

brand new day

HEALTHCARE YOU CAN FEEL GOOD ABOUT

2024

# Summary of Benefits

## Brand New Day Embrace Care Plan (HMO C-SNP) (39-2)

Alameda  
Fresno  
Imperial  
Kern  
Kings

Madera  
Placer  
Sacramento  
San Francisco  
San Joaquin

San Mateo  
Santa Clara  
Stanislaus  
Tulare  
Yolo

# 2024 Summary of Benefits

**Brand New Day Embrace Care Plan (HMO C-SNP) H0838-039-002**

January 1, 2024 - December 31, 2024.

Brand New Day is an HMO SNP with a Medicare contract. Enrollment in Brand New Day 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](http://www.bndhmo.com).

To join **Brand New Day Embrace Care Plan (HMO C-SNP)** you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area, and must have Diabetes, Chronic Heart Failure (CHF), or Cardiovascular disorders (limited to cardiac arrhythmias, coronary artery disease, peripheral vascular disease and chronic venous thromboembolic disorder). Our service area includes the following counties in California: Alameda, Fresno, Imperial, Kern, Kings, Madera, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus, Tulare and Yolo.

Except in emergency or urgent 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](http://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 (866) 255-4795, TTY 711 8:00 A.M. to 8:00 P.M. (PT), 7 days a week or visit our website at [www.bndhmo.com](http://www.bndhmo.com).

Premium & Benefits	Brand New Day Embrace Care Plan (HMO C-SNP) (39-2)
<p><b>Monthly Plan Premium</b></p> <p>You must keep paying your Medicare Part B premium.</p>	<p><b>\$0</b></p>
<p><b>Deductible</b></p>	<p><b>No deductible</b></p>
<p><b>Maximum Out-of-Pocket Responsibility</b> (does not include prescription drugs)</p>	<p><b>No more than \$3,000 annually</b></p>
<p><b>Inpatient Hospital*</b></p>	<p><b>\$0 copay</b> per day for days 1</p> <p><b>\$225 copay</b> per day for days 2 - 9</p> <p><b>\$0 copay</b> per day for days 10 - 90</p>
<p><b>Outpatient Hospital*‡</b></p>	<p><b>\$0 - \$150 copay</b></p>
<p><b>Ambulatory Surgery Center*</b></p>	<p><b>\$0 - \$100 copay</b></p>
<p><b>Doctor Visits</b></p> <ul style="list-style-type: none"> <li>• Primary care providers</li> <li>• Specialists*</li> </ul>	<p><b>\$0 copay</b></p> <p><b>\$0 - \$10 copay</b></p>
<p><b>Preventive Care</b></p> <p>Other preventive services are available.</p> <ul style="list-style-type: none"> <li>• Flu vaccine, diabetic screenings, etc.*</li> <li>• Routine Annual Physical</li> </ul>	<p><b>\$0 copay</b></p> <p><b>\$0 copay</b></p>
<p><b>Emergency Care</b></p> <p>Copayment waived if admitted to the hospital or readmitted to the ER within 72 hours</p>	<p><b>\$0 - \$125 copay</b></p>
<p><b>Urgent Care</b></p>	<p><b>\$0 copay</b></p>

\* Services may require authorization.

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

Premium & Benefits	Brand New Day Embrace Care Plan (HMO C-SNP) (39-2)
<p><b>Diagnostic Services/Labs/Imaging*</b></p> <ul style="list-style-type: none"> <li>• Diagnostic tests and procedures</li> <li>• Lab services</li> <li>• MRI, CAT scan</li> <li>• X-rays</li> </ul>	<p><b>\$0 copay</b>  <b>\$0 copay</b>  <b>\$50 copay</b>  <b>\$0 copay</b></p>
<p><b>Hearing Services</b></p> <ul style="list-style-type: none"> <li>• Medicare-covered hearing exam</li> <li>• Routine hearing exam One per year</li> <li>• Hearing aid fittings and evaluations One per year</li> <li>• Hearing aid*</li> </ul>	<p><b>\$0 copay</b>  <b>\$0 copay</b></p> <p><b>\$0 copay</b></p> <p><b>\$699 per hearing aid</b> for the basic model</p> <p><b>\$999 per hearing aid</b> for the prime model</p> <p>You receive 2 hearing aids every year</p>
<p><b>Dental Services†</b></p> <ul style="list-style-type: none"> <li>• Medicare-covered dental services*</li> <li>• Preventive dental (e.g., oral exam, x-rays, cleanings)</li> </ul> <p><b>Comprehensive Dental*</b></p> <ul style="list-style-type: none"> <li>• Diagnostic services</li> <li>• Restorative services</li> <li>• Endodontics</li> <li>• Periodontics</li> <li>• Extractions</li> <li>• Prosthodontics, other oral/maxillofacial surgery, other services</li> <li>• Non-routine services</li> </ul>	<p><b>\$0 copay</b>  <b>\$0 copay</b></p> <p><b>\$0 - \$6 copay</b>  <b>\$25 - \$400 copay</b>  <b>\$25 - \$720 copay</b>  <b>\$0 - \$780 copay</b>  <b>\$0 - \$360 copay</b>  <b>\$0 - \$2,160 copay</b></p> <p><b>\$0 - \$300 copay</b></p>

\* Services may require authorization.

† Limitations may apply. See your EOC for details.

Premium & Benefits	Brand New Day Embrace Care Plan (HMO C-SNP) (39-2)
<p><b>Vision Services*†</b></p> <ul style="list-style-type: none"> <li>• Medicare-covered eye exams</li> <li>• Medicare-covered eyewear</li> <li>• Routine eye exam</li> <li>• Retinal imaging</li> <li>• Eyewear allowance</li> </ul>	<p><b>\$0 copay</b>  <b>\$0 copay</b>  <b>\$0 copay</b></p> <p>One exam per year  <b>\$0 copay</b>  One exam per year  <b>Up to \$300 per year</b></p>
<p><b>Mental Health Services*</b></p> <ul style="list-style-type: none"> <li>• Outpatient individual therapy</li> <li>• Outpatient group therapy</li> </ul>	<p><b>\$10 copay</b>  <b>20% coinsurance</b></p>
<p><b>Skilled Nursing Facility (SNF)*</b></p>	<p><b>\$0 copay</b>  per day for days 1–20  <b>Up to \$200 copay</b>  per day for days 21–100</p> <p><b>These are 2023 cost-sharing amounts and may change for 2024. We will provide updated rates at <a href="http://www.bndhmo.com">www.bndhmo.com</a> as soon as they are released.</b></p>
<p><b>Physical Therapy*</b></p>	<p><b>\$10 copay</b></p>
<p><b>Ambulance (Ground)*</b></p>	<p><b>\$0 - \$150 copay per ride</b></p>
<p><b>Ambulance (Air)*</b></p>	<p><b>20% coinsurance</b></p>
<p><b>Transportation*</b></p>	<p><b>\$0 for 12 one-way trips to plan approved locations (up to 50 mile limit)</b></p>

\* Services may require authorization.

† Limitations may apply. See your EOC for details.

## Premium & Benefits

## Brand New Day Embrace Care Plan (HMO C-SNP) (39-2)

### Medicare Part B Drugs\*

- Chemotherapy drugs
- Other Part B drugs
- Part B insulin drugs

**20% coinsurance unless capped by Inflation Reduction Act (IRA) rules**

**20% coinsurance unless capped by Inflation Reduction Act (IRA) rules**

**\$0 copay**

\* Services may require authorization.

## Outpatient Prescription Drugs

### Brand New Day Embrace Care Plan (HMO C-SNP) (39-2)

**Part D Deductible  
(Tiers 2 to 5)**

**No deductible**

**Retail Rx 30-day supply**

**Mail Order 100-day supply**

**Part D Insulins  
Tier 3 – Preferred Brand**

**\$0 copay**

**\$0 copay**

**Initial Coverage**

You are in the Initial Coverage stage until you reach \$5,030 in drug costs (year to date)

**Tier 1 – Preferred Generic**

**\$0 copay**

**\$0 copay**

**Tier 2 – Generic**

**\$9 copay**

**\$18 copay**

**Tier 3 – Preferred Brand**

**\$47 copay**

**\$94 copay**

**Tier 4 – Non-Preferred Brand**

**\$90 copay**

**\$180 copay**

**Tier 5 – Specialty Tier**

**33% of the cost**

**Not available**

**Tier 6 – Select Care**

**\$0 copay**

**\$0 copay**

**Coverage Gap**

You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$8,000

**Tier 1 – Preferred Generic**

**\$0 copay**

**\$0 copay**

**Tier 2 – Generic**

**25% of the cost**

**25% of the cost**

**Tier 3 - Preferred Brand**

**25% of the cost**

**25% of the cost**

**Tier 4 - Non-preferred Drug**

**25% of the cost**

**25% of the cost**

**Tier 5 - Specialty**

**25% of the cost**

**Not available**

**Tier 6 – Select Care**

**\$0 copay**

**\$0 copay**

## Outpatient Prescription Drugs

### Brand New Day Embrace Care Plan (HMO C-SNP) (39-2)

#### **Catastrophic Coverage**

You are in this stage after your year-to-date "out-of-pocket costs" (your payments) reach a total of \$8,000

During this stage, the plan will pay for the full cost of your covered Part D drugs.

Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year (through December 31, 2024).

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 Embrace Care Plan (HMO C-SNP) (39-2)
<b>24/7 Telehealth</b>	\$0 copay
<b>Acupuncture*</b> <ul style="list-style-type: none"> <li>• Medicare-covered acupuncture</li> <li>• Routine acupuncture</li> </ul>	\$0 copay \$0 copay Up to 12 visits every year combined with Routine Chiropractic services.
<b>Chiropractic Services*</b> <ul style="list-style-type: none"> <li>• Medicare-covered chiropractic care</li> <li>• Routine chiropractic care</li> </ul>	\$0 copay \$0 copay Up to 12 visits every year combined with Routine Acupuncture services.
<b>Durable Medical Equipment (DME)*</b>	\$0 - 20% coinsurance
<b>Flex Card</b> You will have one card to use at retail locations for all of your individual benefits listed below: <ul style="list-style-type: none"> <li>• <b>Over-The-Counter (OTC) Items</b></li> </ul>	Up to \$45 per quarter
<b>Gym Membership*</b>	\$0 copay
<b>In-Home Support Services*</b>	\$0 copay for up to 20 hours per calendar year. Not all members will qualify, please see your EOC for more details.
<b>Meals (Made Easy Meals)*‡</b>	Receive 14 meals each week, for 12 weeks (168 total meals). Meal delivery is included 1 time per week.
<b>Personal Emergency Response System (PERS)*</b>	\$0 copay

\* Services may require authorization.

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

Extra Benefits	Brand New Day Embrace Care Plan (HMO C-SNP) (39-2)
<p><b>Scales</b></p> <p>These are Special Supplemental Benefits for Chronic Illnesses. Certain qualifying conditions are required for members to access these benefits.</p>	<p><b>\$0 copay</b></p>
<p><b>Worldwide Emergency Care</b></p> <ul style="list-style-type: none"> <li>• Urgent Care</li> <li>• Emergency Room</li> <li>• Emergency Transportation</li> </ul>	<p><b>\$125 copay</b></p> <p><b>Coverage up to \$50,000</b></p>