (such as radiation treatment for cancer)
	\$0 copay
	<b>Outpatient x-rays</b>
	\$0 copay

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> 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, we may not pay for these services.

	CareSource Dual Advantage
<b>Hearing Services</b>	<b>Exam to diagnose and treat hearing and balance issues</b>
	\$0 copay
	<b>Routine hearing exam</b>
	\$0 copay, 1 every year
	<b>Hearing aid fitting/evaluation</b>
	\$0 copay, 3 every year
	<b>Hearing aid<sup>2</sup></b>
	\$1000 allowance per hearing aid; one aid per ear per year Hearing aid purchase includes: – 3 provider visits within first year of hearing aid purchase – 45-day trial period – 3-year extended warranty – 48 batteries per aid for non-rechargeable models
<b>Dental Services — Medicare-Covered</b>	\$0 copay Excludes services in connection with care, treatment, filling, removal, or replacement of teeth
<b>Comprehensive Dental<sup>2</sup></b>	\$0 copay for simple extractions, minor restorations, periodontics, and other non-Medicare covered comprehensive dental services \$3,000 maximum plan coverage amount for preventive and comprehensive dental benefits
<b>Dental Services<sup>2</sup> — Preventive</b>	\$0 copay for a single office visit that includes: – Cleaning (1 cleaning every six months) – Dental x-ray(s) (1 x-ray every year) – Oral exam (1 oral exam every six months) – Fluoride treatment (1 fluoride treatment every year)
<b>Vision Services</b>	<b>Exam to diagnose and treat diseases and conditions of the eye</b>
	\$0 copay
	<b>Routine eye exam (1 every year)</b>
	\$0 copay
	<b>Eye wear<sup>2</sup></b>
	\$0 copay, \$380 maximum plan coverage amount for routine eye wear every year
	<b>Eyeglasses or contact lenses after cataract surgery</b>
	\$0 copay

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> 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, we may not pay for these services.

	CareSource Dual Advantage
<b>Mental Health Care<sup>1</sup></b> Lifetime limit: Up to 190 days inpatient care in a psychiatric hospital	<b>Inpatient visit</b>
	Days 1 through 7 \$0 copay per day
	Days 8 through 90 \$0 copay per day
	<b>Outpatient group therapy visit (psychiatrist provided)</b>
	\$0 copay
	<b>Outpatient individual therapy visit (psychiatrist provided)</b>
	\$0 copay
<b>Skilled Nursing Facility<sup>1</sup></b> Limited to 100 days per benefit period	Days 1 through 20 \$0 copay per day
	Days 21 through 100 \$0 copay
<b>Outpatient Rehabilitation<sup>1</sup></b>	<b>Cardiac (heart) rehab services</b>
	\$0 copay
	<b>Occupational therapy visit</b>
	\$0 copay
	<b>Physical therapy and speech and language therapy visit</b>
	\$0 copay
	<b>Supervised Exercise Therapy (SET)</b>
	\$0 copay
<b>Ambulance<sup>1</sup></b>	\$0 copay
<b>Transportation</b>	\$0 copay, 60 one-way trips annually
<b>Medicare Part B Drugs<sup>1</sup></b>	\$0 copay
<b>Foot Care</b> (podiatry services)	\$0 copay Includes foot exams and treatment if you have diabetes-related nerve damage or meet certain conditions
<b>Durable Medical Equipment<sup>1</sup></b> (wheelchairs, oxygen, etc.)	\$0 copay
<b>Prosthetic Devices<sup>1</sup></b> (braces, artificial limbs, etc.)	<b>Prosthetic devices</b>
	\$0 copay
	<b>Related medical supplies</b>
	\$0 copay

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> 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, we may not pay for these services.

	CareSource Dual Advantage
<b>Diabetes Supplies and Services<sup>1</sup></b>	<b>Diabetes monitoring supplies</b>
	\$0 copay
	<b>Diabetes self-management training</b>
	\$0 copay
	<b>Therapeutic shoes or inserts</b>
	\$0 copay
<b>Chiropractic Care</b>	\$0 copay Includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position)
<b>Acupuncture</b> (for chronic low back pain)	\$0 copay
<b>Home Health Care<sup>1</sup></b>	\$0 copay
<b>Hospice</b>	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.
<b>Outpatient Substance Abuse</b>	<b>Group therapy visit</b>
	\$0 copay
	<b>Individual therapy visit</b>
	\$0 copay
<b>Over-the-Counter Items</b>	Plan covers up to \$350 every three months. Unused portions do not carry over to the next period.
<b>Renal Dialysis</b>	\$0 copay

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> 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.

## MEDICAID BENEFITS

The following chart provides information for individuals with Medicare and Medicaid. Your services are paid first by Medicare and then by Medicaid.

The benefits described below are covered by Medicaid. You can see what Ohio Medicaid covers and what our plan covers. If a benefit is used up or not covered by Medicare, then Medicaid may provide coverage. This depends on your type of Medicaid coverage.

Coverage of the benefits described below depends upon your level of Medicaid eligibility. No matter what your level of Medicaid eligibility is, CareSource Dual Advantage will cover the benefits described in the Covered Medical and Hospital Benefits section of the Summary of Benefits. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Ohio Department of Medicaid (ODM), 1-800-324-8680.

Medicaid may pay your Medicare cost sharing amount, but it will depend on your Medicaid eligibility level. If Medicare doesn't cover a service or a benefit has run out, Medicaid may help, but you may have to pay a cost share.

Benefit		Ohio Medicaid	CareSource Dual Advantage
Alcohol and Drug Addiction	Alcohol/Drug Screening Analysis/Lab Urinalysis	Covered	Covered
	Ambulatory Detoxification	Covered	Covered
	Assessment	Covered	Covered
	Case Management	Covered	Covered
	Crisis Intervention	Covered	Covered
	Individual or Group Counseling (MHA Certified Providers)	Covered	Covered
	Induction of Buprenorphine	Covered	Covered
	Injection of Naltrexone (To Treat Addiction)	Covered	Covered
	Intensive Outpatient (To Treat Addiction)	Covered	Covered
	Medical Somatic	Covered	Covered
	Methadone Administration	Covered	Covered
Dental	Braces	Covered	Covered
	Checkups and Cleanings	Covered	Covered
	Dentures	Covered	Covered
	Fillings, Extractions, and Crowns	Covered	Covered
	Medical & Surgical Dental Services	Covered	Covered
	Root Canals	Covered	Covered
Emergency	Emergency Room Visits	Covered	Covered

Benefit		Ohio Medicaid	CareSource Dual Advantage
Family Planning	Family Planning Services	Covered	Covered
Healthchek	Early and Periodic Screening, Diagnosis and Treatment (EPSDT)	Covered	Covered
Hospital	Inpatient Hospital Services	Covered	Covered
	Outpatient Hospital Services	Covered	Covered
Medical Equipment	Durable Medical Equipment	Covered	Covered
Mental Health	Community Psychiatric Supportive Treatment	Covered	Covered
	Crisis Intervention	Covered	Covered
	Health Home Comprehensive Care Coordination	Covered	Covered
	Individual or Group Counseling (MHA Certified Providers)	Covered	Covered
	Individual or Group Counseling (Non-MHA Certified Providers)	Covered	Covered
	Injections (Long-Acting Antipsychotic Medications)	Covered	Covered
	Mental Health Assessment	Covered	Covered
	Partial Hospitalization	Covered	Covered
	Pharmacological Management	Covered	Covered
	Psychiatric Diagnostic Interview	Covered	Covered
	Psychological Testing	Covered	Covered
Pregnancy	Pregnancy related Services (PRS)	Covered	Covered
Prescriptions	Prescription Drugs	Covered	Covered
Preventive Health	Chest X-Rays	Covered	Covered
	Immunizations	Covered	Covered
	Mammography	Covered	Covered
	Physical Exam	Covered	Covered
	Preventive Exams and Screenings	Covered	Covered
Professional Medical Services	Ambulatory Surgery Centers	Covered	Covered
	Audiology Services	Covered	Covered
	Certified Family Nurse Practitioner Services	Covered	Covered

Benefit		Ohio Medicaid	CareSource Dual Advantage
	Certified Pediatric Nurse Practitioner Services	Covered	Covered
	Chiropractor Services	Covered	Covered
	Laboratory and X-Ray Services	Covered	Covered
	Occupational therapy	Covered	Covered
	Physical therapy	Covered	Covered
	Physician Services	Covered	Covered
	Podiatrist Services	Covered	Covered
	Private Duty Nursing Services	Covered	Covered
	Speech/Language Pathology Services	Covered	Covered
Transportation	Ambulance/Ambulette	Covered	Covered
	Non-Emergency Transportation	Covered	Covered
Vision	Medical and Surgical Vision Services	Covered	Covered
	Optometrist and Ophthalmologist Services	Covered	Covered

## HOW WILL I DETERMINE MY DRUG COSTS?

Our plans group each medication into one of six "tiers." You will need to use your drug list (formulary) to locate your drug tier to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Below are the benefits stages that occur.

### THE FOUR STAGES OF DRUG COVERAGE

What you pay for your covered drugs depends, in part, on which coverage stage you are in.

Stage 1	Stage 2	Stage 3	Stage 4
Deductible	Initial Coverage	Coverage Gap	Catastrophic Coverage
<p>The CareSource Dual Advantage plan has a pharmacy deductible for prescriptions in Tiers 1, 2, 3, 4, and 5.</p> <p>You will pay the full cost of your prescription drugs in Tiers 1, 2, 3, 4, and 5 until you meet the deductible. Once you meet the deductible, you will move on to stage 2.</p>	<p>You pay the cost sharing on the following chart until your total yearly drug costs reach \$4,430. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</p> <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p> <p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy.</p> <p>You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy.</p>	<p>Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,430.</p> <p>After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$7,050, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of:</p> <p>5% of the cost, or \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copayment for all other drugs.</p>

# PRESCRIPTION DRUG BENEFITS (INITIAL COVERAGE) — IN-NETWORK ONLY

## CareSource Dual Advantage

Part B Drugs<sup>1</sup>  
(such as chemotherapy)

\$0 copay

Part D Drugs — Retail<sup>1</sup>

**1-month supply or 3-month supply**

Tier 1 (Preferred Generic)

25% of the total cost or applicable Low Income Subsidy (LIS)  
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  
\*Specialty medications are limited to a 30-day supply and/or may  
only be available through limited distribution  
(3-month supply is not covered).

Tier 6 (Select Care Drugs)

\$0 copay

**3-month supply**

Tier 1 (Preferred Generic)	25% of the total cost or applicable Low Income Subsidy (LIS) copay *Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution
Tier 2 (Generic)	25% of the total cost or applicable Low Income Subsidy (LIS) copay *Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution
Tier 3 (Preferred Brand)	25% of the total cost or applicable Low Income Subsidy (LIS) copay *Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution
Tier 4 (Non-Preferred Brand)	25% of the total cost or applicable Low Income Subsidy (LIS) copay *Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution
Tier 5 (Specialty Tier)	Not covered
Tier 6 (Select Care Drugs)	\$0 copay

## 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	\$1.35 copay
	Brand	\$4.00 copay
Federal Poverty Level (FPL) >100%	Generic	\$3.95 copay
	Brand	\$9.85 copay
Federal Poverty Level (FPL) 135-149%	Generic	15% coinsurance
	Brand	15% coinsurance

### Prescription drugs with a <sup>1</sup> may require prior authorization.

CareSource Dual Advantage members receive “Extra Help” so copay depends on income and institutional status.

Cost-sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us toll-free at **1-833-230-2020 (TTY: 711)** or access our website [CareSource.com/Medicare](https://www.caresource.com/Medicare).

The drug list, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



ADDITIONAL BENEFITS	
	CareSource Dual Advantage
<b>Meals</b>	Two meals a day for 14 days after an inpatient hospitalization, limited to \$2,400 every year
<b>Fitness</b>	Membership at participating fitness centers, free home fitness kit (some kits include a wearable fitness tracker), and brain fitness online tool available at no additional charge.
<b>Personal Emergency Response System (PERS)</b>	A PERS consists of a home monitoring device that sends an alert to a 24 hour call center in the event of an emergency
<b>Worldwide ER and Urgent Care</b>	<b>Emergency Care</b> (waived if admitted)
	\$0 copay, \$10,000 maximum plan benefit coverage amount
	<b>Urgent Care</b>
	\$0 copay
<b>CareSource24<sup>®</sup> Nurse Advice Line</b>	<p>CareSource24<sup>®</sup> 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"> <li>– Decide when self-care, a doctor visit, or the emergency room is the right choice</li> <li>– Check your symptoms and help you figure out what to do</li> <li>– Understand a medical condition or recent diagnosis</li> <li>– Obtain medical information</li> <li>– Prepare questions for doctor visits</li> <li>– Find out more about prescriptions or over-the-counter medicines</li> <li>– Learn about healthy eating and staying well</li> </ul>
<b>MyHealth Online Tool</b>	<p>With MyHealth, you'll have online access to resources for your health, including:</p> <ul style="list-style-type: none"> <li>– Health assessments</li> <li>– Personalized online wellness plans</li> <li>– Step-by-step guides on specific health needs</li> <li>– Online health journeys</li> <li>– Goal setting and tracking</li> <li>– Health tips and wellness information</li> </ul>

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> 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.

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 Ohio, Inc. is an HMO with a Medicare contract. Enrollment in CareSource Dual Advantage depends on contract renewal.

If you, or someone you're helping, have questions about CareSource, you have the right to get help and information in your language at no cost. Please call the member services number on your member ID card.

## ARABIC

إذا كان لديك، أو لدى أي شخص تساعد، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجاناً وباللغة التي تتحدث بها. للتحدث إلى أحد المترجمين الفوريين، رجي الاتصال على رقم خدمة الأعضاء الموجود على بطاقة تعريف العضو الخاصة بك.

## AMHARIC

እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ CareSource ጥያቄ ካላችሁ፣ ያለ ምንም ከፍተኛ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር እባክዎን በመታወቂያ ካርዱ ላይ ባለው የአገልግሎቶች ቁጥር ይደውሉ።

## BURMESE

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလာပါက သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား ရွေးချယ်ပုံ၊ ပြုပြင်ဆင်ခြင်မှု အသင့်အတင့်၊ ငြိကြက်ပေါ်ရှိ အသင့်အတင့် ငြိ ဝက်စ ငြိငြိမ့်မ့်ကွပ်ကွက်သို့ ခေါ်ဆိုပါ။

## CHINESE

如果您或者您在帮助的人对 CareSource 存有疑问，您有权免费获得以您的语言提供的帮助和信息。如果您需要与一位翻译交谈，请拨打您的会员 ID 卡上的会员服务电话号码。

## CUSHITE – OROMO

Isin yookan namni biraa isin deeggartan CareSource irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuuf fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, Maaloo lakkoofsa bilbilaa isa waraqaa eenyummaa keessan irra jiruun tajaajila miseensaatiif bilbilaa.

## DUTCH

Als u, of iemand die u helpt, vragen heeft over CareSource, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk. Bel naar het nummer voor ledendiensten op uw lidkaart

## FRENCH (CANADA)

Des questions au sujet de CareSource? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète. Veuillez communiquer avec les services aux membres au numéro indiqué sur votre carte de membre.

## GERMAN

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu CareSource haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, Bitte rufen Sie die Mitglieder-Service-Nummer auf Ihrer Mitglieder-ID-Karte an

## GUJARATI

જો તમે અથવા તમે કોઈને મદદ કરી રહ્યાં તમે [થી] કોઈને CareSource વિશે પ્રશ્નો હોય તો તમને મદદ અને મહત્વની માહિતી અવિરત છે. તે અર્થે વિનંતી તમને મારા સભ્ય સેવા માટે ના નંબર પર ફોન કરો.

## HINDI

यदि आपके, या आप जिसकी मदद कर रहे हैं उसके CareSource के बारे में कोई सवाल हैं तो आपके पास बगैर किसी लागत के अपनी भाषा में सहायता और जानकारी प्राप्त करने का अधिकार है। एक दुभाषिए से बात करने के लिए कॉल करें, कृपया अपने सदस्य आईडी कार्ड पर दिये सदस्य सेवा नंबर पर कॉल करें।

## ITALIAN

Se Lei, o qualcuno che Lei sta aiutando, ha domande su CareSource, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete. Chiamare il numero dei servizi ai soci riportato sulla tessera di iscrizione.

## JAPANESE

ご本人様、または身の回りの方で、CareSource に関するご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます (無償)。通訳をご利用の場合は、お持ちの会員IDカードにある、会員サービスの電話番号までお問い合わせ下さい。

## KOREAN

귀하 본인이나 귀하께서 돕고 계신 분이 CareSource에 대해 궁금한 점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수 있습니다. 통역사가 필요하시면 다음 번호로 전화해 귀하의 회원 ID 카드에 적힌 회원 서비스 팀 번호로 전화하십시오.

## PENNSYLVANIA DUTCH

Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griegie, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, Bel alstublieft met het Ledenservice nummer op uw lid ID -kaart.

## RUSSIAN

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком. Пожалуйста, позвоните по телефону отдела обслуживания клиентов, указанному на вашей идентификационной карточке клиента.

## SPANISH

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete. Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

## UKRAINIAN

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо CareSource, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, Зателефонуйте за номером обслуговування учасників, який вказано на вашому посвідченні учасника

## VIETNAMESE

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về CareSource, bạn có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên. Vui lòng gọi số dịch vụ thành viên trên thẻ ID thành viên của bạn.

CareSource complies with applicable state and federal civil rights laws and does not discriminate on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status. CareSource does not exclude people or treat them differently because of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status.

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please call the member services number on your member ID card.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

CareSource  
Attn: Civil Rights Coordinator  
P.O. Box 1947, Dayton, Ohio 45401  
1-844-539-1732, TTY: 711  
Fax: 1-844-417-6254

CivilRightsCoordinator@CareSource.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW Room 509F  
HHH Building Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

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



**CareSource.com/DSNP**