



2024 Summary of Benefits

Perennial Advantage Freedom (HMO)

H3419, Plan 003

This is a summary of drug and health services covered by Perennial Advantage Freedom (HMO) January 1, 2024 - December 31, 2024.

Perennial Advantage Freedom (HMO) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) with a Medicare contract. Enrollment in the Plan depends on contract renewal.

This information is not a complete description of benefits. Call 1-844-788-6959, TTY should call 711, for more information.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, visit our website at PerennialAdvantage.com, or call Member Services and request the *Evidence of Coverage*.

To Reach Our Member Services Representatives:

- Toll Free 1-844-788-6959, TTY/TDD should call 711.
- Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

To join Perennial Advantage Freedom (HMO), you must:

- be entitled to Medicare Part A,
- -- *and* -- be enrolled in Medicare Part B,
- -- *and* -- live in our service area

Our service area includes these counties in Colorado: Arapahoe, Boulder, Broomfield, Denver, and Jefferson.

Perennial Advantage Freedom (HMO) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at [PerennialAdvantage.com](https://www.perennialadvantage.com). If you use providers that are not in our network, the plan may not pay for these services.

This document is also available in braille and in large print.

If you want to know more about the coverage and costs of Original Medicare, look in your current “**Medicare & You 2024**” handbook. View it online at <https://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

	Perennial Advantage Freedom (HMO)
Monthly Plan Premium (<i>includes both medical and drugs</i>)	\$0 You must continue to pay your Medicare Part B premium.
Deductible	No deductible for medical. See prescription drug coverage for Part D deductible. The Part A deductible is \$0.
Maximum out-of-pocket amount (does not include Part D Prescription drugs)	\$3,900
Inpatient Hospital coverage	\$225 copayment each day for days 1 to 5 and \$0 copayment each day for days 6 to 90 for Medicare-covered hospital care. \$0 copayment for additional Medicare-covered days. \$0 copayment for additional lifetime reserve days. Per stay benefit period. <i>Prior authorization is required.</i>
Outpatient Hospital coverage Outpatient hospital services Outpatient hospital observation services	20% coinsurance <i>Prior authorization is required.</i> \$100 copayment per stay <i>Prior authorization is required.</i>
Ambulatory Surgical Center (ASC)	20% coinsurance <i>Prior authorization is required.</i>
Doctor Visits Primary Care Providers Specialists	\$0 copayment \$20 copayment
Preventive Care (e.g., flu vaccine, diabetic screenings)	You pay nothing.

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Emergency care	\$90 copayment Copayment is waived if you are admitted to a hospital within 3 days.
Urgently needed services	\$55 copayment Copayment is waived if you are admitted to a hospital within 3 days.
Diagnostic Services/Labs/Imaging	
Diagnostic tests and procedures	20% coinsurance <i>No Authorization required when services are rendered in a Nursing Facility or Physician Office.</i>
Diagnostic radiology services (e.g. MRI, CAT Scan)	20% coinsurance <i>Prior authorization is required.</i>
Lab services	\$0 copayment <i>No authorization required for lab services except for genetic testing, which does require authorization.</i>
Outpatient X-rays	\$0 copayment <i>Authorization exception: X-rays do not require authorization when service is rendered in a nursing facility or physician's office. All other diagnostic and therapeutic radiological services require authorization.</i>
Therapeutic Radiology	20% coinsurance <i>Prior authorization is required.</i>

	Perennial Advantage Freedom (HMO)
<p>Hearing services</p> <p>Hearing exam</p> <p><i>Supplemental benefits</i></p> <p>Routine hearing exam</p> <p>Fitting-evaluation(s) for hearing aids</p> <p>Hearing aids</p>	<p>20% coinsurance for each Medicare-covered service.</p> <p>\$0 copayment Limited to 1 visit every year</p> <p>\$0 copayment Limited to 1 visit every year</p> <p>Up to a \$1,350 credit for both ears combined every year for hearing aids. Limited to 2 hearing aids every year</p>
<p>Dental services</p> <p>Medicare-covered dental</p> <p><i>Supplemental benefits</i></p> <p>Preventive and comprehensive services</p>	<p>20% coinsurance for each Medicare-covered service. <i>Prior authorization is only required for Medicare-covered comprehensive dental services.</i></p> <p>2 oral exam(s); 2 cleaning(s); 2 Fluoride treatments every year. Dental X-rays limitations are included in the <i>Evidence of Coverage</i>.</p> <p>\$2,000 every year for use to access (non-Medicare and/or non-Medicaid covered services) supplemental preventive and comprehensive dental services combined. All services must be provided by Liberty Dental.</p> <p>Our plan partners with Liberty Dental to provide your dental benefits. To locate a network provider or to review Liberty Dental Plan's Clinical Guidelines, you may call Member Services at 1-866-544-1942 or search the Liberty Dental online provider directory at libertydentalplan.com/perennialadvantage. If you choose to use a provider outside of the network, the services you receive will not be covered. Additional Limitations and Exclusions may be found in the <i>Evidence of Coverage</i>.</p>

	Perennial Advantage Freedom (HMO)
<p>Vision care</p> <p>Exam to diagnose and treat diseases and conditions of the eye</p> <p>For people with diabetes, screening for diabetic retinopathy is covered once per year.</p> <p>Eyewear after cataract surgery</p> <p>Glaucoma screening</p> <p><i>Supplemental benefits</i></p> <p>Routine eye exam</p> <p>Additional routine eyewear</p> <ul style="list-style-type: none"> ○ Eyeglass lenses ○ Eyeglass frames ○ Eyeglasses (lenses and frames) ○ Upgrades 	<p>20% coinsurance for each Medicare-covered service.</p> <p>20% coinsurance for each Medicare-covered service.</p> <p>20% coinsurance for each Medicare-covered service.</p> <p>\$0 copayment for each Medicare-covered service.</p> <p>\$0 copayment Limited to 1 visit every year</p> <p>Up to a \$250 combined credit every year.</p>
<p>Mental Health Services</p> <p>Inpatient visit</p> <p>Outpatient group therapy visit</p> <p>Outpatient individual therapy visit</p>	<p>\$225 copayment each day for days 1 to 5 and \$0 copayment each day for days 6 to 90 for Medicare-covered hospital care. \$0 copayment for an additional 60 lifetime reserve days. <i>Prior authorization is required.</i></p> <p>\$25 copayment</p> <p>\$25 copayment</p>
<p>Skilled nursing facility (SNF) care</p>	<p>You pay the 2024 Original Medicare cost-sharing amounts. \$0 copayment each day for days 1 to 20 for each Medicare-covered skilled nursing facility stay.</p>

	Perennial Advantage Freedom (HMO)
	\$204 copayment each day for days 21 to 100 for each Medicare-covered skilled nursing facility stay. <i>Prior authorization may be required. Please contact the plan for additional details.</i>
Physical Therapy	\$20 copayment <i>Prior authorization may be required. Please contact the plan for additional details.</i>
Ambulance services	
Ground Ambulance	\$250 copayment
Air Ambulance	20% coinsurance <i>Prior authorization is required for non-emergency Medicare services.</i>
Transportation (Non-Emergency)	<u>Not</u> covered
Medicare Part B prescription drugs	
Chemotherapy/ Radiation drugs	0% - 20% coinsurance <i>For chemotherapy, authorization is required for the initial drug approval only.</i>
Other Part B drugs	0% - 20% coinsurance <i>Prior authorization is required for some medications.</i>

	Perennial Advantage Freedom (HMO)		
Outpatient Prescription Drugs			
	Standard retail cost-sharing (in-network) (up to a 30-day supply)	Standard mail-order cost-sharing (up to a 90-day supply)	Long-term care (LTC) cost-sharing (up to a 31-day supply)
Deductible	\$545 for Tier 2, Tier 3, Tier 4, and Tier 5 Part D prescription drugs. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately.		

	Perennial Advantage Freedom (HMO)		
Outpatient Prescription Drugs			
	Standard retail cost-sharing (in-network) (up to a 30-day supply)	Standard mail-order cost-sharing (up to a 90-day supply)	Long-term care (LTC) cost-sharing (up to a 31-day supply)
Tier 1 (Preferred Generic)	\$0 copayment	\$0 copayment	\$0 copayment
Tier 2 (Generic)	\$15 copayment	\$45 copayment	\$15 copayment
Tier 3 (Preferred Brand)	\$45 copayment	\$135 copayment	\$45 copayment
Tier 4 (Non-Preferred Brand)	\$95 copayment	\$285 copayment	\$95 copayment
Tier 5 (Specialty Tier)	25% coinsurance	Not Available	25% coinsurance
Coverage Gap	After your total drug costs (including what our plan has paid and what you have paid) reach \$5,030, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.		
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$8,000, you pay nothing.		

You won't pay more than \$35 for tier 3 for a one-month supply, \$70 for tier 3 for a two-month supply, and \$105 for tier 3 for a three-month supply of each covered insulin product regardless of the cost-sharing tier, even if you haven't paid your deductible.

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our standard network, or whether the prescription is a short-term (30-day supply) or long term (90-day supply).

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. Call Member Services for more information.

Important Message About What You Pay for Insulin - You won't pay more 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.

Additional Benefits

	Perennial Advantage Freedom (HMO)
<p>Chiropractic services</p> <p>Manual manipulation of the spine to correct subluxation</p> <p>Routine chiropractic care</p>	<p>\$20 copayment for each Medicare-covered service. <i>Prior authorization is only required for the Medicare-covered chiropractic services.</i></p> <p>\$35 copayment Limited to 12 visit(s) every year <i>Prior authorization is only required for Medicare-covered chiropractic services.</i></p>
<p>Companion Care</p>	<p>\$0 copayment</p> <p>Our plan provides up to 30 hours of Companion Care annually. This benefit is available only to members with cognitive decline/impairment or dementia.</p>
<p>Diabetic monitoring supplies</p>	<p>\$0 copayment</p>

	Perennial Advantage Freedom (HMO)
Fitness program <ul style="list-style-type: none"> • Physical fitness • Memory fitness 	<p>\$0 copayment The Plan provides members with a subscription to an online fitness and exercise platform.</p> <p>Members have access to an annual subscription to BrainHQ, which offers online brain exercises and games to improve memory and brain elasticity.</p>
Flex Card <ul style="list-style-type: none"> • Fitness Benefit • Therapeutic Massage • Over-the-Counter Items • Personal Training • Dining Packages • Beauty/Barber Shop Services 	<p>\$0 copayment</p> <p>Members receive \$75 monthly on a Flex Card. The debit card is prepaid by the plan for fitness, therapeutic massage, over-the-counter (OTC) products, dining packages*, and barber/beauty shop services* from preferred providers. *These benefits are only available to members with certain chronic conditions. See the list below to see if you qualify:</p> <ul style="list-style-type: none"> • Chronic alcohol and other drug dependence • Stroke • Neurological disorders • Chronic and disabling mental health conditions • Chronic lung disorders • HIV/AIDS • Severe hematologic disorders • End-stage renal disease (ESRD) • End-stage liver disease • Diabetes • Chronic heart failure • Cardiovascular disorders • Cancer • Autoimmune disorders • Cognitive decline/impairment • Hyperlipidemia • Osteoarthritis • Hypertension
Occupational therapy	<p>\$20 copayment</p> <p><i>Prior authorization may be required. Please contact the plan for additional details.</i></p>

	Perennial Advantage Freedom (HMO)
Podiatry services (Foot care) Foot exams and treatment <i>Supplemental Benefit</i> Additional routine foot care	\$35 copayment for each Medicare-covered service. \$0 copayment Limited to 6 visit(s) every year

Pre-Enrollment Checklist

Perennial Advantage Strive (HMO I-SNP)
Perennial Advantage Freedom (HMO)
Perennial Advantage Premier (HMO I-SNP)

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-844-788-6959 (TTY 711).

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit PerennialAdvantage.com or call 1-844-788-6959 (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- Effect on Current Coverage.** Your current health care coverage will end once your new Medicare coverage starts. For example, if you are in Tricare or a Medicare plan, you will no longer receive benefits from that plan once your new coverage starts.
- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- For I-SNP enrollees only:** This plan is an institutional special needs plan (I-SNP). Your ability to enroll will be based on verification that you, for 90 days or longer, have had or are expected to need the level of services provided in a skilled nursing facility, a nursing facility, an intermediate care facility for individuals with intellectual and developmental disabilities, a psychiatric hospital or unit, a rehabilitation hospital or unit, a long-term care hospital, a swing-bed hospital, or a facility approved by CMS that furnishes similar services.

Pre-Enrollment Checklist

Perennial Advantage Strive (HMO I-SNP)
Perennial Advantage Freedom (HMO)
Perennial Advantage Premier (HMO I-SNP)

Perennial Advantage is an HMO I-SNP and HMO with a Medicare contract. Enrollment in Perennial Advantage depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Perennial Advantage members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Perennial Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-788-6959 (TTY 711)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-788-6959 (TTY 711).

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 1-844-788-6959. 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 1-844-788-6959. 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 1-844-788-6959。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 1-844-788-6959。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 1-844-788-6959. 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 1-844-788-6959. 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 1-844-788-6959 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 1-844-788-6959. 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 1-844-788-6959 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 1-844-788-6959. 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 سيقوم شخص ما يتحدث العربية 1-844-788-6959 على مترجم فوري، ليس عليك سوى الاتصال بنا على بمساعدتك. 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 1-844-788-6959 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 1-844-788-6959. 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 1-844-788-6959. 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 1-844-788-6959. 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 1-844-788-6959. 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、1-844-788-6959 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。