



# 2018 Overview

Peoples Health  
Choices Select  
(HMO)

**PEOPLES HEALTH**

Your **Medicare Health** Team

# Welcome!

## Thank you for your interest in Peoples Health.

We've heard many times from our plan members that their health means everything to them. You probably feel the same way.

Whether you're healthy and fit or you've got a complicated condition, Peoples Health wants you to enjoy the best health possible.

A good first step to getting there is understanding your options. We hope the information in this booklet will help you learn a little more about Medicare and give you a better understanding of Peoples Health, including how to get more benefits and lower out-of-pocket costs than Original Medicare.

### **About our photographs...**

*We would like to thank our plan members who gave of their time and of themselves for our photographs. They are the people of Peoples Health, and their health and vitality are inspirational.*





# What is Peoples Health?

**The choice of over 50,000 Medicare beneficiaries in southeast Louisiana.**

Established in 1994, Peoples Health was founded by medical providers and remains guided by physicians. Our single focus is helping people with Medicare.

In 1997, Peoples Health launched a Medicare health plan that's become a true homegrown success story. That plan is now one of Louisiana's largest Medicare Advantage plans.\*

For us, success is built on prevention and early detection. It's built on easy access to care and face-to-face, personal attention. It's built on providing free health education and fitness classes in communities we serve. But the best measure of success is how much we can help any of our plan members reach their own health goals. We want you to be as healthy as you can be.

**Ceges and Earl Dean J.**  
*Peoples Health plan members*

*\*CMS enrollment report by contract, plan, state and county, August 2017.*

# What is Medicare Advantage?

**As good as Original Medicare is, it doesn't cover everything.**

With just Medicare, if you're hospitalized – even for one day – you'll face a \$1,316 deductible.\* For Part B services like doctor visits, there's another deductible, and after that you're generally responsible for 20 percent of the cost of those services.

If you want to add Part D prescription drug coverage, you have to join a Part D plan – usually with its own monthly premium.

Medicare Advantage plans (or Medicare Part C) can help reduce your costs. These plans generally offer more benefits than Original Medicare and often include Part D. Offered by private companies, Medicare Advantage plans are overseen by Medicare and are paid by Medicare to administer your benefits.

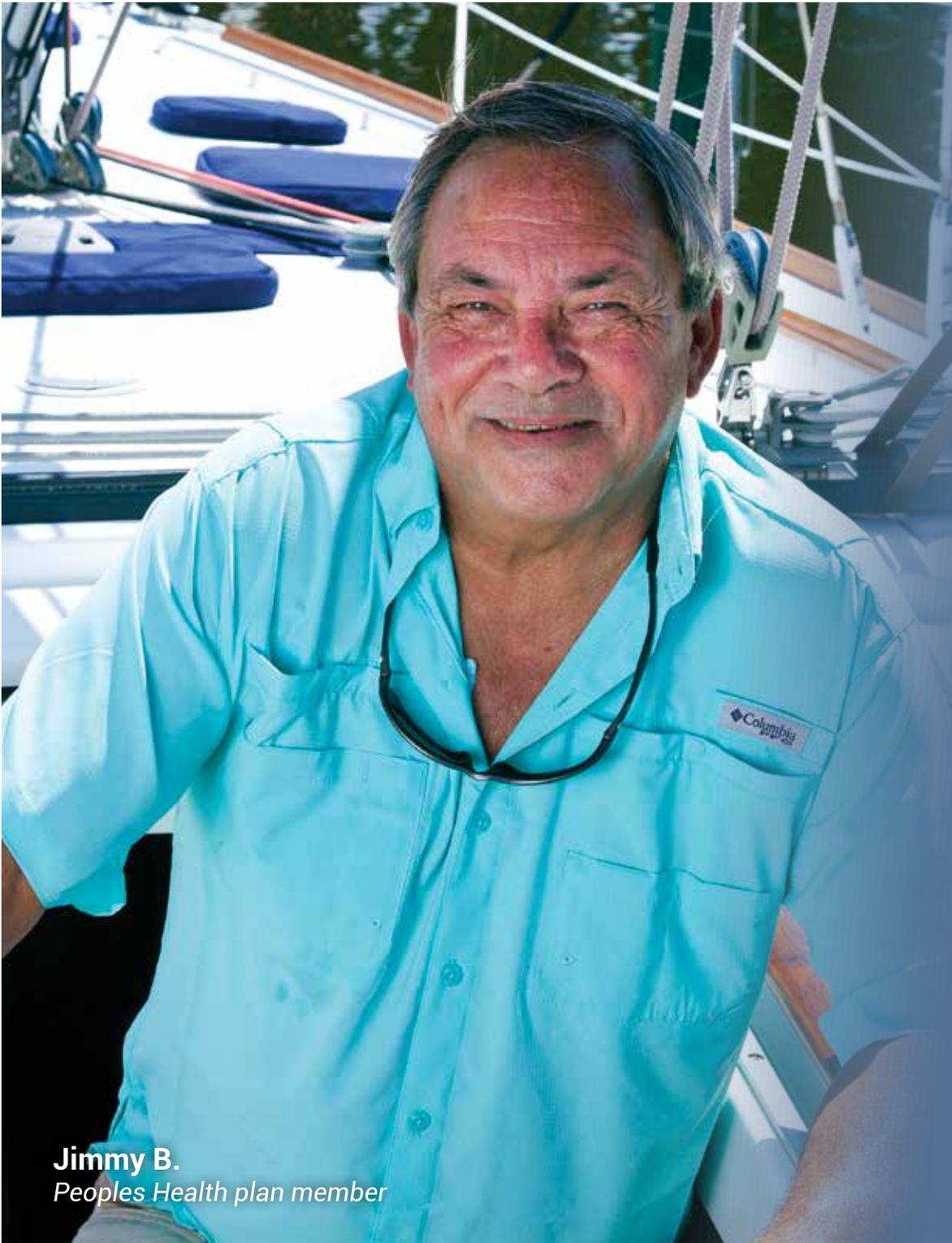
Nationwide, 19 million people have chosen a Medicare Advantage plan for their Medicare coverage.†

*\*Deductible listed is for 2017 and may change for 2018.*

*†" Medicare Advantage 2017 Spotlight: Enrollment Market Update," The Henry J. Kaiser Family Foundation (May 2017).*



**Diane A.**  
Peoples Health plan member

A man with grey hair, wearing a light blue short-sleeved button-down shirt, is smiling. He is on a boat deck, with the rigging and blue cushions of a sailboat visible in the background. The image is partially overlaid by a dark blue semi-transparent box on the right side, which contains text about Medicare.

# The ABCs (and D) of Medicare

**A** **PART A** is **Hospital Insurance** covering inpatient hospital services, skilled nursing facility care, hospice care and some home health services.

**B** **PART B** is **Medical Insurance** covering doctor, outpatient hospital and preventive services, plus some home health and other services Part A does not cover.

**C** **PART C** is **Medicare Advantage**. Medicare contracts with private insurers to administer Medicare benefits. Peoples Health offers Medicare Advantage plans that include Medicare Part D prescription drug coverage.

**D** **PART D** is **Outpatient Prescription Drug Coverage**. This optional coverage is provided by private health insurance plans that contract with Medicare.

**Jimmy B.**  
*Peoples Health plan member*



**Doris K.**  
Peoples Health plan member

## Monthly Plan Premium

**\$62.50**

### Doctor Visits

Primary Care Physician Visit

**\$5**

Specialist Visit

**\$40**

### Preventive Care<sup>+</sup>

Pap Smears, Pelvic Exams, Mammograms

**\$0**

Prostate and Colorectal Cancer Screenings

**\$0**

Bone Mass Measurement

**\$0**

Vaccinations (flu, pneumonia, hepatitis B)

**\$0**

### Labs and Tests\*<sup>+</sup>

Lab Services

**\$0**

Diagnostic Tests, X-rays

**\$25**

Advanced Imaging (MRI, MRA, CT, CTA, PET scans, etc.)

**\$185**

### Outpatient Surgery

Ambulatory Surgical Center

**\$150**

Outpatient Hospital Facility

**\$200**

### Inpatient Hospital Care per Benefit Period

Inpatient Deductible

**\$0**

Hospital Stay (per day for days 1-10)

**\$185**

Hospital Stay (for days 11 and beyond)

**\$0**

### Emergency Transportation per one-way trip

Emergency Ambulance Services

**\$235**

## Worldwide Emergency and Urgent Care❖

**Emergency Care** - Copay waived if admitted **\$80**

**Urgently Needed Care** **\$40**

## Home Health

**Home Health Care** **\$0**

## Skilled Nursing Facility Care

**Semiprivate Room and Board**  
(per day for days 1-20) **\$0**

**Semiprivate Room and Board**  
(per day for days 21-100) **\$155**

## Outpatient Services and Supplies

**Occupational, Physical or Speech Therapy Visit** (Medicare limits apply) **\$15**

**Durable Medical Equipment (DME)**  
(wheelchairs, oxygen, etc.) **20%**  
Coinsurance

**Diabetes Monitoring Supplies**  
(test strips, monitor, etc.) **\$0**

## Mental Health and Substance Abuse Treatment

**Inpatient Mental Health Care**  
(per day for days 1-10) **\$155**

**Inpatient Mental Health Care**  
(per day for days 11-90) **\$0**

**Outpatient Mental Health or Substance Abuse Treatment Visit** **\$40**

## Hearing Services

**Medicare-Covered Diagnostic Exam** **\$40**

## Additional Benefits Not Covered by Original Medicare

**Fitness Center Membership** **\$0**

**Routine Vision Eye Exam** **\$40**

**Eyeglasses or Contact Lenses**  
(one pair per year) **\$0**

### Dental - up to \$1,500 in coverage

**Oral Exams and Cleanings**  
(every six months) **\$0**

**X-rays** (one set per year) **\$0**

**Comprehensive Dental** (such as fillings. \$50 deductible applies) **Copays Vary**

## Part D Drug Coverage

**Tier 1 & 2  
generics  
COVERED  
through the  
gap!**

**For up to a 30-Day Supply  
at Network Pharmacies**

	<b>Preferred Pharmacy</b>	<b>Standard Pharmacy</b>
<b>Tier 1</b>	<b>\$0</b>	<b>\$3</b>
<b>Tier 2</b>	<b>\$12</b>	<b>\$17</b>
<b>Tier 3</b>	<b>\$37</b>	<b>\$47</b>
<b>Tier 4</b>	<b>\$90</b>	<b>\$100</b>
<b>Tier 5</b>	<b>33% Coinsurance</b>	

90-day supplies of maintenance medications available at retail pharmacies and by mail order.

This information is not a complete description of benefits. Contact the plan for more information. Costs listed are based on use of network providers. Limitations, copayments and restrictions may apply. Benefits, premiums and copayments or coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium.

\*See the plan *Provider Directory* for network lab and diagnostic providers. Lab services, diagnostic tests and X-rays at a doctor's office or outpatient hospital may have higher out-of-pocket costs.

+Office visit copay may apply.

❖Emergency care copay waived if admitted to inpatient hospital care within 24 hours for the same condition. Up to \$5,000 of coverage for emergency and urgently needed care (combined) outside the U.S. and its territories.

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

**This plan is available to people with Medicare in Tangipahoa and Washington parishes.**

If you live in a different parish, call to see what Peoples Health plans are available in your area.

If you have Medicare and get medical assistance from the state – such as paying your Part B premium – ask about a Peoples Health special needs plan. You may be entitled to better coverage and bigger savings.



Your **Medicare Health** Team

**Peoples Health**

Three Lakeway Center  
3838 N. Causeway Blvd., Suite 2200  
Metairie, LA 70002

Connect with us.     

For more information, call toll-free:

**1-800-984-6565 (TTY: 711)**

8 a.m. to 8 p.m.

Seven days a week from September 1 through February 14  
Monday through Friday from February 15 through August 31

[www.peopleshealth.com](http://www.peopleshealth.com)

Asistencia disponible en español.

Peoples Health is a Medicare Advantage organization with a Medicare contract to offer HMO plans.  
Enrollment depends on annual Medicare contract renewal.

*ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-984-6565 (TTY: 711).*  
*ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-984-6565 (TTY: 711).*