

2025

 elderplan<sup>®</sup>

*Leading the way to great care.<sup>SM</sup>*



# Summary of Benefits

**Elderplan Advantage for Nursing Home Residents  
(HMO-POS I-SNP)**

*January 1, 2025 to December 31, 2025*

# Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

Proposed Effective Date \_\_\_\_/\_\_\_\_/\_\_\_\_

## Primary Care Provider

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number (\_\_\_\_) \_\_\_\_\_

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## Name of Sales Representative

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## Important Numbers

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## Member Services

1-800-353-3765, TTY 711

8 a.m. to 8 p.m., 7 days a week

**Summary of Benefits – Elderplan Advantage for Nursing Home Residents  
(HMO-POS I-SNP) 2025**



# Summary of Benefits

**for Elderplan Advantage for Nursing Home Residents  
(HMO-POS I-SNP)**

**January 1, 2025 – December 31, 2025**

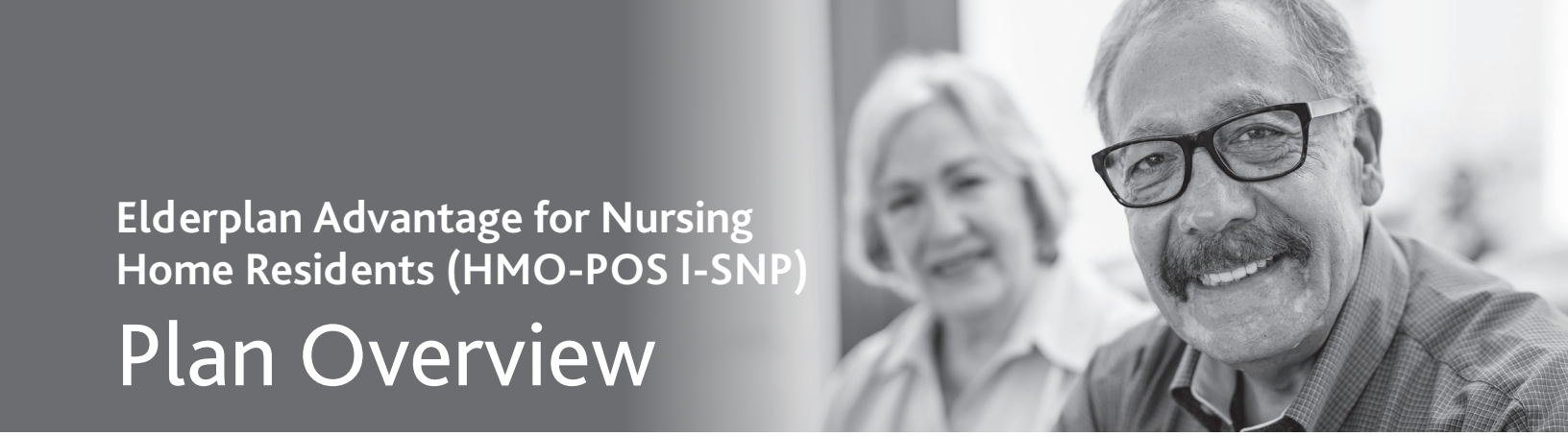
Bronx, Dutchess, Kings, Livingston, Monroe, Nassau, New York,  
Ontario, Orleans, Orange, Putnam, Queens, Richmond, Rockland,  
Seneca, Suffolk, Westchester, Yates

## About Elderplan

Elderplan is a Medicare Advantage plan, which is a proud part of the MJHS Health System family. Both Elderplan and MJHS are not-for-profit organizations that share the same core values of compassion, dignity and respect.

Elderplan has a rich history of caring for at-risk New Yorkers of all backgrounds. That's why we understand that gaps in access to quality health care based on race, ethnicity, gender and financial stability are still all too often a factor. Consistent with our values, we are *leading the way to great care* by being committed to health equity, to closing these gaps in care, and ensuring that all our members have access to high-quality programs and services.

In addition, an advantage to our members of Elderplan/HomeFirst being part of the MJHS family, is that our health system also includes: MJHS Home Care, MJHS Hospice and Palliative Care, as well as MJHS Isabella and MJHS Menorah Centers for Rehabilitation and Nursing Care. So, should you require access to additional support over time, and choose to receive services from MJHS, the Elderplan team can work together with their colleagues from across the system to better coordinate your care.



Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP)

## Plan Overview

A health plan designed specifically for dual Medicare and Medicaid beneficiaries who live in one of Elderplan's contracted nursing homes.

This plan provides a skilled Nurse Practitioner (NP) or Physician Assistant (PA) who will support and guide you by working with your physicians to create a customized care plan, conducting preventive physical exams, managing chronic conditions, ordering lab tests, writing prescriptions, and answering your questions. This added level of care will help avoid unnecessary and stressful emergency room visits and hospitalizations. Your

team will also communicate any updates with you, your doctors, and family members delivering comfort and peace of mind.

**New for 2025!** Elderplan Advantage for Nursing Home Residents now offers an expanded over-the-counter (OTC)\* benefit that includes payment toward cell phone and internet bills and let's you pamper yourself at eligible hair salons and barber shops. You will also receive a quarterly transportation benefit, all on one card. Plus, you can now see any doctor you want at no extra cost. Elderplan. Leading the way to great care.










# Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

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# Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

## Benefits at a Glance

 Doctor Visits (Primary Care)	<b>\$0</b>
 Acupuncture & Acupressure	
 Routine Hearing	
 Routine Vision	
 Therapeutic Leave	
 Specialist Care	<b>20%</b>
 Transportation	<b>\$1,000</b> every quarter
 Over-the-Counter (OTC) Benefits	<b>\$175</b> every month
 Use your OTC benefit to purchase health related items, groceries, personal hygiene and/or make a payment toward your cell phone bill too!*	

\*\*Eligibility is determined by whether you have a chronic condition associated with SSBCI benefit (expanded OTC). Examples of SSBCI conditions include, but are not limited to, Cardiovascular Disorders, Diabetes, Arthritis, Chronic Lung Disorders and Cancer. There are other eligible conditions not listed. Standards may vary for this benefit.

## **Section I: Introduction to Summary of Benefits**

Elderplan is an HMO plan with Medicare and Medicaid contracts. Enrollment in Elderplan depends on contract renewal. Anyone entitled to Medicare Parts A and B may apply. Enrolled members must continue to pay their Medicare Part B premium.

This booklet gives you a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, see the 2025 Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) Evidence of Coverage. A copy of the Evidence of Coverage is located on our website at [www.elderplan.org](http://www.elderplan.org).



## Elderplan Contact Information

### Elderplan Advantage for Nursing Home Residents 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.

### Elderplan Advantage for Nursing Home Residents phone numbers and website

- If you are a member of this plan, call toll-free **1-800-353-3765**. (TTY users should call **711**.) Hours are 8 a.m. to 8 p.m., 7 days a week.
- If you are not a member of this plan, call toll-free **1-866-695-8101**. (TTY users should call **711**.) Hours are 8 a.m. to 8 p.m., 7 days a week.
- Our website: [www.elderplan.org](http://www.elderplan.org).

This document is available for free in Spanish. Please contact our Member Services number at **1-800-353-3765** for additional information. (TTY users should call **711**.) Hours are 8 a.m. to 8 p.m., 7 days a week. This information is also available in different formats, including Braille or other alternate formats. Please call Member Services at the number listed above if you need plan information in another format or language.

## Who Can Join?

**To join Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in an Elderplan contracted nursing home in our service area.**

Our service area includes the following counties in New York:  
Bronx, Dutchess, Kings,  
Livingston, Monroe, Nassau,  
New York, Ontario, Orleans,  
Orange, Putnam, Queens,  
Richmond, Rockland, Seneca,  
Suffolk, Westchester, Yates.

# Useful Information About Medicare

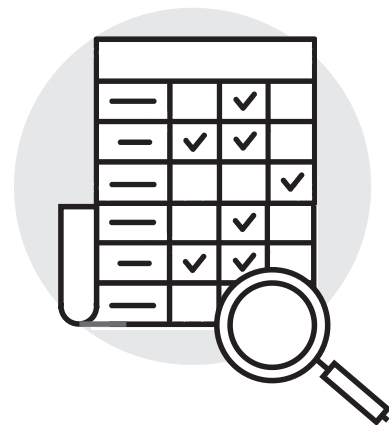
## You have choices about how to get your Medicare Benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the federal government. Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)).
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP)).

- You can compare Elderplan Advantage for Nursing Home Residents and Original Medicare using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers. Our members receive all of the benefits that Original Medicare offers. The covered benefits may change from year to year.

## Tips for Comparing your Medicare Choices

This Summary of Benefits booklet gives you a summary of what Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) covers and what you pay.



## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

- 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 <https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf> 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**.
- 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 [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).



# Information About Elderplan Advantage For Nursing Home Residents

## Special eligibility requirements for our plan

To be eligible for membership in our plan, you:

- Must have Medicare Part A and Medicare Part B.
- Must reside in the plan’s service area: Bronx, Dutchess, Kings, Livingston, Monroe, Nassau, New York, Ontario, Orleans, Orange, Putnam, Queens, Richmond, Rockland, Seneca, Suffolk, Westchester, Yates counties.
- Must be a United States citizen or lawfully present in the United States.
- Must live in an Institutional Special Needs Plan contracted nursing home in Elderplan’s network.

Our plan is designed to meet the specialized needs of people who need a level of care that is usually provided in a nursing home.

Please note: If you lose your eligibility but can reasonably be expected to regain eligibility within one (1) month, then you are still eligible for membership in our plan (the Evidence of Coverage Chapter 4, Section 2.1 tells you about coverage and cost-sharing during a period of deemed continued eligibility.)

## Which Doctors, Hospitals and Pharmacies can I use?

Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) has a network of doctors, hospitals, pharmacies and other providers. Our plan allows you to see In-Network and Out-of-Network providers based on our expansive benefit offering. Our plan covers services and benefits from any of our network providers listed in our Provider and Pharmacy Directory. Our plan also includes point-of-service coverage for certain

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

services and benefits from any Medicare-certified provider who has not opted out of Medicare. 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 [www.elderplan.org](http://www.elderplan.org), or call us and we will send you a copy of the Provider and Pharmacy Directory.

### What do we cover?

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

- Members get all of the benefits covered by Original Medicare.
- Members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.

- 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 formulary (list of Part D prescription drugs) and any restrictions on our website, [www.elderplan.org](http://www.elderplan.org), or call us and we will send you a copy of the formulary.

### How will I determine my drug costs?

The amount you pay for drugs depends on the drug you are taking and what “drug payment stage” you have reached. Later in this document we discuss the drug payment stages: Deductible Stage, Initial Coverage Stage, and Catastrophic Coverage Stage.

## Section II: Summary of Benefits

The following are the health care costs for Elderplan Advantage for Nursing Home Residents.

<b>Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP)</b>		
<b>Monthly Premium (Part D Premium)</b>	\$34.30	In addition, you must keep paying your Medicare Part B premium.
<b>Part B Deductible</b>	\$240	This plan has deductibles for Inpatient Hospital Services and Inpatient Psychiatric Services. These are 2024 cost-sharing amounts and may change for 2025. Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) will provide updated rates at <a href="http://www.elderplan.org">www.elderplan.org</a> as soon as they are released.

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

### Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP)

**Combined  
Maximum  
Out-of-Pocket**

\$9,350  
In-Network  
and Out-  
of-Network  
combined

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

If you reach the limit on your in-network and out-of-network combined 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 plan premium, and any cost-sharing for your Part D prescription drugs.



Summary of Benefits – **Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025**

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You need hospital care</b>	Inpatient Hospital Services	<p><b>In-Network and Out-of-Network:</b>                      A per admission deductible is applied once during the defined benefit period.                      In 2024<sup>^</sup> the amounts for each benefit period are \$1,632 deductible.                      Days 1–60: \$0 copayment per day.                      Days 61–90: \$408 copayment per day.                      Days 91 and beyond: \$816 copayment per lifetime reserve day.                      Beyond lifetime reserve days: you pay all costs.</p>	Authorization is required.

<sup>^</sup>These are 2024 cost-sharing amounts and may change for 2025. Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) will provide updated rates at [www.elderplan.org](http://www.elderplan.org) as soon as they are released.

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You need hospital care</b> <i>(continued)</i>	Outpatient Hospital Services	<b>In-Network and Out-of-Network:</b> 20% coinsurance.	
	Ambulatory Surgical Center (ASC)	<b>In-Network and Out-of-Network:</b> 20% coinsurance.	Referrals may be required.
<b>You want to see a doctor</b>	Primary Care Providers	<b>In-Network</b> \$0 copayment for office visits. \$0 copayment for telehealth services. <b>Out-of-Network</b> \$0 copayment for office visits.	Please call your current provider for telehealth services details. Authorization may be required for remote patient monitoring devices.

Summary of Benefits – **Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025**

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You want to see a doctor</b> <i>(continued)</i>	Specialists	<p><b>In-Network</b> 20% coinsurance for office visits. 20% coinsurance for telehealth services.</p> <p><b>Out-of-Network</b> 20% coinsurance for office visits.</p>	Please call your current provider for telehealth services details. Authorization may be required for remote patient monitoring devices. Referral may be required for Specialist office visits.
	Nurse Practitioners and Physician Assistants	<p><b>In-Network and Out-of-Network:</b> 20% coinsurance for each visit.</p>	Referrals may be required.
	Preventive Care	<p><b>In-Network and Out-of-Network:</b> \$0 copayment.</p>	Preventive care services may be covered by Medicare during the benefit year.

Summary of Benefits – **Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025**

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You want to see a doctor</b> <i>(continued)</i>	Preventive Care <i>(continued)</i>		<ul style="list-style-type: none"> <li>• Abdominal aortic aneurysm screening</li> <li>• Alcohol misuse screenings &amp; counseling</li> <li>• Blood-based biomarker tests</li> <li>• Bone mass measurements</li> <li>• Cardiovascular disease screenings</li> <li>• Cardiovascular disease (behavioral therapy)</li> <li>• Cervical and vaginal cancer screening</li> <li>• Colorectal cancer screenings                             <ul style="list-style-type: none"> <li>- Multi-target stool DNA tests</li> <li>- Screening barium enemas</li> <li>- Screening colonoscopies</li> <li>- Screening fecal occult blood tests</li> <li>- Screening flexible sigmoidoscopies</li> </ul> </li> <li>• Counseling to prevent tobacco use &amp; tobacco-caused disease</li> <li>• Depression screenings</li> <li>• Diabetes screenings</li> <li>• Hepatitis B shots</li> <li>• Hepatitis B Virus (HBV) infection screenings</li> <li>• Hepatitis C Screening Tests</li> </ul>

Summary of Benefits – **Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025**

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You want to see a doctor</b> <i>(continued)</i>	Preventive Care <i>(continued)</i>	<ul style="list-style-type: none"> <li>• HIV screenings</li> <li>• Lung cancer screenings</li> <li>• Mammograms (screenings)</li> <li>• Medical nutrition therapy services</li> <li>• Medicare Diabetes Prevention Program</li> <li>• Obesity screenings and counseling</li> <li>• One-time “Welcome to Medicare” preventive visit</li> <li>• Prostate cancer screenings (PSA)</li> <li>• Shots:                             <ul style="list-style-type: none"> <li>- COVID-19 vaccines</li> <li>- Flu shots</li> <li>- Hepatitis B shots</li> <li>- Pneumococcal shots</li> </ul> </li> <li>• Yearly “Wellness” Visit</li> </ul>	
	Preventive Care	<b>In-Network and Out-of-Network:</b> 20% coinsurance.	<ul style="list-style-type: none"> <li>• Diabetes self-management training</li> <li>• Glaucoma Screenings</li> </ul>

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You Need Emergency Care</b>	Emergency Care	20% coinsurance (up to \$110) for each visit.	If you are admitted to the hospital within 24 hours there is no cost share.
	Urgent Care	\$0 copayment for office visits and telehealth services.	This benefit is available in-network through Telehealth. Please call your current provider for details. Prior Authorization may be required for remote patient monitoring devices.
<b>You need medical tests</b>	Medicare covered Lab Services	<b>In-Network and Out-of-Network:</b> \$0 copayment for each service.	

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You need medical tests</b> <i>(continued)</i>	Diagnostic Services/Labs/Imaging: • Diagnostic tests and Procedures • Outpatient X-rays • Diagnostic Radiological services (such as MRI scans and CT scans)	<b>In-Network and Out-of-Network:</b> 20% coinsurance for each service.	Authorization may be required for certain X-ray services. Referrals may be required for X-ray services.
		<b>In-Network and Out-of-Network:</b> \$0 copayment for each Therapeutic radiology services (such as radiation treatment for cancer)	
	Diagnostic Services/Labs/Imaging: • Outpatient Blood Services	<b>In-Network</b> \$0 copayment for each service.	

Summary of Benefits – **Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025**

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You need Hearing Care</b>	<b>Hearing Exams</b>	20% coinsurance for Medicare-covered diagnostic hearing exams.	
		\$0 copayment for one Non-Medicare-covered (Routine) Hearing Exams every 3 years.	
	<b>Hearing Aids</b>	Up to \$2,000 for both ears combined every 3 years. \$0 copayment for Fitting/Evaluation for Hearing Aid every 3 years.	Authorization is required for hearing aid(s) by a Physician or Specialist.
<b>You need Dental Care</b>	<b>Dental Services</b>	20% coinsurance for Medicare-covered Comprehensive Dental Services.	
		Preventive Dental Services are not covered.	



## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You need Eye Care</b>	Vision Exams	<b>In-Network and Out-of-Network:</b> 20% coinsurance for Medicare-covered eye exams.	
		\$0 Copayment for one routine eye exam for eyewear.	You may receive one Eye Exam every year.
	Vision Eyewear	\$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after cataract surgery.	
		\$0 copayment for Non-Medicare-covered eyewear (Routine) up to \$500 every 2 years.	Includes contact lenses and eyewear.

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

Medicare-covered Benefits			
Health Need or Problem	Covered Benefit	Your Cost Share	What You Should Know
<b>You need Mental Health Care</b>	Inpatient Mental Health	<p><b>In-Network</b></p> <p>A per admission deductible is applied once during the defined benefit period.</p> <p>In 2024<sup>^</sup> the amounts for each benefit period are \$1,632 deductible.</p> <p>Days 1–60: \$0 copayment per day.</p> <p>Days 61–90: \$408 copayment per day.</p> <p>Days 91 and beyond: \$816 copayment per lifetime reserve day.</p> <p>Beyond lifetime reserve days: you pay all costs.</p>	Authorization is required.

<sup>^</sup>These are 2024 cost-sharing amounts and may change for 2025. Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) will provide updated rates at [www.elderplan.org](http://www.elderplan.org) as soon as they are released.

Summary of Benefits – **Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025**

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<p><b>You need Mental Health Care</b> <i>(continued)</i></p>	<p>Outpatient Mental Health</p>	<p>Mental Health: <b>In-Network &amp; Out-of-Network</b> 20% coinsurance for each Individual or Group session.</p>	<p>Authorization required. This benefit is available in-network through Telehealth. Please call your current provider for telehealth services details. Prior Authorization may be required for remote patient monitoring devices.</p>

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You need Mental Health Care</b> <i>(continued)</i>	Outpatient Mental Health <i>(continued)</i>	Psychiatric Services: <b>In-Network &amp; Out-of-Network</b> 20% coinsurance for each Individual or Group session.	This benefit is also available in-network through Telehealth. Please call your current provider for telehealth services details.
<b>You need Rehabilitative or Skilled Nursing Care</b>	Skilled Nursing Facility	<b>In-Network</b> In 2024 <sup>^</sup> the amounts for each benefit period: Days 1–20: \$0 per day. Days 21–100: \$204 copayment per day. Days 101 and beyond: you pay all costs.	The plan covers up to 100 days each benefit period, a 3-day prior hospital stay is required. Authorization is required.

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Summary of Benefits – **Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025**

<b>Medicare-covered Benefits</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You need Outpatient Therapy</b>	Physical Therapy	\$0 copayment for each visit.	
	Ambulance	20% coinsurance for each one-way trip.	
<b>You need help getting to health services</b>	Transportation	You may receive unlimited one-way trips for medical and therapeutic locations up to \$1,000 per quarter (3 months).	Transportation is available by Taxi, Rideshare Services, Bus/ Subway, Van, and Medical Transport.
	Medicare Part B Drugs	20% coinsurance for Medicare Part B prescription drugs. Up to \$35 for Medicare Part B Insulin Drugs.	Authorization may be required for certain drugs.

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

<b>Medicare Part D</b>	
<b>Part D Premium</b>	\$34.30 per month.
<b>Part D Deductible</b>	Part D deductible is \$590. Members pay the full cost of their drugs until their \$590 deductible is met, then the cost-shares are applied in the initial coverage stage.
<b>Initial Coverage Stage: One-Month Supply (30-Days) and Extended Supply (up to 90-Days) *^† Ω</b>	
For <b>Generic Drugs</b> (including brand drugs treated as generic):	25% Coinsurance.
For <b>All Other Drugs:</b>	25% Coinsurance.
<p>*One-month supply for Standard retail (in-network), Long-term care (31-day), and Out-of-network cost-share. Extended supply for Standard retail (in-network) and Mail-order cost-sharing.</p> <p>^60-Day supply is also available for Standard retail (in-network).</p> <p>†NDS – Non-Extended Days Supply. Certain specialty drugs will be limited up to a 30-day supply per fill.</p> <p>Ω – You will not pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter the cost-sharing for Part B and D drugs, even if you have not paid your deductible.</p>	
<p>Once your total drug costs have reached \$2,000, you will move to the next stage (the Catastrophic Coverage stage).</p>	

## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

### Medicare Part D

#### Catastrophic Coverage Stage

Once your “out-of-pocket costs” reach a total of \$2,000, you stay in this payment stage until the end of the calendar year.

#### Catastrophic Coverage

During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

Summary of Benefits – **Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025**

<b>Other Covered Services</b>			
<b>Health Need or Problem</b>	<b>Covered Benefit</b>	<b>Your Cost Share</b>	<b>What You Should Know</b>
<b>You need Medical Equipment and Supplies</b>	Diabetic Supplies	20% coinsurance for Medicare-Covered Diabetic Supplies.	Diabetic Test Strips and Blood Glucose Meters are limited to specific manufacturers: Abbott Diabetes Care and Ascensia Diabetes Care.
	Durable Medical Equipment (like wheelchairs or oxygen)	\$0 copayment coinsurance for Medicare-covered Durable Medical Equipment.	Authorization is required for certain items.
	Medical Supplies	20% coinsurance for Medical Supplies.	Authorization is required.
	Prosthetics (artificial limbs or braces)	\$0 copayment for Prosthetic Devices.	Authorization is required.



## Summary of Benefits – Elderplan Advantage for Nursing Home Residents (HMO-POS I-SNP) 2025

### Other Covered Services

Health Need or Problem	Covered Benefit	Your Cost Share	What You Should Know
<b>You need Rehabilitation Services</b>	Physical Therapy, Occupational Therapy, Speech Language Therapy.	\$0 copayment for each visit.	
	Cardiac Rehabilitation	20% coinsurance.	Authorization is required.
	Pulmonary Rehabilitation	20% coinsurance.	Authorization is required.

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## More benefits with your plan

<b>Acupuncture and Acupressure Services</b>	<b>In-Network and Out-of-Network</b> \$0 copayment per visit. You may receive up to 20 visits for Acupressure Services and Acupuncture Services in-network and out-of-network combined.
<b>OTC</b>	You may purchase up to \$175 every month of eligible OTC items on an OTC card provided by Elderplan.
<b>OTC + Groceries+ Utilities + Personal Hygiene</b>	For eligible members (with certain chronic conditions) the Special Supplemental Benefits for the Chronically Ill combines with the OTC benefit to cover Groceries, Certain Utility Payments, and Personal Hygiene as a part of the monthly OTC allowance.
<b>Therapeutic Leave</b>	Plan Members are covered for up to 5 days of Therapeutic Leave. Authorization is <u>not</u> required.



**Elderplan, Inc.**  
**Notice of Nondiscrimination – Discrimination is Against the Law**

Elderplan/HomeFirst complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Elderplan, Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Elderplan/HomeFirst.:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
  
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Civil Rights Coordinator. If you believe that Elderplan/HomeFirst has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you may file a grievance with:

Elderplan, Inc.  
ATTN Civil Rights Coordinator  
55 Water Street  
New York NY 10041

Phone: 1-877-326-9978, TTY 711  
Fax: 1-718-759-3643

You may file a grievance in person or by mail, phone, or fax. If you need help filing a grievance, 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 for 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, 1-800-537-7697 (TDD)

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

## 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 1-800-353-3765 (TTY: 711). Someone who speaks English 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 1-800-353-3765 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Simplified:** 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 1-800-353-3765 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Traditional:** 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 1-800-353-3765 (TTY: 711)。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 pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1-800-353-3765 (TTY: 711). 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 1-800-353-3765 (TTY: 711). 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 quý vị cần thông dịch viên xin gọi 1-800-353-3765 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-353-3765 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-353-3765 (TTY: 711) 번으로 문의해 주십시오. 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 1-800-353-3765 (TTY: 711). 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 بمساعدتك. هذه خدمة فوري، ليس عليك سوى الاتصال بنا على 1-800-353-3765 (TTY:711). سيقوم شخص ما يتحدث العربية مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-353-3765 (TTY: 711) 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 1-800-353-3765 (TTY: 711). 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 1-800-353-3765 (TTY: 711). 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 1-800-353-3765 (TTY: 711). 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 1-800-353-3765 (TTY: 711). 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。通訳をご用命になるには、1-800-353-3765 (TTY: 711) 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。

**Albanian:** Ne ofrojmë shërbime interpretimi pa pagesë për t'ju përgjigjur çdo lloj pyetjeje që mund të keni rreth planit tonë të shëndetit ose të mjekimit. Për t'u lidhur me një interpret, telefononi në 1-800-353-3765 (TTY: 711). Një shqip folës mund t'ju ndihmojë. Ky shërbim është pa pagesë.

**Bengali:** আমাদের স্বাস্থ্য বা ওষুধপত্র বিষয়ক পরিকল্পনা সম্পর্কিত আপনার যে কোনো প্রশ্নের উত্তর দেওয়ার জন্য আমাদের বিনামূল্যে দোভাষী পরিষেবা রয়েছে। একজন দোভাষী পেতে, আমাদের কেবল 1-800-353-3765 (TTY: 711) নম্বরে কল করুন। বাংলা বলতে পারেন এমন কেউ আপনাকে সাহায্য করতে পারবেন। পরিষেবাটি বিনামূল্যে।

**Greek:** Διαθέτουμε υπηρεσία δωρεάν διερμηνείας προκειμένου να απαντούμε σε οποιοσδήποτε απορίες σας σχετικά με το πρόγραμμα υγείας ή φαρμάκων που προσφέρουμε. Προκειμένου να χρησιμοποιήσετε την υπηρεσία διερμηνείας, επικοινωνήστε μαζί μας καλώντας το 1-800-353-3765 (TTY: 711). Θα λάβετε βοήθεια από ένα άτομο που μιλά ελληνικά. Αυτή είναι μια υπηρεσία που παρέχεται δωρεάν.

**Yiddish:** מיר האבן אומזיסטע דאלמעטשער סערוויסעס צו ענטפערן סיי וועלכע פראגעס וואס איר קענט מעגליך האבן וועגן אונזער העלט אדער דראג פלאן. צו באקומען א דאלמעטשער, רופט אונז אויף 1-800-353-3765 (TTY:711) איינער וואס רעדט אידיש/שפראך קען אייך העלפן. דאס איז אן אומזיסטע סערוויס.

**Urdu:** ہماری صحت یا دوا کے پلان کے بارے میں آپ کے کسی بھی سوال کا جواب دینے کے لیے ہمارے پاس مفت مترجم کی خدمات موجود ہیں۔ مترجم حاصل کرنے کے لیے، ہمیں بس 1-800-353-3765 (TTY: 711) پر کال کریں۔ اردو بولنے والا کوئی شخص آپ کی مدد کر سکتا ہے۔ یہ ایک مفت خدمت ہے۔

## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-800-353-3765**.

### Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [www.elderplan.org](http://www.elderplan.org) or call **1-800-353-3765** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

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### Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on **January 1, 2026**.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care.
- This plan is an institutional special needs plan (I-SNP). Your ability to enroll will be based on verification that you, for 90 days or longer, have had or are expected to need the level of services provided in a skilled nursing facility (SNF), a nursing facility, an intermediate care facility for individuals with intellectual developmental disabilities, a psychiatric hospital or unit, a rehabilitation hospital or unit, a long-term care hospital, a swing-bed hospital, or a facility approved by CMS that furnishes similar services.
- Your medical and prescription coverage were reviewed against your current insurance coverage. You will become a member of Elderplan upon enrollment verification and no longer have coverage with your current plan.



For more information, call us toll-free

**1-800-353-3765**

8 a.m.–8 p.m., 7 days a week.

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TTY/TDD users should call

**711**

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Visit our website

**Elderplan.org**

Elderplan is an HMO plan with Medicare and Medicaid contracts. Enrollment in Elderplan depends on contract renewal. Anyone entitled to Medicare Parts A and B may apply. Enrolled members must continue to pay their Medicare part B premium if not otherwise paid for under Medicaid.