



2025 Summary of Benefits

January 1, 2025 - December 31, 2025

Healthy Mississippi (HMO) Plan

Service Areas: Alcorn, Amite, Attala, Benton, Calhoun, Chickasaw, Choctaw, Claiborne, Clarke, Clay, Copiah, Covington, DeSoto, Forrest, Franklin, George, Greene, Grenada, Hancock, Harrison, Hinds, Holmes, Issaquena, Itawamba, Jasper, Jefferson, Jefferson Davis, Jones, Kemper, Lafayette, Lamar, Lauderdale, Lawrence, Leake, Leflore, Lincoln, Lowndes, Madison, Marion, Marshall, Monroe, Neshoba, Newton, Noxubee, Okitibbeha, Panola, Pearl River, Perry, Pike, Pontotoc, Prentiss, Quitman, Rankin, Scott, Sharkey, Simpson, Smith, Stone, Tallahatchie, Tate, Tippah, Tishomingo, Tunica, Union, Walthall, Warren, Wayne, Webster, Winston, Yalobusha, Yazoo.

Introduction

Healthy Mississippi (HMO) is a Medicare Advantage HMO with a Medicare Contract. Enrollment in Healthy Mississippi (HMO) Plan depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we offer, please call **833-201-6413 (TTY 711)** and request the "Evidence of Coverage" or access it online at **healthy-ms.com**.

To Join

To join the Healthy Mississippi (HMO) Plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes 71 counties in Mississippi.

Comparing Coverage

If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits. Or use the *Medicare Plan Finder* on **www.medicare.gov**.

More About Original Medicare

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

View the handbook online at:
www.medicare.gov

Get a copy of the handbook 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**

Need Help?

Already a member?

Call toll-free **1-833-201-6413 (TTY:711)**. Member service is available 8:00 am – 8:00 pm CST 7 days a week from October 1 to March 31, and Monday through Friday from April 1 to September 30. Our automated phone system may answer your call during weekends, holidays, and after hours.

Not a member?

Call toll-free **1-833-201-6413 (TTY:711)**. Licensed agents are available 8:00 am – 8:00 pm CST 7 days a week from October 1 to March 31, and Monday through Friday from April 1 to September 30. Our automated phone system may answer your call during weekends, holidays, and after hours.

You can also visit our website at: **healthy-ms.com**

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Which doctors, hospitals, and pharmacies can I use?

The Healthy Mississippi (HMO) Plan has a network of doctors, hospitals, and other providers. Except in emergency situations, if you use the Providers that are not in our network, we may not pay for those services.

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

What do we cover?

Like all Medicare health plans, we cover everything Original Medicare covers - and more.

- Our members get all the benefits covered by Original Medicare.
- Our members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this *Summary of Benefits*.
- You can see the plan's complete *Comprehensive Prescription Drug List*, which lists the Part D prescription drugs along with any restrictions on our website, **healthy-ms.com**
- Or call us, and we will send you a copy of the plan's *Comprehensive Prescription Drug List*.

Benefits	Healthy Mississippi (HMO) Plan
Monthly Plan Premium <i>(includes both Medical and Drugs)</i>	You pay \$0.00 . You must continue to pay your Medicare Part B Premium.
\$50 Part B Giveback	You receive: \$50.00 a month back on your Social Security, Part B.
Fitness Reimbursement	The plan covers up to \$50.00 per month of fitness activities. Enrollees must maintain an activity roster and submit it to Healthy Mississippi to be eligible for reimbursement.
Over-the-Counter (OTC) Allowance	\$40.00 quarterly benefit allowance.
Re-Admission Prevention	Covered.
Weight Management Programs	Programs include private weigh-ins, professionally prepared information on nutrition, exercise and health lifestyles. Also includes 6 sessions with dietician.
Health Education	Covered.
Smoking Cessation	Covered.
Grocery <i>(Food and Produce - SSBCI)</i>	\$90.00 combined quarterly benefit for qualifying members (SSBCI). <i>Chronic alcohol and other drug dependence, Autoimmune disorders, Cancer, Cardiovascular disorders, Chronic heart failure, Dementia, Diabetes, End-stage liver disease, End-stage renal disease (ESRD), Severe hematologic disorders, HIV/AIDS, Chronic lung disorders, Chronic and disabling mental health conditions, Neurologic disorders, Stroke</i>

Benefits	Healthy Mississippi (HMO) Plan
Transportation and General Supports for Living (<i>Food and Produce - SSBCI</i>)	\$90.00 combined quarterly benefit for qualifying members (SSBCI). <i>Chronic alcohol and other drug dependence, Autoimmune disorders, Cancer, Cardiovascular disorders, Chronic heart failure, Dementia, Diabetes, End-stage liver disease, End-stage renal disease (ESRD), Severe hematologic disorders, HIV/AIDS, Chronic lung disorders, Chronic and disabling mental health conditions, Neurologic disorders, Stroke</i>
Post-Discharge Meal	Covers 14 meals after discharge from hospital.
Annual Physical	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$0.00 Copay Tier 3 - 35% Coinsurance
Enhanced Disease Management	Covered.
Bathroom Safety Devices	\$250.00 annual benefit maximum.
Counseling	6 sessions with counselor.
In-Home Support Services	8 hours per month maximum.
Telemonitoring Service	Covered.

Services	Healthy Mississippi (HMO) Plan
Medical Deductible	You pay nothing .
Maximum Out-of-Pocket Responsibility <i>(does not include Part D prescription drugs)</i>	You pay no more than \$3,850.00 per calendar year. Includes copays and other costs for medical services for the calendar year.
Inpatient Hospital - ACUTE	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$295.00 per day for days 1 to 6, \$0.00 copay per day for 7 to 90 days Tier 3 - \$2,185.00 Copay
Inpatient Hospital - Hospital Psychiatric	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$295.00 per day for days 1 to 5, \$0.00 copay per day for 6 to 90 days Tier 3 - \$2,036.00 Copay
Skilled Nursing Facilities	You pay: Days 1-20 - \$0.00 Copay Days 21-100 - \$209.50 Copay per day
Outpatient Hospital	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$225.00 Copay Tier 3 – 35% Coinsurance
Ambulatory Surgical Center (ASC)	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$225.00 Copay Tier 3 – 35% Coinsurance
Emergency Room	You pay \$110.00 Copay
Urgent Care	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$45.00 Copay Tier 3 - \$45.00 Copay
Preventative Care <i>(e.g., Wellness visits, Diabetes related services, Tests & screenings)</i>	You pay \$0.00 Copay

Services	Healthy Mississippi (HMO) Plan
Primary Care Visit	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$0.00 Copay Tier 3 - \$20.00 Copay
Specialist Visit	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$35.00 Copay Tier 3 - \$35.00 Copay
Diagnostic Tests and Procedures	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$50.00 Copay Tier 3 - \$95.00 Copay
Diagnostic Labs	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$0.00 Copay Tier 3 - \$50.00 Copay
Therapeutic Radiology (Radiation)	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$50.00 Copay Tier 3 - 20% Coinsurance
Advanced Radiology Services (e.g. MRI, PET, CT, Nuclear medicine)	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$140.00 Copay Tier 3 - 35% Coinsurance, not to exceed \$225.00
X-Ray Services	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$15.00 Copay Tier 3 - 20% Coinsurance
Mental Health Services	Outpatient group and individual therapy visit: Tier 1 - \$0.00 Copay Tier 2 - \$25.00 Copay Tier 3 - \$45.00 Copay
Physical Therapy	You pay: Tier 1 - \$0.00 Copay Tier 2 - \$20.00 Copay Tier 3 - \$30.00 Copay
Ambulance	You pay \$295.00 Copay

Services	Healthy Mississippi (HMO) Plan
<p>Foot Care (Podiatry Services)</p>	<p>You pay:</p> <p>Tier 1 Medicare Covered: \$30.00 Copay Routine Foot care: \$0.00 Copay Maximum 6 visits</p> <p>Tier 2 Medicare Covered: \$35.00 Copay Routine Foot care: \$0.00 Copay Maximum 6 visits</p> <p>Tier 3 Medicare Covered: \$35.00 Copay Routine Foot care: \$0.00 Copay Maximum 6 visits</p>
<p>Medicare Part B Drugs</p>	<p>Insulin drugs capped at \$35.00</p> <p>You pay: Tier 1 - 0% Coinsurance Tier 2 - 20% Coinsurance Tier 3 - 20% Coinsurance</p>
<p>Durable Medical Equipment</p>	<p>You pay 20% Coinsurance</p>
<p>Prosthetic Devices</p>	<p>You pay 20% Coinsurance</p>
<p>Diabetes Supplies and Services</p>	<p>You pay: Tier 1 - 0% Coinsurance Tier 2 - 20% Coinsurance Tier 3 - 20% Coinsurance</p>
<p>Dialysis Services</p>	<p>You pay 20% Coinsurance</p>

Services	Healthy Mississippi (HMO) Plan
<p>Dental Services</p>	<p>You pay: Tier 1 - 0% Coinsurance Tier 2 - 20% Coinsurance Tier 3 - 20% Conisurance</p> <p>Maximum plan benefit of \$2,200.00 per year</p> <p>Preventive dental services: Oral exam (2 per calendar year) Cleaning (2 per calendar year) Dental X-rays (1 per calendar year) Fluoride treatment (1 per calendar year)</p> <p>Supplemental comprehensive dental services include: Restorative services Endodontics Periodontics Extractions Prosthetic, other oral/maxillofacial surgery, and other services</p>
<p>Hearing Services</p>	<p>You pay: Tier 1 - \$0.00 Copay Tier 2 - \$35.00 Copay Tier 3 - \$35.00 Copay</p> <p>Routine hearing exam (1 per calendar year): You pay \$0.00 copay</p> <p>Hearing aids (up to 2 aids per calendar year - one per ear per year): \$500.00 annual benefit allowance</p>
<p>Vision Services</p>	<p>You pay: Tier 1 - \$0.00 Copay Tier 2 - \$35.00 Copay Tier 3 - \$35.00 Copay</p> <p>Routine eye exam (1 per calendar year): You pay \$0.00 copay</p> <p>Prescription eyeglasses or prescription contact lenses: \$250.00 annual benefit allowance</p>

Services	Healthy Mississippi (HMO) Plan
<p>Prescription Drugs (30-Day Supply)</p>	<p>Preferred Pharmacy</p> <p>You pay:</p> <p>Tier 1 - Preferred Generic: \$0.00 Copay Tier 2 - Generic: \$0.00 Copay Tier 3 - Preferred Brand: \$0.00 Copay Tier 4 - Non-preferred Brand: \$0.00 Copay Tier 5 - Specialty: 33% Coinsurance</p> <p>Standard Pharmacy</p> <p>You pay:</p> <p>Tier 1 - Preferred Generic: \$0.00 Copay Tier 2 - Generic: \$10.00 Copay Tier 3 - Preferred Brand: \$47.00 Copay Tier 4 - Non-preferred Brand: \$100.00 Copay Tier 5 - Specialty: 33% Coinsurance</p>
<p>Prescription Drugs (100-Day Supply)</p>	<p>Preferred Pharmacy</p> <p>You pay:</p> <p>Tier 1 - Preferred Generic: \$0.00 Copay Tier 2 - Generic: \$0.00 Copay Tier 3 - Preferred Brand: \$0.00 Copay Tier 4 - Non-preferred Brand: \$0.00 Copay</p> <p>Standard Pharmacy</p> <p>You pay:</p> <p>Tier 1 - Preferred Generic: \$0.00 Copay Tier 2 - Generic: \$30.00 Copay Tier 3 - Preferred Brand: \$141.00 Copay Tier 4 - Non-preferred Brand: \$300.00 Copay</p>



Your Health, Your Medicare, Our Priority

Benefits, features, and/or devices vary by plan/service area. Limitations, exclusions, and restrictions may apply. Contact the plan for more information.

Benefits, premiums, and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Individuals may enroll in a plan only during specific times of the year and must have Medicare Parts A and B.

Out-of-network/non-contracted providers are under no obligation to treat plan 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.

To file a marketing complaint, contact Healthy Mississippi at the Customer Service number below or call 1-800-MEDICARE (24 hours a day/7 days a week). Please include the agent/broker name if possible.

Enrollment in the Healthy Mississippi Medicare (HMO) Plan depends on contract renewal.

You must live in the plan's service area to enroll in the Healthy Mississippi (HMO) Plan. Prior authorization and/or referrals are required for certain services. This information is not a complete description of benefits. Benefits vary by plan.

Call Customer Service at **1-833-201-6413 (TTY 711)**, 8 a.m. to 8 p.m. CST: 7 days a week, October - March; and Monday – Friday, April – September. Our automated phone system may answer your call during weekends, holidays, and after hours.