GROUP HEALTH COOPERATIVE MEDICARE ADVANTAGE HMO

Summary of Benefits

BENEFITS EFFECTIVE:
JANUARY 1, 2016–DECEMBER 31, 2016

Group Health Medicare Advantage Basic (HMO)

Group Health Medicare Advantage Harbor (HMO)

Group Health Medicare Advantage Haven (HMO)

Available in Island, San Juan, Skagit, and Whatcom counties

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This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

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 a Medicare health plan (such as **Group Health Cooperative (HMO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Group Health Cooperative (HMO)** 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**.

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** 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**.

Sections in this booklet

- Things to know about **Group Health Cooperative (HMO)**
- Monthly premium, deductible, and limits on how much you pay for covered services
- Covered medical and hospital benefits
- Prescription drug benefits
- Optional benefits (you must pay an extra premium for these benefits)

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

This document may be available in a non-English language. For additional information, call us at

- Current members should call **206-901-4600** or toll-free **1-888-901-4600**. (TTY/TDD **1-800-833-6388** or **711.**)
- Prospective members call **1-800-446-8882**. (TTY/TDD **1-800-833-6388** or **711.**)

Things to know about Group Health Cooperative (HMO)

Hours of Operation

From October 1 to February 14, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time.

From February 15 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Pacific time.

Group Health Cooperative (HMO) Phone Numbers and Website

- If you are a member of this plan, call **206-901-4600** or toll-free **1-888-901-4600**. (TTY/TDD **1-800-833-6388** or **711.**)
- If you are not a member of this plan, call toll-free **1-800-446-8882**. (TTY/TDD **1-800-833-6388** or **711.**)
- Our website: **medicare.ghc.org**

Who can join?

To join **Group Health Cooperative (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Basic: Our service area includes the following counties in Washington: Grays Harbor* (ZIP codes 98541, 98557, 98559, 98568), Island, King, Kitsap, Lewis, Mason* (ZIP codes 98524, 98528, 98546, 98548, 98555, 98584, 98588, 98592), Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, and Whatcom.

* denotes partial county

Harbor and Haven: Our service area includes the following counties in Washington: Island, San Juan, Skagit, and Whatcom.

Which doctors, hospitals, and pharmacies can I use?

Group Health Cooperative (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

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

You can see our plan's provider and pharmacy directory at our website **(medicare.ghc.org)**. Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers–and *more*.

Our plan members get *all* of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.

Our plan members also get *more than what is* covered by Original Medicare. Some of the extra benefits are outlined in this booklet.

Group Health Cooperative Basic (HMO) covers Part B drugs including chemotherapy and some drugs administered by your provider. However, this plan does not cover Part D prescription drugs.

Group Health Cooperative Harbor and **Haven (HMO)** plans 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 formulary (list of Part D prescription drugs) and any restrictions on our website, **medicare.ghc.org/formulary**.

Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our **Harbor** and **Haven** plans group each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on 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. Later in this document we discuss the benefit stages that occur after you meet your deductible: initial coverage, coverage gap, and catastrophic coverage.

Monthly premium, deductible, and limits on how much you pay for covered services

Benefit	Basic	Harbor	Haven
How much is the monthly premium?	$79 per month. In addition, you must keep paying your Medicare Part B premium.	$38 per month. In addition, you must keep paying your Medicare Part B premium.	$190 per month. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	This plan has deductibles for some hospital and medical services.	This plan has deductibles for some hospital and medical services, and Part D prescription drugs. $360 per year for Part D prescription drugs except for drugs listed on Tier 1 which are excluded from the deductible.	This plan has deductibles for some hospital and medical services. This plan does not have a deductible for Part D prescription drugs.
Is there any limit on how much I will pay for my covered services?	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: $3,000 for services you receive from in-network providers. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums.	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: $5,900 for services you receive from in-network providers. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: $3,900 for services you receive from in-network providers. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.
Is there a limit on how much the plan will pay?	No. There are no limits on how much our plan will pay.	No. There are no limits on how much our plan will pay.	No. There are no limits on how much our plan will pay.

Covered medical and hospital benefits

NOTE: Services with a [1] may require prior authorization. Services with a [2] may require a referral from your doctor.

Benefit	Basic	Harbor	Haven
OUTPATIENT CARE AND SERVICES			
Acupuncture	Not covered	Not covered	Not covered
Ambulance[1]	$0–$150 copay, depending on the service Hospital to hospital ambulance transfers initiated by Group Health are covered in full. 911 emergency transports are covered in full after $150 member copay.	$0–250 copay, depending on the service Hospital to hospital ambulance transfers initiated by Group Health are covered in full. 911 emergency transports are covered in full after $250 member copay.	$0–150 copay, depending on the service Hospital to hospital ambulance transfers initiated by Group Health are covered in full. 911 emergency transports are covered in full after $150 member copay.
Chiropractic care	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): $20 copay	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): $20 copay	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): $20 copay

Group Health Cooperative is an HMO plan with a Medicare contract.
Enrollment in Group Health HMO depends on contract renewal.

Benefit	Basic	Harbor	Haven
Dental services[1,2]	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): $35 copay, after you pay your deductible. Deductible only applies to the optional supplemental dental benefit.	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): $50 copay, after you pay your deductible. Deductible only applies to the optional supplemental dental benefit.	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): $25 copay, after you pay your deductible. Deductible only applies to the optional supplemental dental benefit.
Diabetes supplies and services[1,2]	Diabetes monitoring supplies: 20% of the cost Diabetes self-management training: You pay nothing Therapeutic shoes or inserts: 20% of the cost	Diabetes monitoring supplies: 20% of the cost Diabetes self-management training: You pay nothing Therapeutic shoes or inserts: 20% of the cost	Diabetes monitoring supplies: 20% of the cost Diabetes self-management training: You pay nothing Therapeutic shoes or inserts: 20% of the cost
Diagnostic tests, lab and radiology services, and X-rays (costs for these services may vary based on place of service)[1,2]	Diagnostic radiology services (such as MRIs, CT scans): 20% of the cost Diagnostic tests and procedures: You pay nothing Lab services: You pay nothing Outpatient X-rays: You pay nothing Therapeutic radiology services (such as radiation treatment for cancer): 20% of the cost	Diagnostic radiology services (such as MRIs, CT scans): $250 copay Diagnostic tests and procedures: $20 copay Lab services: $10 copay Outpatient X-rays: $20 copay Therapeutic radiology services (such as radiation treatment for cancer): 20% of the cost	Diagnostic radiology services (such as MRIs, CT scans): $200 copay Diagnostic tests and procedures: You pay nothing Lab services: You pay nothing Outpatient X-rays: You pay nothing Therapeutic radiology services (such as radiation treatment for cancer): 20% of the cost
Doctor's office visits[1,2]	Primary care physician visit: $10 copay Specialist visit: $35 copay	Primary care physician visit: $10 copay Specialist visit: $50 copay	Primary care physician visit: $10 copay Specialist visit: $25 copay
Durable medical equipment (wheelchairs, oxygen, etc.)[1]	20% of the cost If you go to a preferred vendor, your cost may be less. Contact us for a list of preferred vendors.	20% of the cost If you go to a preferred vendor, your cost may be less. Contact us for a list of preferred vendors.	20% of the cost If you go to a preferred vendor, your cost may be less. Contact us for a list of preferred vendors.
Emergency care	$75 copay If you are admitted to the hospital within 1 day, you do not have to pay your share of the cost for emergency care. See the "Inpatient hospital care" section of this booklet for other costs. Members are covered worldwide for urgent/emergent and post-stabilization care.	$75 copay If you are admitted to the hospital within 1 day, you do not have to pay your share of the cost for emergency care. See the "Inpatient hospital care" section of this booklet for other costs. Members are covered worldwide for urgent/emergent and post-stabilization care.	$75 copay If you are admitted to the hospital within 1 day, you do not have to pay your share of the cost for emergency care. See the "Inpatient hospital care" section of this booklet for other costs. Members are covered worldwide for urgent/emergent and post-stabilization care
Foot care (podiatry services)[1,2]	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: $35 copay	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: $50 copay	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: $25 copay

Benefit	Basic	Harbor	Haven
Hearing services	Exam to diagnose and treat hearing and balance issues: $10 copay Routine hearing exam (for up to 1 every year): $10 copay	Exam to diagnose and treat hearing and balance issues: $50 copay Routine hearing exam (for up to 1 every year): $50 copay	Exam to diagnose and treat hearing and balance issues: $25 copay Routine hearing exam (for up to 1 every year): $25 copay
Home health care[1,2]	You pay nothing	You pay nothing	You pay nothing
Mental health care[1,2]	Inpatient visit: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital. Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. $250 copay per day for days 1 through 4 You pay nothing per day for days 5 through 90 Outpatient group therapy visit: $35 copay Outpatient individual therapy visit: $35 copay	Inpatient visit: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital. Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. $250 copay per day for days 1 through 6 You pay nothing per day for days 7 through 90 Outpatient group therapy visit: $40 copay Outpatient individual therapy visit: $40 copay	Inpatient visit: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital. Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. $250 copay per day for days 1 through 4 You pay nothing per day for days 5 through 90 Outpatient group therapy visit: $25 copay Outpatient individual therapy visit: $25 copay
Outpatient rehabilitation[1,2]	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): $35 copay Occupational therapy visit: $35 copay Physical therapy and speech and language therapy visit: $35 copay	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): $40 copay Occupational therapy visit: $40 copay Physical therapy and speech and language therapy visit: $40 copay	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): $25 copay Occupational therapy visit: $25 copay Physical therapy and speech and language therapy visit: $25 copay
Outpatient substance abuse[1]	Group therapy visit: $35 copay Individual therapy visit: $35 copay	Group therapy visit: $50 copay Individual therapy visit: $50 copay	Group therapy visit: $25 copay Individual therapy visit: $25 copay
Outpatient surgery[1,2]	Ambulatory surgical center: $200 copay Outpatient hospital: $200 copay	Ambulatory surgical center: $250 copay Outpatient hospital: $250 copay	Ambulatory surgical center: $200 copay Outpatient hospital: $200 copay
Over-the-counter items	Not covered	Not covered	Not covered
Prosthetic devices (braces, artificial limbs, etc.)[1]	Prosthetic devices: 20% of the cost Related medical supplies: 20% of the cost	Prosthetic devices: 20% of the cost Related medical supplies: 20% of the cost	Prosthetic devices: 20% of the cost Related medical supplies: 20% of the cost
Renal dialysis[2]	20% of the cost	20% of the cost	20% of the cost

Benefit	Basic	Harbor	Haven
Transportation	You pay nothing Our plan covers up to 4 one-way trips to a plan-approved location every year. Transportation benefit is for health related purposes only.	Not covered	Not covered
Urgently needed services	$25 copay Members are covered worldwide for urgent/emergent and post-stabilization care.	$25 copay Members are covered worldwide for urgent/emergent and post-stabilization care.	$25 copay Members are covered worldwide for urgent/emergent and post-stabilization care.
Vision services[2]	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): $10–35 copay, depending on the service Routine eye exam (for up to 1 every year): $10–35 copay, depending on the service Eyeglasses or contact lenses after cataract surgery: You pay nothing	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): $10–50 copay, depending on the service Routine eye exam (for up to 1 every year): $10–50 copay, depending on the service Eyeglasses or contact lenses after cataract surgery: You pay nothing	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): $10–25 copay, depending on the service Routine eye exam (for up to 1 every year): $10–25 copay, depending on the service Eyeglasses or contact lenses after cataract surgery: You pay nothing

Benefit	Basic	Harbor	Haven
Preventive care[1,2]	You pay nothing Our plan covers many preventive services, including: • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including flu shots, Hepatitis B shots, pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) • Yearly "Wellness" visit Any additional preventive services approved by Medicare during the contract year will be covered.	You pay nothing Our plan covers many preventive services, including: • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including flu shots, Hepatitis B shots, pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) • Yearly "Wellness" visit Any additional preventive services approved by Medicare during the contract year will be covered.	You pay nothing Our plan covers many preventive services, including: • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including flu shots, Hepatitis B shots, pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) • Yearly "Wellness" visit Any additional preventive services approved by Medicare during the contract year will be covered.
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.	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.	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.

Benefit	Basic	Harbor	Haven
INPATIENT CARE			
Inpatient hospital care[1,2]	Our plan covers an unlimited number of days for an inpatient hospital stay. • $250 copay per day for days 1 through 4 • You pay nothing per day for days 5 through 90 • You pay nothing per day for days 91 and beyond	Our plan covers an unlimited number of days for an inpatient hospital stay. • $250 copay per day for days 1 through 7 • You pay nothing per day for days 8 through 90 • You pay nothing per day for days 91 and beyond	Our plan covers an unlimited number of days for an inpatient hospital stay. • $250 copay per day for days 1 through 4 • You pay nothing per day for days 5 through 90 • You pay nothing per day for days 91 and beyond
Inpatient mental health care	For inpatient mental health care, see the "Mental health care" section of this booklet.	For inpatient mental health care, see the "Mental health care" section of this booklet.	For inpatient mental health care, see the "Mental health care" section of this booklet.
Skilled nursing facility (SNF)[1,2]	Our plan covers up to 100 days in a SNF. • $25 copay per day for days 1 through 20 • $50 copay per day for days 21 through 100	Our plan covers up to 100 days in a SNF. • You pay nothing per day for days 1 through 20 • $150 copay per day for days 21 through 100	Our plan covers up to 100 days in a SNF. • You pay nothing per day for days 1 through 20 • $100 copay per day for days 21 through 100

Prescription drug benefits

How much do I pay?	For Part B drugs such as chemotherapy drugs[1]: 20% of the cost Other Part B drugs[1]: 20% of the cost Our plan does not cover Part D prescription drug.	For Part B drugs such as chemotherapy drugs[1]: 20% of the cost Other Part B drugs[1]: 20% of the cost	For Part B drugs such as chemotherapy drugs[1]: 20% of the cost Other Part B drugs[1]: 20% of the cost

Prescription drug benefits

Group Health Cooperative Harbor (HMO)

Initial coverage

After you pay your yearly deductible, you pay the following until your total yearly drug costs reach $3,310. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

You may get your drugs at network retail pharmacies and mail order pharmacies.

Standard retail cost-sharing

Tier	One-month supply	Two-month supply	Three-month supply
Tier 1 (Preferred Generic)	$5 copay	$10 copay	$15 copay
Tier 2 (Generic)	$20 copay	$40 copay	$60 copay
Tier 3 (Preferred Brand)	$47 copay	$94 copay	$141 copay
Tier 4 (Non-Preferred Brand)	$97 copay	$194 copay	$291 copay
Tier 5 (Specialty Tier)	25% of the cost	Not Offered	Not Offered

Standard mail order cost-sharing

Tier	One-month supply	Two-month supply	Three-month supply
Tier 1 (Preferred Generic)	$5 copay	$10 copay	$15 copay
Tier 2 (Generic)	$20 copay	$40 copay	$60 copay
Tier 3 (Preferred Brand)	$47 copay	$94 copay	$141 copay
Tier 4 (Non-Preferred Brand)	$97 copay	$194 copay	$291 copay
Tier 5 (Specialty Tier)	25% of the cost	Not Offered	Not Offered

If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.

Group Health Cooperative (HMO) has a network of pharmacies. In most cases, your prescriptions are covered only if they are filled at network pharmacies. To find a network pharmacy, you can look in your Provider and Pharmacy Directory, visit our website (medicare.ghc.org), or call Customer Service. Generally, we cover drugs filled at an out-of-network pharmacy only when you are not able to use a network pharmacy. Coverage under these special situations is limited to a 30-day supply of medication.

Prescription drug benefits

Group Health Cooperative Haven (HMO)

Initial coverage

You pay the following until your total yearly drug costs reach $3,310. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

You may get your drugs at network retail pharmacies and mail order pharmacies.

Standard retail cost-sharing

Tier	One-month supply	Two-month supply	Three-month supply
Tier 1 (Preferred Generic)	$4 copay	$8 copay	$12 copay
Tier 2 (Generic)	$20 copay	$40 copay	$60 copay
Tier 3 (Preferred Brand)	$45 copay	$90 copay	$135 copay
Tier 4 (Non-Preferred Brand)	$95 copay	$190 copay	$285 copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered

Standard mail order cost-sharing

Tier	One-month supply	Two-month supply	Three-month supply
Tier 1 (Preferred Generic)	$4 copay	$8 copay	$12 copay
Tier 2 (Generic)	$20 copay	$40 copay	$60 copay
Tier 3 (Preferred Brand)	$45 copay	$90 copay	$135 copay
Tier 4 (Non-Preferred Brand)	$95 copay	$190 copay	$285 copay
Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered

If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.

Group Health Cooperative (HMO) has a network of pharmacies. In most cases, your prescriptions are covered only if they are filled at network pharmacies. To find a network pharmacy, you can look in your Provider and Pharmacy Directory, visit our website (medicare.ghc.org), or call Customer Service. Generally, we cover drugs filled at an out-of-network pharmacy only when you are not able to use a network pharmacy. Coverage under these special situations is limited to a 30-day supply of medication.

Prescription drug benefits

Benefit	Basic	Harbor	Haven
Coverage Gap	N/A – Our plan does not cover Part D prescription drug.	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 $3,310. After you enter the coverage gap, you pay 45% of the plan's cost for covered brand name drugs and 58% of the plan's cost for covered generic drugs until your costs total $4,850, which is the end of the coverage gap. Not everyone will enter the coverage gap.	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 $3,310. After you enter the coverage gap, you pay 45% of the plan's cost for covered brand name drugs and 58% of the plan's cost for covered generic drugs until your costs total $4,850, which is the end of the coverage gap. Not everyone will enter the coverage gap.
Catastrophic Coverage	N/A – Our plan does not cover Part D prescription drug.	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $4,850, you pay the greater of: 5% of the cost, or $2.95 copay for generic (including brand drugs treated as generic) and a $7.40 copayment for all other drugs.	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $4,850, you pay the greater of: 5% of the cost, or $2.95 copay for generic (including brand drugs treated as generic) and a $7.40 copayment for all other drugs.

Optional benefits (you must pay an extra premium each month for these benefits)

Benefit	Basic	Harbor	Haven
Package 1: Dental HMO	Benefits include: • Preventive dental • Comprehensive dental	Benefits include: • Preventive dental • Comprehensive dental	Benefits include: • Preventive dental • Comprehensive dental
How much is the monthly premium?	Additional $54 per month. You must keep paying your Medicare Part B premium and your $79 monthly plan premium.	Additional $54 per month. You must keep paying your Medicare Part B premium and your $38 monthly plan premium.	Additional $54 per month. You must keep paying your Medicare Part B premium and your $190 monthly plan premium.
How much is the deductible?	This package has deductibles for some services.	This package has deductibles for some services.	This package has deductibles for some services.
Is there a limit on how much the plan will pay?	Our plan pays up to $1,500 every year. You have a $100 deductible per year.	Our plan pays up to $1,500 every year. You have a $100 deductible per year.	Our plan pays up to $1,500 every year. You have a $100 deductible per year.

Additional information about Group Health Cooperative (HMO)

Benefit	Basic	Harbor	Haven
Additional counseling to stop smoking and tobacco use	Individual telephone-based tobacco cessation program includes: Up to 5 proactive, one-on-one counseling calls from Quit For Life® Program staff. Dedicated Quit For Life Program Support Line. Quit Guides sent to participant's home. Individual Quit Plan developed with a Quit Coach. Members can enroll in the program multiple times during the year to help them remain tobacco free.	Individual telephone-based tobacco cessation program includes: Up to 5 proactive, one-on-one counseling calls from Quit For Life® Program staff. Dedicated Quit For Life Program Support Line. Quit Guides sent to participant's home. Individual Quit Plan developed with a Quit Coach. Members can enroll in the program multiple times during the year to help them remain tobacco free.	Individual telephone-based tobacco cessation program includes: Up to 5 proactive, one-on-one counseling calls from Quit For Life® Program staff. Dedicated Quit For Life Program Support Line. Quit Guides sent to participant's home. Individual Quit Plan developed with a Quit Coach. Members can enroll in the program multiple times during the year to help them remain tobacco free.
Fitness program	You pay nothing for the SilverSneakers® Fitness Program.	You pay nothing for the SilverSneakers® Fitness Program.	You pay nothing for the SilverSneakers® Fitness Program.
Nursing hotline	You pay nothing for Group Health's consulting nurse line.	You pay nothing for Group Health's consulting nurse line.	You pay nothing for Group Health's consulting nurse line.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-888-901-4600. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-888-901-4600. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 1-888-901-4600。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-888-901-4600。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-888-901-4600. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-888-901-4600. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-888-901-4600 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-888-901-4600. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

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Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-888-901-4600번으로 문의해주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-888-901-4600. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic:
إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري, ليس عليك سوى الاتصال بنا على 1-888-901-4600. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषियासेवाएँ उपलब्ध हैं. एक दुभाषियाप्राप्त करने केलिए, बस हमें 1-888-901-4600 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-888-901-4600. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-888-901-4600. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-888-901-4600. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-888-901-4600. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-888-901-4600にお電話ください。日本語を話す人 者が支援いたします。これは無料のサー ビスです。

CONTACT US

1-800-446-8882
TTY WA Relay:
1-800-833-6388 or 711

Monday–Friday, 8 a.m.–8 p.m.
Extended hours
October 1–February 14,
7 days a week, 8 a.m.–8 p.m.

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