

brand new day

HEALTHCARE YOU CAN FEEL GOOD ABOUT

2024

Summary of Benefits

Brand New Day Classic Care II Plan (HMO) (51-1)

Alameda
Fresno
Imperial
Kings
Madera

Placer
Sacramento
San Francisco
San Joaquin
San Mateo

Santa Clara
Stanislaus
Tulare
Yolo

2024 Summary of Benefits

Brand New Day Classic Care II Plan (HMO) H0838-051-001

January 1, 2024 - December 31, 2024.

Brand New Day is an HMO 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 Classic Care II Plan (HMO)** you 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, Fresno, Imperial, 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 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 Classic Care II Plan (HMO) (51-1)
<p>Monthly Plan Premium</p> <p>You must keep paying your Medicare Part B premium.</p>	<p>\$0</p>
<p>Deductible</p>	<p>No deductible</p>
<p>Maximum Out-of-Pocket Responsibility (does not include prescription drugs)</p>	<p>No more than \$2,499 annually</p>
<p>Inpatient Hospital*</p>	<p>\$150 copay per day for days 1 - 6</p> <p>\$0 copay per day for days 7 - 90</p>
<p>Outpatient Hospital*‡</p>	<p>\$0 - \$150 copay</p>
<p>Ambulatory Surgery Center*</p>	<p>\$0 - \$75 copay</p>
<p>Doctor Visits</p> <ul style="list-style-type: none"> • Primary care providers • Specialists* 	<p>\$0 copay</p> <p>\$15 copay</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>\$0 - \$135 copay</p>
<p>Urgent Care</p>	<p>\$0 copay</p>

* Services may require authorization.

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

Premium & Benefits	Brand New Day Classic Care II Plan (HMO) (51-1)
<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</p> <p>\$0 copay</p> <p>\$50 copay</p> <p>\$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</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$699 per hearing aid for the basic model</p> <p>\$999 per hearing aid for the prime model</p> <p>You receive 2 hearing aids every year</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</p> <p>\$0 copay</p> <p>\$0 - \$6 copay</p> <p>\$25 - \$400 copay</p> <p>\$25 - \$720 copay</p> <p>\$0 - \$780 copay</p> <p>\$0 - \$360 copay</p> <p>\$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 Classic Care II Plan (HMO) (51-1)
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 	\$10 copay 20% coinsurance
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 - \$250 copay per ride
Ambulance (Air)*	20% coinsurance
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

\$35 copay

* Services may require authorization.

Outpatient Prescription Drugs

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

\$50

Retail Rx 30-day supply

Mail Order 100-day supply

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

\$35 copay

\$70 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

32% 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 Classic Care II Plan (HMO) (51-1)
24/7 Telehealth	\$0 copay
Acupuncture* <ul style="list-style-type: none"> • Medicare-covered acupuncture • Routine acupuncture 	\$0 copay \$0 copay Up to 12 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 12 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 \$45 per quarter
Gym Membership*	\$0 copay
Meals (Made Easy Meals)*‡	Receive 15 meals each week, for 6 weeks (90 total meals). Meal delivery is included 1 time per week. Receive up to 30 additional meals for a \$5 copay per meal.
Personal Emergency Response System (PERS)*	\$0 copay

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Extra Benefits

**Brand New Day Classic Care II Plan (HMO)
(51-1)**

Worldwide Emergency Care

- Urgent Care
- Emergency Room
- Emergency Transportation

\$135 copay

Coverage up to \$50,000