

This is important information on changes in your Brand New Day Plan information.

Changes to your 2023 Annual Notice of Changes, Evidence of Coverage and Summary of Benefits:

Where you can find the change in your 2023 Materials:	Original information:	Corrected information:	What does this mean to you?
<p>Annual Notice of Change - Changes to Benefits and Costs for Medical Services - Medicare Part B Prescription Drugs</p>	<p>Not included</p>	<p>2022: You pay 20% coinsurance</p> <p>2023: You pay up to 20% coinsurance.</p> <p>Certain rebatable drugs may be subject to a lower coinsurance. Part B insulin cost sharing is no more than a \$35 copay for a one-month supply.</p>	<p>You pay up to 20% coinsurance for Medicare Part B Drugs, and no more than a \$35 copay for a one-month supply of Medicare Part B insulin.</p>
<p>Evidence of Coverage - Chapter 4, Section 2.1 Your medical benefits and costs as a member of the plan - Medicare Part B Prescription Drugs</p>	<p>You pay 20% coinsurance</p>	<p>You pay up to 20% coinsurance. Certain rebatable drugs may be subject to a lower coinsurance. Part B insulin cost sharing is no more than a \$35 copay for a one-month supply.</p>	<p>You pay up to 20% coinsurance for Medicare Part B Drugs, and no more than a \$35 copay for a one-month supply of Medicare Part B insulin.</p>

<p>Summary of Benefits - Medicare Part B Drugs</p> <ul style="list-style-type: none"> • Chemotherapy drugs • Other Part B drugs 	<ul style="list-style-type: none"> • 20% coinsurance • 20% coinsurance 	<ul style="list-style-type: none"> • Up to 20% coinsurance • Up to 20% coinsurance. Part B insulin cost sharing is no more than a \$35 copay for a one-month supply 	<p>You pay up to 20% coinsurance for Medicare Part B Drugs, and no more than a \$35 copay for a one-month supply of Medicare Part B insulin.</p>
--	--	---	--

You are not required to take any action in response to this document, but we recommend you keep this information for future reference.

If you have any questions, please call us at 1-866-255-4795 (TTY users should call 711.). Hours are 8:00 am to 8:00 pm 7 days a week from October 1 - March 31 and 8:00 am to 8:00 pm Monday - Friday from April 1 - September 30.

Brand New Day is an HMO plan with a Medicare contract. Enrollment in this plan depends on contract renewal.

2023

brand new day

A Bright HealthCare Company



SUMMARY OF BENEFITS

BRAND NEW DAY DUAL ACCESS PLAN (HMO D-SNP)

Alameda
Contra Costa
Fresno
Imperial
Kern
Kings
Los Angeles
Madera
Orange
Placer

Riverside
Sacramento
San Bernardino
San Francisco
San Joaquin
Solano
Stanislaus
Tulare
Yolo

2023 Summary of Benefits

Brand New Day Dual Access Plan (HMO D-SNP) H0838-024

January 1, 2023 - December 31, 2023.

Brand New Day is a Medicare Advantage Organization with a Medicare contract. Enrollment in this 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 cover, please access the "Evidence of Coverage" at www.bndhmo.com.

This plan is a **Dual Eligible Special Needs Plan (D-SNP)** for people who are eligible for both Medicare and Medicaid. As a dual eligible beneficiary, your services are paid first by Medicare and then by Medicaid. How much Medicaid covers depends on the type of Medicaid eligibility you have. To join **Brand New Day Dual Access Plan**, you must be in one of the following Medicaid eligibility categories:

- **Qualified Medicare Beneficiary (QMB):** Medicaid covers your Medicare Part A and B premiums, deductibles, coinsurance and copayment amounts. You are not otherwise eligible for any Medicaid benefits.
- **Qualified Medicare Beneficiary Plus (QMB+):** Medicaid covers your Medicare Part A and B premiums, deductibles, coinsurance and copayment amounts. You are also eligible for full Medicaid benefits, secondary to your Medicare coverage.
- **Full Benefit Dual Eligible — Medicaid Only:** You are eligible for full Medicaid benefits. Medicaid may provide some assistance with Medicare cost-sharing. Generally, your cost share is \$0 when the service is covered by both Medicare and Medicaid. There may be instances where you have to pay Medicare cost-sharing when the service or benefit is not covered by Medicaid.

If your category of Medicaid eligibility changes, your cost-share may also increase or decrease. You must remain eligible for and enrolled in Medicaid to stay enrolled in this plan. You also must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Our service area includes the following counties in California: Alameda, Contra Costa, Fresno, Imperial, Kern, Kings, Los Angeles, Madera, Orange, Placer, Riverside, Sacramento, San Bernardino, San Francisco, San Joaquin, Solano, Stanislaus, Tulare, Yolo.

Except in emergency situations, if you use providers that are not in our network, we may not pay for these services.

For 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) available 24 hours, 7 days a week including some federal holidays. TTY/TDD users should call 1-877-486-2048.

This document is available in other formats such as Braille, large print or audio.

Have questions? Please call Brand New Day Member Services Department at 1-866-255-4795, TTY 711 8:00 a.m. to 8:00 p.m. 7 days a week from October 1 – March 31 and 8:00 a.m. to 8:00 p.m. Monday – Friday from April 1 – September 30 or visit our website at www.bndhmo.com.

Premium & Benefits	Brand New Day Dual Access Plan HMO D-SNP (24)
<p>Monthly Plan Premium</p> <p>You must keep paying your Medicare Part B premium.</p>	<p>\$38.90</p> <p>Your premium may be less if you are receiving Extra Help.</p>
<p>Deductible</p>	<p>No deductible</p>
<p>Maximum Out-of-Pocket Responsibility (does not include prescription drugs)</p>	<p>No more than \$8,300 annually</p>
<p>Inpatient Hospital*</p>	<p>\$1,600 deductible</p> <p>\$0 copay per day for days 1–60</p> <p>\$400 copay per day for days 61–90**</p>
<p>Outpatient Hospital*‡</p>	<p>20% coinsurance**</p>
<p>Ambulatory Surgery Center*</p>	<p>20% coinsurance**</p>
<p>Doctor Visits</p> <ul style="list-style-type: none"> • Primary care providers • Specialists* 	<p>20% coinsurance**</p> <p>20% coinsurance**</p>
<p>Preventive Care</p> <p>Other preventive services are available.</p> <ul style="list-style-type: none"> • Flu vaccine, diabetic screenings, etc.* • Routine Annual Physical◊ 	<p>\$0 copay</p> <p>\$0 copay</p>
<p>Emergency Care</p> <p>Copayment waived if admitted to the hospital or readmitted to the ER within 72 hours</p>	<p>\$90 copay**</p>

** Your costs for Brand New Day Dual Access Plan (HMO D-SNP) may be less depending on your Medi-Cal status.

* Services may require authorization.

‡ Please reference Evidence of Coverage (EOC) for details on specific services.

◊ Services do not require authorization or a referral.

Premium & Benefits	Brand New Day Dual Access Plan HMO D-SNP (24)
Urgent Care	\$0 copay
Diagnostic Services/Labs/Imaging* <ul style="list-style-type: none"> • Diagnostic tests and procedures • Lab services • MRI, CAT scan • X-rays 	20% coinsurance** \$0 copay 20% coinsurance** 20% coinsurance**
Hearing Services* <ul style="list-style-type: none"> • Routine hearing exam One per year • Hearing aid fittings and evaluations One per year • Hearing aid 	\$0 copay \$0 copay \$149 per hearing aid for the basic model You receive 2 hearing aids every 3 years
Dental Services*† <ul style="list-style-type: none"> • Preventive dental (e.g., oral exam, x-rays, cleanings) Comprehensive Dental* <ul style="list-style-type: none"> • Diagnostic services • Restorative services • Endodontics • Periodontics • Extractions • Prosthodontics, other oral/maxillofacial surgery, other services • Non-routine services 	\$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 - \$350 copay \$0 copay
Vision Services*† <ul style="list-style-type: none"> • Routine eye exam • Retinal imaging • Eyewear allowance 	\$0 copay One exam per year \$0 copay One exam per year Up to \$300 per year

* Services may require authorization.

** Your costs for Brand New Day Dual Access Plan (HMO D-SNP) may be less depending on your Medi-Cal status.

† Limitations may apply. See your EOC for details.

Premium & Benefits	Brand New Day Dual Access Plan HMO D-SNP (24)
Mental Health Services* <ul style="list-style-type: none"> • Outpatient individual therapy • Outpatient group therapy 	\$40 copay** \$40 copay**
Skilled Nursing Facility (SNF)*	\$0 copay per day for days 1–20 Up to \$200 copay per day for days 21–100**
Physical Therapy*	\$40 copay**
Ambulance (Ground)*	20% coinsurance per ride**
Transportation*	\$0 for 48 one-way trips to plan approved locations (up to 50 mile limit)
Medicare Part B Drugs* <ul style="list-style-type: none"> • Chemotherapy drugs • Other Part B drugs 	20% coinsurance** 20% coinsurance**

* Services may require authorization.

** Your costs for Brand New Day Dual Access Plan (HMO D-SNP) may be less depending on your Medi-Cal status.

Outpatient Prescription Drugs

Brand New Day Dual Access Plan HMO D-SNP (24)

Part D Deductible (Tiers 2 to 5)	\$0 or \$104 ¹ Depending on the level of Extra Help that you receive	
	Retail Rx 30-day supply	Mail Order 90-day supply
Initial Coverage You are in the Initial Coverage stage until you reach \$4,660 in drug costs (year to date)		
Tier 1 – Preferred Generic	\$0 copay	\$0 copay
Tier 2 – Generic		
Tier 3 – Preferred Brand	\$0, \$1.45, \$4.15 or 15% for generic drugs ¹	
Tier 4 – Non-Preferred Brand	\$0, \$4.30, \$10.35 or 15% for brand drugs ¹	
Tier 5 – Specialty Tier		
Tier 6 – Select Care	\$0 copay ¹	\$0 copay
	Depending on the level of Extra Help that you receive	
Coverage Gap You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$7,400		
Tier 1 – Preferred Generic	\$0 copay	\$0 copay
Tier 2 – Generic		
Tier 3 - Preferred Brand	\$0, \$1.45, \$4.15 or 15% for generic drugs ¹	
Tier 4 - Non-preferred Drug	\$0, \$4.30, \$10.35 or 15% for brand drugs ¹	
Tier 5 - Specialty		
Tier 6 – Select Care	\$0 copay ¹	\$0 copay
	Depending on the level of Extra Help that you receive	

Outpatient Prescription Drugs

Brand New Day Dual Access Plan HMO D-SNP (24)

Catastrophic Coverage

You are in this stage after your year-to-date "out-of-pocket costs" (your payments) reach a total of \$7,400

During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2023).

\$4.15 copay or 5% (whichever costs more) for generic drugs or a preferred multi-source drug and \$10.35 copay or 5% (whichever costs more) for all other drugs.

Important Message About What You Pay for Vaccines

Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible (if you have a deductible). Call Member Services for more information.

Important Message About What You Pay for Insulin

You won't pay more than \$35 (or less, depending on your level of Extra Help or if your Tier 3 copay is less than \$35) for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible (if you have a deductible).

Cost-Sharing may change depending on the pharmacy you choose and when you enter a new phase of the Part D benefit.

Extra Benefits*	Brand New Day Dual Access Plan HMO D-SNP (24)
Over-The-Counter (OTC) Items	Up to \$180 every 3 months
Healthy Foods Allowance‡	Up to \$50 each month for healthy foods for members with a qualifying chronic condition
Meals and Nutritional Counseling (Made Easy Meals)‡	Receive 14 meals each month, for 12 months (168 total meals). Meal delivery is included 1 time per month.
Acupuncture* <ul style="list-style-type: none"> • Medicare-covered acupuncture • Routine acupuncture 	\$0 copay \$0 copay Up to 30 visits every year combined with Routine Chiropractic services.
Chiropractic Services* <ul style="list-style-type: none"> • Medicare-covered chiropractic care • Routine chiropractic care 	\$0 copay \$0 copay Up to 30 visits every year combined with Routine Acupuncture services.
Blood Pressure Cuffs	\$0 copay
Scales	\$0 copay
Gym Membership	\$0 copay
24/7 Telehealth	\$0 copay
Personal Emergency Response System (PERS)	\$0 copay
Durable Medical Equipment (DME)*	20% coinsurance**

‡ Please reference Evidence of Coverage (EOC) for details on specific services.

** Your costs for Brand New Day Dual Access Plan (HMO D-SNP) may be less depending on your Medi-Cal status.

Extra Benefits*	Brand New Day Dual Access Plan HMO D-SNP (24)
Worldwide Emergency Care <ul style="list-style-type: none">• Urgent Care• Emergency Room• Emergency Transportation	\$90 copay Coverage up to \$50,000



Summary of Medi-Cal covered benefits

Services available through Brand New Day California

In addition to the Medicare services described in the Summary of Benefits, you may be eligible for the following Medi-Cal benefits based on the level of your Medi-Cal coverage. For eligibility rules, a complete list of services, and additional information about Medi-Cal benefits, please visit: www.bndhmo.com.

Inpatient Hospital Care	Diagnostic Tests, Lab and Radiology Services, and X-Rays
Inpatient Mental Health Care	Outpatient Hospital Services
Skilled Nursing Facility (SNF)	Outpatient Substance Abuse Services
Emergency Care	Renal Dialysis
Urgently Needed Services	Ambulance Services
Home Health Care	Routine Transportation
Hospice	Diabetes Supplies and Services
Doctor Office Visits	Durable Medical Equipment (DME)
Preventive Care	Prosthetic Devices
Foot Care	Immunizations
Telemedicine	Dental Services
Speech Therapy	Vision Services
Physical Therapy/Occupational Therapy	Hearing Services
Mental Health Care	Prescription Drug Benefits

The categories above are subject to the coverage and limitation policies listed in your Medi-Cal contract.

Have Questions? What you pay for covered services may depend on your level of Medi-Cal eligibility. If you have questions about your Medi-Cal eligibility and what benefits you are entitled to, please call: 1-800-221-3943

NOTICE OF NON-DISCRIMINATION

Brand New Day complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Brand New Day does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Brand New Day

- 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 the Brand New Day Customer Service Department at: 1-866-255-4795 (TTY 711). Hours are: 8:00 a.m. to 8:00 p.m. 7 days a week from October 1 – March 31 and 8:00 a.m. to 8:00 p.m. Monday – Friday from April 1 – September 30.

If you believe that Brand New Day has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling our Customer Service Department or mailing a letter to:

Brand New Day
Attn: Appeals & Grievances Department
5455 Garden Grove Blvd, Suite 500
Westminster, California 92683
Fax: 657-400-1217
Email: Complaints@universalcare.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Customer Service Department is available to help you.

You can 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
Phone: 1-800-368-1019, TDD: 1-800-537-7697
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

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 1-866-255-4795. 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 1-866-255-4795. 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 1-866-255-4795。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 1-866-255-4795。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 1-866-255-4795. 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 1-866-255-4795. 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 1-866-255-4795 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 1-866-255-4795. 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 1-866-255-4795 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 1-866-255-4795. 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 1-866-255-4795. سيقوم شخص ما بتدث العربية مساعدتك. 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 दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-255-4795 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 1-866-255-4795. 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 1-866-255-4795. 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 1-866-255-4795. 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 1-866-255-4795. 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、1-866-255-4795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。