2022 Bozeman School District Group Medicare Advantage Prescription Drug Plan (MAPD)

2022 Group MAPD Summary of Benefits

 \bullet \$277.00 monthly premium per enrollee for medical, prescription drug, dental & vision benefits

- No deductible
- Preferred Provider Network (PPO) allows you the choice of using in-network or out-of-network providers. Using in-network providers will provide the lowest outof-pocket costs
- Exercise and Healthy Aging Program with no annual fee
- Wellness reward you can earn up to \$25/quarter for having your annual wellness exam, health screenings, utilizing a 90-day refill on eligible medications, etc

In-Network Benefits - Medical

- No deductible
- \$0 Physician office copay
- \$0 Specialist office copay
- \$0 X-ray, lab & diagnostic copay
- \$0 Inpatient hospital copay per day
- + \$0 Outpatient hospital services
- \$80 Emergency room copay
- +\$40 Urgent Care copay

On-Network Benefits - Medical

- No deductible
- 10% Physician office coinsurance
- 10% Specialist office coinsurance
- 10% X-ray, lab & diagnostic coinsurance
- 10% Inpatient hospital coinsurance
- 10% Outpatient hospital services coinsurance
- \$80 Emergency room copay
- \$40 Urgent Care copay
- \$5,100 Annual maximum out-of-pocket

Prescription Drug Benefit

- No deductible
- •Tier 1 (preferred generic) \$0 preferred pharmacy/\$5 non-preferred pharmacy
- •Tier 2 (non-preferred generic) \$6 preferred pharmacy/\$11 non-preferred pharmacy
- •Tier 3 (preferred brand) \$39 preferred pharmacy/\$44 non-preferred pharmacy
- •Tier 4 (non-preferred pharmacy) \$85 preferred pharmacy/\$95 non-preferred pharmacy
- •Tier 5 (specialty) -Copay- 33% In Initial Coverage Limit, 15% in Coverage Gap (donut hole)- preferred & non-preferred pharmacy
- Catastrophic coverage phase after yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and/or mail order) reach \$7,050, you pay the greater of 5% of cost or \$ 3.95 for generic (including brand drugs treated as generic) and \$9.85 for all other drugs
- Mail order available

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Enhanced Benefits

- Dental/preventive & restorative \$5 copay for annual exam/cleaning 2x year, 1 x-ray every 2 years; \$1,000 annual max for basic and major restorative services (fillings, crowns, etc)
- Vision \$10 copay for routine annual eye exam; \$150 allowance on frames and/or contact lenses every 2 years (EyeMed[®] network)
- Hearing exam/hearing aids \$0 copay for annual routine hearing exam; discount on cost of certain brands of hearing aids; \$1,000 hearing aid allowance every 3 years (TruHearing®)

Wellness Incentives/Rewards

- Exercise and Healthy Aging Program with no annual fee (Silver Sneakers®)
- \$20/month for over-the-counter (OTC) medications/supplies
- Earn up to \$100 in pharmacy gift cards for participating in wellness/ preventive screenings, annual exam, etc
- 24/7 Nurseline

Please see Summary of Benefits for Details