

Summary of Benefits

Plan Year 2022

Medicare Advantage Plans from Dean Health Plan



January 1, 2022 – December 31, 2022

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. See the Evidence of Coverage to get a complete list of services we cover. The Evidence of Coverage is available to view on deancare.com/medicareadvantagemembers. You can also request a printed copy of any of these materials by calling our Customer Care Center.

If you want to know more about the coverage and costs of Original Medicare, look in the 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.

Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Part B premium.

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 1-877-232-7566 (TTY: 711).

Dean Health Plan, Inc. is a HMO/HMO-POS with a Medicare contract. Enrollment in Dean Health Plan, Inc. depends on contract renewal. Dean Health Plan markets under the names Dean Advantage and Prevea360 Medicare Advantage.

Hours of Operation

- From October 1 to March 31, you can call us 7 days a week from 8 am – 8 pm Central time.
- From April 1 to September 30, you can call us Monday through Friday from 8 am – 8 pm Central time.

Dean Advantage Phone Numbers and Website

- If you are a member of this plan, call toll-free 1-877-232-7566 (TTY: 711).
- If you are not a member of this plan, call toll-free 1-877-234-0126 (TTY: 711).
- Our website: deancare.com/medicare

Who can join?

To join a **Dean Advantage** plan, you must be enrolled in Medicare Part A and Medicare Part B and live in our service area.

What is the Service Area?

Dean Advantage Essential, Assurance, Balance, Complete and Harmony:

Our service area includes the following counties in Wisconsin: **Columbia, Dane, Dodge, Fond du Lac, Green, Iowa, Jefferson, Rock and Sauk**. You must live in one of these counties to be eligible to enroll.

Dean Advantage SSM Presence:

Our service area includes the following counties in Wisconsin: **Dodge and Fond du Lac**. You must live in one of these counties to be eligible to enroll.

Which doctors, hospitals and pharmacies can I use?

Dean Advantage has a network of doctors, hospitals, pharmacies and other providers. For some services you can use providers that are not in our network.

- You can see our plan's provider directory at our website, deancare.com/doctors.
- You can see our plan's pharmacy directory at our website deancare.com/medicareadvantagemembers.

Monthly Premium, Deductibles, and Limits on How Much You Pay for Covered Services

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) |
|--|---------------------------------|---|
| Monthly Premium You must continue to pay your Medicare Part B premium | \$0 | Assurance: \$40 SSM Presence: \$0 |
| Part B Buy Back Dean Health Plan provides a credit that will automatically be applied towards your Medicare Part B premium | Not Applicable | Not Applicable |
| Medical Deductible | Not Applicable | Not Applicable |
| Maximum Out-of-Pocket Responsibility If you reach the limit on out-of-pocket costs, you will keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. (Does not include prescription drugs) | \$6,500 for in-network services | \$4,500 for in-network and out-of-network services combined |

| Balance (HMO-POS) | Complete (HMO) | Harmony (HMO-POS) |
|---|---------------------------------|---|
| \$82 | \$251 | \$0 |
| Not Applicable | Not Applicable | \$20 |
| Not Applicable | Not Applicable | Not Applicable |
| \$3,500 for in-network and out-of-network services combined | \$2,000 for in-network services | \$4,500 for in-network and out-of-network services combined |

Covered Medical and Hospital Benefits

*Benefit may require prior authorization

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) | |
|--|---|---|---|
| | In Network | In Network | Out-of-Network |
| Inpatient Hospital Coverage* For Medicare-covered stays | \$350 copay each day for days 1 - 5 \$0 each day for days 6 to discharge | \$350 copay each day for days 1 - 5 \$0 each day for days 6 to discharge | \$500 copay each day for days 1 - 7 \$0 each day for days 8 to discharge |
| Outpatient Hospital Coverage* Outpatient Hospital: Ambulatory Surgery Center: Procedure performed during office visit: | \$300 copay \$300 copay \$0 - \$50 copay | \$300 copay \$300 copay \$0 - \$40 copay | 20% coinsurance 20% coinsurance \$60 copay |
| Doctor Visits Primary Care Providers: Specialists: Palliative Care: | \$0 copay \$50 copay \$0 copay | \$0 copay \$40 copay \$0 copay | \$60 copay \$60 copay \$0 copay |
| Preventive Care | \$0 copay | \$0 copay | \$30 copay |
| Emergency Care In the U.S. (Waived if admitted) | \$90 copay | \$90 copay | \$90 copay |
| Urgently Needed Services In the U.S. | \$50 copay Your cost may be reduced based on level of treating provider | \$40 copay Your cost may be reduced based on level of treating provider | \$40 copay |

| Balance (HMO-POS) | | Complete (HMO) | Harmony (HMO-POS) | |
|---|---|---|---|---|
| In Network | Out-of-Network | In Network | In Network | Out-of-Network |
| \$350 copay each day for days 1 - 5 \$0 each day for days 6 to discharge | \$500 copay each day for days 1 - 7 \$0 each day for days 8 to discharge | \$350 copay each day for days 1 - 5 \$0 each day for days 6 to discharge | \$350 copay each day for days 1 - 5 \$0 each day for days 6 to discharge | \$500 copay each day for days 1 - 7 \$0 each day for days 8 to discharge |
| \$300 copay \$300 copay \$0 - \$25 copay | 20% coinsurance 20% coinsurance \$50 copay | \$300 copay \$300 copay \$0 - \$10 copay | \$300 copay \$300 copay \$0 - \$35 copay | 20% coinsurance 20% coinsurance \$75 copay |
| \$0 copay \$25 copay \$0 copay | \$50 copay \$50 copay \$0 copay | \$0 copay \$10 copay \$0 copay | \$0 copay \$35 copay \$0 copay | \$75 copay \$75 copay \$0 copay |
| \$0 copay | \$30 copay | \$0 copay | \$0 copay | \$30 copay |
| \$90 copay | \$90 copay | \$120 copay | \$90 copay | \$90 copay |
| \$25 copay Your cost may be reduced based on level of treating provider | \$25 copay | \$10 copay Your cost may be reduced based on level of treating provider | \$35 copay Your cost may be reduced based on level of treating provider | \$35 copay |

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) | |
|--|---|---|-----------------|
| | In Network | In Network | Out-of-Network |
| Diagnostic Services / Labs / Imaging* | | | |
| Outpatient X-ray: | \$30 copay | \$20 copay | 20% coinsurance |
| Laboratory Tests: | \$0 copay | \$0 copay | 20% coinsurance |
| Radiation Therapy: | \$35 copay | \$35 copay | 20% coinsurance |
| Diagnostic Procedures/Tests: | \$10 copay | \$10 copay | 20% coinsurance |
| Diagnostic Mammograms: | \$0 copay | \$0 copay | 20% coinsurance |
| Diagnostic Radiology: | \$100 copay | \$100 copay | 20% coinsurance |
| Hearing Services | | | |
| Medicare-covered- exam to diagnose and treat hearing and balance issues: | \$0 copay | \$0 copay | \$60 copay |
| Routine hearing exam: | \$0 copay per exam for 1 exam every calendar year | \$0 copay per exam for 1 exam every calendar year | Not Covered |
| Hearing aid fitting / evaluation: | \$0 copay per fitting for 1 fitting every calendar year | \$0 copay per fitting for 1 fitting every calendar year | Not Covered |
| Hearing aid allowance: | \$0 copay Our plan pays up to \$750 both ears combined every calendar year for hearing aids You are responsible for costs beyond the plan limit | \$0 copay Our plan pays up to \$750 both ears combined every calendar year for hearing aids You are responsible for costs beyond the plan limit | Not Covered |

| Balance (HMO-POS) | | Complete (HMO) | Harmony (HMO-POS) | |
|---|-----------------|---|---|-----------------|
| In Network | Out-of-Network | In Network | In Network | Out-of-Network |
| \$15 copay | 20% coinsurance | \$10 copay | \$30 copay | 20% coinsurance |
| \$0 copay | 20% coinsurance | \$0 copay | \$0 copay | 20% coinsurance |
| \$35 copay | 20% coinsurance | \$35 copay | \$35 copay | 20% coinsurance |
| \$10 copay | 20% coinsurance | \$10 copay | \$10 copay | 20% coinsurance |
| \$0 copay | 20% coinsurance | \$0 copay | \$0 copay | 20% coinsurance |
| \$100 copay | 20% coinsurance | \$100 copay | \$100 copay | 20% coinsurance |
| \$0 copay | \$60 copay | \$0 copay | \$0 copay | \$75 copay |
| \$0 copay per exam for 1 exam every calendar year | Not Covered | \$0 copay per exam for 1 exam every calendar year | \$0 copay per exam for 1 exam every calendar year | Not Covered |
| \$0 copay per fitting for 1 fitting every calendar year | Not Covered | \$0 copay per fitting for 1 fitting every calendar year | \$0 copay per fitting for 1 fitting every calendar year | Not Covered |
| \$0 copay Our plan pays up to \$750 both ears combined every calendar year for hearing aids You are responsible for costs beyond the plan limit | Not Covered | \$0 copay Our plan pays up to \$750 both ears combined every calendar year for hearing aids You are responsible for costs beyond the plan limit | \$0 copay Our plan pays up to \$750 both ears combined every calendar year for hearing aids You are responsible for costs beyond the plan limit | Not Covered |

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) | |
|--|--|--|----------------|
| | In Network | In Network | Out-of-Network |
| Preventive Dental | | | |
| Preventive exams: | \$0 copay per visit for 2 visits every calendar year | \$0 copay per visit for 2 visits every calendar year | Not Covered |
| Cleanings: | \$0 copay per visit for 2 visits every calendar year | \$0 copay per visit for 2 visits every calendar year | Not Covered |
| X-Ray: | \$0 copay per visit for 1 visit every calendar year | \$0 copay per visit for 1 visit every calendar year | Not Covered |
| Comprehensive Dental | | | |
| Diagnostic services: | \$0 copay | \$0 copay | Not Covered |
| Gum disease maintenance and bridge/implants/dentures repairs: | \$45 copay | \$45 copay | Not Covered |
| Fillings, gum disease treatment, and extractions: | \$95 copay | \$95 copay | Not Covered |
| Root canals, bridges, implants, dentures, and crowns: | \$595 copay | \$595 copay | Not Covered |
| Dental Maximum | | | |
| Annual limit that Dean Health Plan will pay for preventive and comprehensive dental services | \$1,500 every calendar year for dental services | \$1,500 every calendar year for dental services | Not Covered |
| You are responsible for costs beyond the plan limit | | | |

| Balance (HMO-POS) | | Complete (HMO) | Harmony (HMO-POS) | |
|--|----------------|--|--|----------------|
| In Network | Out-of-Network | In Network | In Network | Out-of-Network |
| \$0 copay per visit for 2 visits every calendar year | Not Covered | \$0 copay per visit for 2 visits every calendar year | \$0 copay per visit for 2 visits every calendar year | Not Covered |
| \$0 copay per visit for 2 visits every calendar year | Not Covered | \$0 copay per visit for 2 visits every calendar year | \$0 copay per visit for 2 visits every calendar year | Not Covered |
| \$0 copay per visit for 1 visit every calendar year | Not Covered | \$0 copay per visit for 1 visit every calendar year | \$0 copay per visit for 1 visit every calendar year | Not Covered |
| \$0 copay | Not Covered | \$0 copay | \$0 copay | Not Covered |
| \$45 copay | Not Covered | \$45 copay | \$45 copay | Not Covered |
| \$95 copay | Not Covered | \$95 copay | \$95 copay | Not Covered |
| \$595 copay | Not Covered | \$595 copay | \$595 copay | Not Covered |
| \$1,500 every calendar year for dental services | Not Covered | \$1,500 every calendar year for dental services | \$1,500 every calendar year for dental services | Not Covered |

| | Essential (HMO) | | Assurance (HMO-POS) SSM Presence (HMO-POS) | |
|--|---|---|---|--|
| | In Network | In Network | Out-of-Network | |
| Vision Services | | | | |
| Medicare-covered exam to treat to diagnose and treat diseases and conditions of the eye: | \$0 copay | \$0 copay | \$30 copay | |
| Medicare-covered eyewear after cataract surgery: | \$0 copay | \$0 copay | Not Covered | |
| Routine eye exam: | \$0 copay per exam for 1 exam every calendar year | \$0 copay per exam for 1 exam every calendar year | Not Covered | |
| Eyewear: (eyeglasses, frames, lenses or contact lenses) | Our plan pays up to a total of \$200 every calendar year You are responsible for costs beyond the plan limit | Our plan pays up to a total of \$200 every calendar year You are responsible for costs beyond the plan limit | Not Covered | |
| Mental Health Services: Hospital Care* For Medicare-covered stays | \$350 copay each day for days 1 - 5 \$0 each day for days 6 - 90 | \$350 copay each day for days 1 - 5 \$0 each day for days 6 - 90 | \$500 copay each day for days 1 - 7 \$0 each day for days 8 - 90 | |
| Mental Health Services: Outpatient Care | | | | |
| Mental Health Specialty Services: Non-physician (Individual and Group) | \$0 copay | \$0 copay | \$30 copay | |
| Psychiatric Services: Physician (Individual and Group) | \$10 copay | \$10 copay | \$30 copay | |

| Balance (HMO-POS) | | Complete (HMO) | Harmony (HMO-POS) | |
|---|---|---|---|---|
| In Network | Out-of-Network | In Network | In Network | Out-of-Network |
| \$0 copay | \$30 copay | \$0 copay | \$0 copay | \$30 copay |
| \$0 copay | Not Covered | \$0 copay | \$0 copay | Not Covered |
| \$0 copay per exam for 1 exam every calendar year | Not Covered | \$0 copay per exam for 1 exam every calendar year | \$0 copay per exam for 1 exam every calendar year | Not Covered |
| Our plan pays up to a total of \$200 every calendar year You are responsible for costs beyond the plan limit | Not Covered | Our plan pays up to a total of \$200 every calendar year You are responsible for costs beyond the plan limit | Our plan pays up to a total of \$200 every calendar year You are responsible for costs beyond the plan limit | Not Covered |
| \$350 copay each day for days 1 - 5 \$0 each day for days 6 - 90 | \$500 copay each day for days 1 - 7 \$0 each day for days 8 - 90 | \$350 copay each day for days 1 - 5 \$0 each day for days 6 - 90 | \$350 copay each day for days 1 - 5 \$0 each day for days 6 - 90 | \$500 copay each day for days 1 - 7 \$0 each day for days 8 - 90 |
| \$0 copay | \$30 copay | \$0 copay | \$0 copay | \$30 copay |
| \$10 copay | \$30 copay | \$10 copay | \$10 copay | \$30 copay |

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) | |
|--|--|--|--|
| | In Network | In Network | Out-of-Network |
| Skilled Nursing Facility* Our plan covers up to 100 day per benefit period in a SNF: A benefit period begins on the first day you go to a Medicare-covered inpatient hospital or a skilled nursing facility. The benefit period ends when you haven't been an inpatient at any hospital or SNF for 60 days in a row | \$0 each day for days 1 - 20 \$184 each day for days 21 - 100 | \$0 each day for days 1 - 20 \$184 each day for days 21 - 100 | \$150 each day for days 1 - 100 |
| Therapy* Outpatient physical therapy, speech language pathology, and occupational therapy: | \$40 copay per visit | \$40 copay per visit | \$60 copay per visit |
| Ambulance For each one-way Medicare-covered trip | \$275 copay | \$275 copay | \$275 copay |
| Transportation For rides to medical appointments | \$0 copay per ride for 24 one-way rides every calendar year | \$0 copay per ride for 24 one-way rides every calendar year | Not Covered |
| Medicare Part B Drugs* Part B Drugs: Part B prescription drugs received in the pharmacy: | 20% coinsurance \$0 copay - \$47 copay | 20% coinsurance \$0 copay - \$47 copay | 20% coinsurance 20% coinsurance |

| Balance (HMO-POS) | | Complete (HMO) | Harmony (HMO-POS) | |
|--|--|--|--|--|
| In Network | Out-of-Network | In Network | In Network | Out-of-Network |
| \$0 each day for days 1 - 20 \$184 each day for days 21 - 100 | \$150 each day for days 1 - 100 | \$0 each day for days 1 - 20 \$184 each day for days 21 - 100 | \$0 each day for days 1 - 20 \$184 each day for days 21 - 100 | \$150 each day for days 1 - 100 |
| \$25 copay per visit | \$60 copay per visit | \$10 copay per visit | \$35 copay per visit | \$75 copay per visit |
| \$275 copay | \$275 copay | \$275 copay | \$275 copay | \$275 copay |
| \$0 copay per ride for 24 one-way rides every calendar year | Not Covered | \$0 copay per ride for 24 one-way rides every calendar year | \$0 copay per ride for 24 one-way rides every calendar year | Not Covered |
| 20% coinsurance \$0 copay - \$47 copay | 20% coinsurance 20% coinsurance | 20% coinsurance \$0 copay - \$47 copay | 20% coinsurance \$0 copay - \$47 copay | 20% coinsurance 20% coinsurance |

Medicare Part D Prescription Drug Coverage

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) |
|---|---|---|
| Part D Deductible | \$250 Applies to Tier 3, Tier 4 and Tier 5 | \$150 Applies to Tier 3, Tier 4 and Tier 5 |
| PREFERRED RETAIL 30 day supply | | |
| Tier 1 Preferred Generic | \$0 copay | \$0 copay |
| Tier 2 Generic | \$5 copay | \$5 copay |
| Tier 3 Preferred Brand | \$40 copay | \$40 copay |
| Tier 4 Non-Preferred Drugs | \$90 copay | \$90 copay |
| Tier 5 Specialty Drugs | 28% coinsurance | 30% coinsurance |
| Tier 6 Part D Vaccines | \$0 copay | \$0 copay |
| STANDARD RETAIL 30 day supply | | |
| Tier 1 Preferred Generic | \$7 copay | \$7 copay |
| Tier 2 Generic | \$12 copay | \$12 copay |
| Tier 3 Preferred Brand | \$47 copay | \$47 copay |
| Tier 4 Non-Preferred Drugs | \$100 copay | \$100 copay |
| Tier 5 Specialty Drugs | 28% coinsurance | 30% coinsurance |
| Tier 6 Part D Vaccines | \$0 copay | \$0 copay |
| LONG TERM CARE 31 day supply | See Standard Retail Pharmacy (30 Day) | |
| OUT-OF-NETWORK 29 day supply | See Standard Retail Pharmacy (30 Day) | |

| Balance (HMO-POS) | Complete (HMO) | Harmony (HMO-POS) |
|---|---------------------------------------|-------------------|
| \$100 Applies to Tier 3, Tier 4 and Tier 5 | \$0 | Not Covered |
| | | |
| \$0 copay | \$0 copay | Not Covered |
| \$5 copay | \$5 copay | Not Covered |
| \$40 copay | \$40 copay | Not Covered |
| \$90 copay | \$90 copay | Not Covered |
| 31% coinsurance | 33% coinsurance | Not Covered |
| \$0 copay | \$0 copay | Not Covered |
| | | |
| \$7 copay | \$7 copay | Not Covered |
| \$12 copay | \$12 copay | Not Covered |
| \$47 copay | \$47 copay | Not Covered |
| \$100 copay | \$100 copay | Not Covered |
| 31% coinsurance | 33% coinsurance | Not Covered |
| \$0 copay | \$0 copay | Not Covered |
| | | |
| | See Standard Retail Pharmacy (30 Day) | Not Covered |
| | See Standard Retail Pharmacy (30 Day) | Not Covered |

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) |
|---|--|--|
| PREFERRED RETAIL 90 day supply | | |
| Tier 1 Preferred Generic | \$0 copay | \$0 copay |
| Tier 2 Generic | \$10 copay | \$10 copay |
| Tier 3 Preferred Brand | \$100 copay | \$100 copay |
| Tier 4 Non-Preferred Drugs | \$270 copay | \$270 copay |
| Tier 5 Specialty Drugs | Not Applicable | Not Applicable |
| Tier 6 Part D Vaccines | Not Applicable | Not Applicable |
| STANDARD RETAIL 90 day supply | | |
| Tier 1 Preferred Generic | \$7 copay | \$7 copay |
| Tier 2 Generic | \$24 copay | \$24 copay |
| Tier 3 Preferred Brand | \$117.50 copay | \$117.50 copay |
| Tier 4 Non-Preferred Drugs | \$300 copay | \$300 copay |
| Tier 5 Specialty Drugs | Not Applicable | Not Applicable |
| Tier 6 Part D Vaccines | Not Applicable | Not Applicable |
| Part D Coverage Stages | | |
| Stage 1 Deductible | You pay in full until you reach your deductible. (Applies to Tier 3, Tier 4 and Tier 5 only) | You pay in full until you reach your deductible. (Applies to Tier 3, Tier 4 and Tier 5 only) |
| Stage 2 Initial Coverage | You pay copays or coinsurance, and we pay the remainder until together our spending reaches \$4,430 | You pay copays or coinsurance, and we pay the remainder until together our spending reaches \$4,430 |
| Stage 3 Coverage Gap | Above \$4,430 , you pay 25% of the cost for generics and brand drugs until your expenses reach \$7,050 | Above \$4,430 , you pay 25% of the cost for generics and brand drugs until your expenses reach \$7,050 |
| Stage 4 Catastrophic | Above \$7,050 you pay the greater of 5% or \$3.95 for generics and \$9.85 for all other drugs and we pay the remainder | Above \$7,050 you pay the greater of 5% or \$3.95 for generics and \$9.85 for all other drugs and we pay the remainder |

| | Balance (HMO-POS) | Complete (HMO) | Harmony (HMO-POS) |
|--|--|--|-------------------|
| | | | |
| | \$0 copay | \$0 copay | Not Covered |
| | \$10 copay | \$10 copay | Not Covered |
| | \$100 copay | \$100 copay | Not Covered |
| | \$270 copay | \$270 copay | Not Covered |
| | Not Applicable | Not Applicable | Not Covered |
| | Not Applicable | Not Applicable | Not Covered |
| | | | |
| | \$7 copay | \$7 copay | Not Covered |
| | \$24 copay | \$24 copay | Not Covered |
| | \$117.50 copay | \$117.50 copay | Not Covered |
| | \$300 copay | \$300 copay | Not Covered |
| | Not Applicable | Not Applicable | Not Covered |
| | Not Applicable | Not Applicable | Not Covered |
| | | | |
| | You pay in full until you reach your deductible. (Applies to Tier 3, Tier 4 and Tier 5 only) | There is no deductible. You begin in the initial coverage stage. | Not Covered |
| | You pay copays or coinsurance, and we pay the remainder until together our spending reaches \$4,430 | You pay copays or coinsurance, and we pay the remainder until together our spending reaches \$4,430 | Not Covered |
| | Above \$4,430 , you pay 25% of the cost for generics and brand drugs until your expenses reach \$7,050 | Above \$4,430 , you pay 25% of the cost for generics and brand drugs until your expenses reach \$7,050 | Not Covered |
| | Above \$7,050 you pay the greater of 5% or \$3.95 for generics and \$9.85 for all other drugs and we pay the remainder | Above \$7,050 you pay the greater of 5% or \$3.95 for generics and \$9.85 for all other drugs and we pay the remainder | Not Covered |

Additional Benefits

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) | |
|--|---|---|--|
| | In Network | In Network | Out-of-Network |
| In-Home Support We partnered with Papa, a company that connects you with screened and trained Papa Pals who provide assistance with organization, light housework, technology and transportation. | \$0 copay per visit for 10 visits every month | \$0 copay per visit for 10 visits every month | Not Covered |
| Over-the-Counter Allowance for Health and Wellness Products Shop online, in-store, or by catalog. | \$50 quarterly allowance | \$50 quarterly allowance | Not Covered |
| Post Discharge Meals Mom's Meals delivered to your door after you are discharged from the hospital or a skilled nursing facility. | 14 meals after an inpatient stay at no cost to you | 14 meals after an inpatient stay at no cost to you | Not Covered |
| Fitness Benefit Silver&Fit® | \$0 copay | \$0 copay | Not Covered |
| Routine Chiropractic | \$15 copay for an additional 24 routine chiropractic visits every calendar year | \$15 copay for an additional 24 routine chiropractic visits every calendar year | \$60 copay for an additional combined 24 routine chiropractic visits every calendar year |
| Acupuncture | You pay \$50 copay per treatment for 12 treatments every calendar year | You pay \$40 copay per treatment for 12 treatments every calendar year | Not Covered |

| | Balance (HMO-POS) | | Complete (HMO) | Harmony (HMO-POS) | |
|--|---|--|---|---|--|
| | In Network | Out-of-Network | In Network | In Network | Out-of-Network |
| | \$0 copay per visit for 10 visits every month | Not Covered | \$0 copay per visit for 10 visits every month | \$0 copay per visit for 10 visits every month | Not Covered |
| | \$50 quarterly allowance | Not Covered | \$50 quarterly allowance | \$50 quarterly allowance | Not Covered |
| | 14 meals after an inpatient stay at no cost to you | Not Covered | 14 meals after an inpatient stay at no cost to you | 14 meals after an inpatient stay at no cost to you | Not Covered |
| | \$0 copay | Not Covered | \$0 copay | \$0 copay | Not Covered |
| | \$15 copay for an additional 24 routine chiropractic visits every calendar year | \$50 copay for an additional combined 24 routine chiropractic visits every calendar year | \$15 copay for an additional 24 routine chiropractic visits every calendar year | \$10 copay for an additional 24 routine chiropractic visits every calendar year | \$75 copay for an additional combined 24 routine chiropractic visits every calendar year |
| | You pay \$25 copay per treatment for 12 treatments every calendar year | Not Covered | You pay \$10 copay per treatment for 24 treatments every calendar year | You pay \$35 copay per treatment for 12 treatments every calendar year | Not Covered |

| | Essential (HMO) | Assurance (HMO-POS) SSM Presence (HMO-POS) | |
|---|---------------------------|--|------------------------|
| | In Network | In Network | Out-of-Network |
| Living Healthy Rewards for completing healthy activities like receiving a flu shot, going to the dentist and getting an annual physical | \$150 every calendar year | \$150 every calendar year | Not Covered |
| Worldwide Emergency and Urgent Care Outside the US | \$90 copay No Limit | \$90 copay No Limit | \$90 copay No Limit |
| Nurse Advice Line Nurses are available 24 hours a day, 365 days a year. | \$0 copay | \$0 copay | Not Covered |
| E-Visits See conditions treated and complete an online health interview at deancare.com/e-visit . | \$0 copay | \$0 copay | Not Covered |

| Balance (HMO-POS) | | Complete (HMO) | Harmony (HMO-POS) | |
|---------------------------|------------------------|---------------------------|---------------------------|------------------------|
| In Network | Out-of-Network | In Network | In Network | Out-of-Network |
| \$150 every calendar year | Not Covered | \$150 every calendar year | \$150 every calendar year | Not Covered |
| \$90 copay No Limit | \$90 copay No Limit | \$120 copay No Limit | \$90 copay No Limit | \$90 copay No Limit |
| \$0 copay | Not Covered | \$0 copay | \$0 copay | Not Covered |
| \$0 copay | Not Covered | \$0 copay | \$0 copay | Not Covered |