

brand new day

HEALTHCARE YOU CAN FEEL GOOD ABOUT

2024

Summary of Benefits

Brand New Day Embrace Care Plan (HMO C-SNP) (47)

Contra Costa and Solano

2024 Summary of Benefits

Brand New Day Embrace Care Plan (HMO C-SNP) H0838-047

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.

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: Contra Costa and Solano.

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 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.

Premium & Benefits	Brand New Day Embrace Care Plan (HMO C-SNP) (47)
Monthly Plan Premium You must keep paying your Medicare Part B premium.	\$55
Deductible	No deductible
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	No more than \$3,850 annually
Inpatient Hospital*	\$195 copay per day for days 1 - 5 \$0 copay per day for days 6 - 90
Outpatient Hospital*‡	\$0 - \$175 copay
Ambulatory Surgery Center*	\$0 - \$75 copay
Doctor Visits <ul style="list-style-type: none"> • Primary care providers • Specialists* 	\$0 copay \$0 - \$10 copay
Preventive Care Other preventive services are available. <ul style="list-style-type: none"> • Flu vaccine, diabetic screenings, etc.* • Routine Annual Physical 	\$0 copay \$0 copay
Emergency Care Copayment waived if admitted to the hospital or readmitted to the ER within 72 hours	\$0 - \$100 copay
Urgent Care	\$0 copay

* 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) (47)
<p>Diagnostic Services/Labs/Imaging*</p> <ul style="list-style-type: none"> • Diagnostic tests and procedures • Lab services • MRI, CAT scan • X-rays 	<p>\$0 copay \$0 copay \$100 copay \$0 copay</p>
<p>Hearing Services</p> <ul style="list-style-type: none"> • Medicare-covered hearing exam • Routine hearing exam One per year • Hearing aid fittings and evaluations One per year • Hearing aid* 	<p>\$0 copay \$0 copay</p> <p>\$0 copay</p> <p>\$149 per hearing aid for the basic model You receive 2 hearing aids every 3 years</p>
<p>Dental Services†</p> <ul style="list-style-type: none"> • Medicare-covered dental services* • Preventive dental (e.g., oral exam, x-rays, cleanings) <p>Comprehensive Dental*</p> <ul style="list-style-type: none"> • Diagnostic services • Restorative services • Endodontics • Periodontics • Extractions • Prosthodontics, other oral/maxillofacial surgery, other services • Non-routine services 	<p>\$0 copay \$0 copay</p> <p>\$0 - \$6 copay \$25 - \$400 copay \$25 - \$720 copay \$0 - \$780 copay \$0 - \$360 copay \$0 - \$2,160 copay</p> <p>\$0 - \$300 copay</p>

* Services may require authorization.

† Limitations may apply. See your EOC for details.

Premium & Benefits	Brand New Day Embrace Care Plan (HMO C-SNP) (47)
Vision Services*† <ul style="list-style-type: none"> • Medicare-covered eye exams • Medicare-covered eyewear • Routine eye exam • Retinal imaging • Eyewear allowance 	\$0 copay \$0 copay \$0 copay One exam per year \$0 copay One exam per year Up to \$300 per year
Mental Health Services* <ul style="list-style-type: none"> • Outpatient individual therapy • Outpatient group therapy 	\$25 copay \$10 copay
Skilled Nursing Facility (SNF)*	\$0 copay per day for days 1–20 Up to \$200 copay per day for days 21–100 These are 2023 cost-sharing amounts and may change for 2024. We will provide updated rates at www.bndhmo.com as soon as they are released.
Physical Therapy*	\$10 copay
Ambulance (Ground)*	\$0 - \$200 copay per ride
Ambulance (Air)*	\$200 copay
Transportation*	\$0 for 12 one-way trips to plan approved locations (up to 50 mile limit)

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† Limitations may apply. See your EOC for details.

Premium & Benefits

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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

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**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

\$12 copay

\$24 copay

Tier 3 – Preferred Brand

\$47 copay

\$94 copay

Tier 4 – Non-Preferred Brand

\$100 copay

\$200 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

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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) (47)
24/7 Telehealth	\$0 copay
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.
Durable Medical Equipment (DME)*	\$0 - 20% coinsurance
Flex Card You will have one card to use at retail locations for all of your individual benefits listed below: <ul style="list-style-type: none"> • Over-The-Counter (OTC) Items 	Up to \$22 every month
Gym Membership*	\$0 copay
In-Home Support Services*	\$0 copay for up to 20 hours per calendar year. Not all members will qualify, please see your EOC for more details.
Meals (Made Easy Meals)*‡	Receive 14 meals each week, for 12 weeks (168 total meals). Meal delivery is included 1 time per week.
Personal Emergency Response System (PERS)*	\$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) (47)
<p>Scales</p> <p>These are Special Supplemental Benefits for Chronic Illnesses. Certain qualifying conditions are required for members to access these benefits.</p>	<p>\$0 copay</p>
<p>Worldwide Emergency Care</p> <ul style="list-style-type: none"> • Urgent Care • Emergency Room • Emergency Transportation 	<p>\$100 copay</p> <p>Coverage up to \$50,000</p>