



Kern County

# Summary Of Benefits

# 2012

# Introduction to the Summary of Benefits for GEMCare Medicare Plus (HMO)

January 1, 2012 - December 31, 2012

## Kern County

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Thank you for your interest in GEMCare Medicare Plus (HMO). Our plan is offered by GEMCare Health Plan, Inc./GEMCare Health Plan, a Medicare Advantage Health Maintenance Organization (HMO). This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call GEMCare Medicare Plus (HMO) and ask for the "Evidence of Coverage".

### **YOU HAVE CHOICES IN YOUR HEALTH CARE**

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like GEMCare Medicare Plus (HMO). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may join or leave a plan only at certain times. Please call GEMCare Medicare Plus (HMO) at the telephone number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

### **HOW CAN I COMPARE MY OPTIONS?**

You can compare GEMCare Medicare Plus (HMO) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

### **WHERE IS GEMCARE MEDICARE PLUS (HMO) AVAILABLE?**

The service area for this plan includes: Kern County, CA. You must live in this area to join the plan.

### **WHO IS ELIGIBLE TO JOIN GEMCare Medicare Plus (HMO)?**

You can join GEMCare Medicare Plus (HMO) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End-Stage Renal Disease are generally not eligible to enroll in GEMCare Medicare Plus (HMO) unless they are members of our organization and have been since their dialysis began.

### **CAN I CHOOSE MY DOCTORS?**

GEMCare Medicare Plus (HMO) has formed a network of doctors, specialists, and hospitals. You can only use doctors who are part of our network. The health providers in our network can change at any time.

You can ask for a current provider directory. For an updated list, visit us at [www.gemcarehealthplan.com](http://www.gemcarehealthplan.com). Our customer service number is listed at the end of this introduction.

### **WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?**

If you choose to go to a doctor outside of our network, you must pay for these services yourself except in limited situations (for example, emergency care). Neither the plan nor the Original Medicare Plan will pay for these services.

### **WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN THIS PLAN?**

GEMCare Medicare Plus (HMO) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not

pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at [www.gemcarehealthplan.com](http://www.gemcarehealthplan.com). Our customer service number is listed at the end of this introduction.

## **DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?**

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GEMCare Medicare Plus (HMO) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

## **WHAT IS A PRESCRIPTION DRUG FORMULARY?**

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GEMCare Medicare Plus (HMO) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at [www.gemcarehealthplan.com](http://www.gemcarehealthplan.com).

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

## **HOW CAN I GET EXTRA HELP WITH MY PRESCRIPTION DRUG PLAN COSTS OR GET EXTRA HELP WITH OTHER MEDICARE COSTS?**

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You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week and see [www.medicare.gov](http://www.medicare.gov) 'Programs for People with Limited Income and Resources' in the publication Medicare & You.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778 or
- Your State Medicaid Office.

## **WHAT ARE MY PROTECTIONS IN THIS PLAN?**

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All Medicare Advantage Plans agree to stay in the program for a full calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of GEMCare Medicare Plus (HMO), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have

the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of GEMCare Medicare Plus (HMO), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

### **WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?**

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A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact GEMCare Medicare Plus (HMO) for more details.

### **WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?**

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Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact GEMCare Medicare Plus (HMO) for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and Infusion Drugs administered through DME.

### **WHERE CAN I FIND INFORMATION ON PLAN RATINGS?**

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The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on

[www.medicare.gov](http://www.medicare.gov) and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our customer service number is listed below.

Please call GEMCARE Health Plan for more information about GEMCare Medicare Plus (HMO).

Visit us at [www.gemcarehealthplan.com](http://www.gemcarehealthplan.com) or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m. Pacific

Current and Prospective members should call toll-free (877)-697-2464 for questions related to the Medicare Advantage Program. (TTY/TDD (888)-833-9312 ).

Current and Prospective members should call locally (661)-716-8800 for questions related to the Medicare Advantage Program. (TTY/TDD (888)-833-9312 ).

Current and Prospective members should call toll-free (877)-697-2464 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (888)-833-9312 )

Current and Prospective members should call locally (661)-716-8800 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (888)-833-9312 )

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week. Or, visit [www.medicare.gov](http://www.medicare.gov) on the web.

This document may be available in other formats such as Braille, large print or other alternate formats.

This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

Este documento puede estar disponible en diferentes formatos e idiomas. Por favor, llame al número de Servicio al Cliente dada anteriormente si necesita obtener mas información.

## SUMMARY OF BENEFITS FOR CONTRACT H5609, PLAN 001

If you have any questions about this plan's benefits or costs, please contact GEMCare Health Plan for details.

Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
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### IMPORTANT INFORMATION

#### 1 Premium and Other Important Information

In 2011 the monthly Part B Premium was \$96.40 and may change for 2012 and the annual Part B deductible amount was \$162 and may change for 2012.

If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.

Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

#### General

\$0.00 monthly plan premium in addition to your monthly Medicare Part B premium.

Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

#### In Network

\$3,350 out-of-pocket limit for Medicare-covered services.

#### 2 Doctor and Hospital Choice

(For more information, see Emergency - #15 and Urgently Needed Care - #16.)

You may go to any doctor, specialist or hospital that accepts Medicare.

#### In Network

You must go to network doctors, specialists, and hospitals.

Referral required for network hospitals and specialists (for certain benefits).

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Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
<b>INPATIENT CARE</b>		
<b>3 Inpatient Hospital Care</b> (includes Substance Abuse and Rehabilitation Services)	<p>In 2011 the amounts for each benefit period were:</p> <ul style="list-style-type: none"><li>• Days 1 - 60: \$1132 deductible</li><li>• Days 61 - 90: \$283 per day</li><li>• Days 91 - 150: \$566 per lifetime reserve day</li></ul> <p>These amounts may change for 2012. Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p> <p>A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p><b>In Network</b></p> <p>Plan covers 90 days each benefit period.</p> <p>For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"><li>• Days 1 - 5: \$200 copay per day</li><li>• Days 6 - 90: \$0 copay per day</li></ul> <p>Plan covers 60 lifetime reserve days. \$0 copay per lifetime reserve day.</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>
<b>4 Inpatient Mental Health Care</b>	<p>In 2011 the amounts for each benefit period were:</p> <ul style="list-style-type: none"><li>• Days 1 - 60: \$1132 deductible</li><li>• Days 61 - 90: \$283 per day</li><li>• Days 91 - 150: \$566 per lifetime reserve day.</li></ul> <p>These amounts may change for 2012. You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p>	<p><b>In Network</b></p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>\$948.48 copay for each Medicare-covered hospital stay.</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>

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Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
<b>INPATIENT CARE (Continued)</b>		
<p><b>5 Skilled Nursing Facility (SNF)</b> (in a Medicare-certified skilled nursing facility)</p>	<p>In 2011 the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <ul style="list-style-type: none"> <li>• Days 1 - 20: \$0 each day</li> <li>• Days 21 - 100: \$141.50 per day</li> </ul> <p>These amounts may change for 2012. 100 days for each benefit period.</p> <p>A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> Plan covers up to 100 days each benefit period No prior hospital stay is required. For SNF stays:</p> <ul style="list-style-type: none"> <li>• Days 1 - 14: \$0 copay per day</li> <li>• Days 15 - 20: \$50 copay per day</li> <li>• Days 21 - 100: \$100 copay per day</li> </ul>
<p><b>6 Home Health Care</b> (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</p>	<p>\$0 copay</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 copay for each Medicare-covered home health visit.</p>
<p><b>7 Hospice</b></p>	<p>You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.</p>	<p><b>General</b> You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice.</p>

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Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
<b>OUTPATIENT CARE</b>		
<b>8 Doctor Office Visits</b>	20% coinsurance	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 to \$5 copay for each primary care doctor visit for Medicare-covered benefits. \$10 copay for each in-area, network urgent care Medicare-covered visit \$10 copay for each specialist visit for Medicare-covered benefits.</p>
<b>9 Chiropractic Services</b>	<p>Supplemental routine care not covered.</p> <p>20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$10 copay for each Medicare-covered visit \$10 copay for up to 12 supplemental routine visit(s) every year Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>
<b>10 Podiatry Services</b>	<p>Supplemental routine care not covered.</p> <p>20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$10 copay for each Medicare-covered visit \$10 copay for up to 12 supplemental routine visit(s) every year Medicare-covered podiatry benefits are for medically- necessary foot care.</p>

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Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
<b>OUTPATIENT CARE (Continued)</b>		
<b>11 Outpatient Mental Health Care</b>	<p>40% coinsurance for most outpatient mental health services</p> <p>Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center (CMHC). Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>"Partial hospitalization program" is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$30 copay for each Medicare-covered individual therapy visit \$30 copay for each Medicare-covered group therapy visit \$30 copay for each Medicare-covered individual therapy visit with a psychiatrist \$30 copay for each Medicare-covered group therapy visit with a psychiatrist \$100 copay for Medicare-covered partial hospitalization program services</p>
<b>12 Outpatient Substance Abuse Care</b>	20% coinsurance	<p><b>In-Network</b> \$100 copay for Medicare-covered individual visits \$100 copay for Medicare-covered group visits</p>
<b>13 Outpatient Services/Surgery</b>	<p>20% coinsurance for the doctor's services</p> <p>Specified copayment for outpatient hospital facility charges. Copay cannot exceed than Part A inpatient hospital deductible.</p> <p>20% coinsurance for ambulatory surgical center facility services</p>	<p><b>In-Network</b> \$100 copay for each Medicare-covered ambulatory surgical center visit. \$100 copay for each Medicare-covered outpatient hospital facility visit.</p>
<b>14 Ambulance Services</b> (medically necessary ambulance services)	20% coinsurance	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$175 copay for Medicare-covered ambulance benefits.</p> <p>If you are admitted to the hospital, you pay \$0 for Medicare -covered ambulance benefits.</p>

Please call GEMCare Health Plan at (877) 697-2464 for more information about this plan.

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Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
<b>OUTPATIENT CARE (Continued)</b>		
<b>15 Emergency Care</b> (You may go to any emergency room if you reasonably believe you need emergency care.)	20% coinsurance for the doctor's services Specified copayment for outpatient hospital facility emergency services. Emergency services copay cannot exceed Part A inpatient hospital deductible for each service provided by the hospital. You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit. Not covered outside the U.S. except under limited circumstances.	<b>General</b> \$50 copay for Medicare-covered emergency room visits Worldwide coverage. If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit.
<b>16 Urgently Needed Care</b> (This is NOT emergency care and, in most cases, is out of the service area.)	20% coinsurance, or a set copay NOT covered outside the U.S. except under limited circumstances.	<b>General</b> \$10 copay for Medicare-covered urgently needed care visits.
<b>17 Outpatient Rehabilitation Services</b> (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	20% coinsurance	<b>General</b> Authorization rules may apply. <b>In-Network</b> \$10 copay for Medicare-covered Occupational Therapy visits \$10 copay for Medicare-covered Physical and/or Speech and Language Therapy visits.
<b>OUTPATIENT MEDICAL SERVICES AND SUPPLIES</b>		
<b>18 Durable Medical Equipment</b> (includes wheelchairs, oxygen, etc.)	20% coinsurance	<b>General</b> Authorization rules may apply. <b>In-Network</b> 20% of the cost for Medicare-covered items

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Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
<b>OUTPATIENT MEDICAL SERVICES AND SUPPLIES (Continued)</b>		
<b>19 Prosthetic Devices</b> (includes braces, artificial limbs and eyes, etc.)	20% coinsurance	<b>General</b> Authorization rules may apply.  <b>In-Network</b> 20% of the cost for Medicare-covered items
<b>20 Diabetes Programs and Supplies</b>	20% coinsurance for diabetes self-management training 20% coinsurance for diabetes supplies 20% coinsurance for diabetic therapeutic shoes or inserts	<b>General</b> Authorization rules may apply.  <b>In-Network</b> \$0 copay for Diabetes self-management training \$0 copay for Diabetes monitoring supplies \$0 copay for Therapeutic shoes or inserts
<b>21 Diagnostic Tests, X-Rays, Lab Services, and Radiology services</b>	20% coinsurance for diagnostic tests and x-rays \$0 copay for Medicare-covered lab services  Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol. 20% coinsurance for digital rectal exam and other related services.  Covered once a year for all men with Medicare over age 50.	<b>General</b> Authorization rules may apply.  <b>In-Network</b> \$0 copay for Medicare-covered: - lab services - diagnostic procedures and tests 0% of the cost for Medicare-covered X-rays 0% of the cost for Medicare-covered diagnostic radiology services (not including X-rays) 20% of the cost for Medicare-covered therapeutic radiology services

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Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
<b>PREVENTIVE SERVICES</b>		
<b>22 Cardiac and Pulmonary Rehabilitation Services</b>	<p>20% coinsurance Cardiac Rehabilitation services</p> <p>20% coinsurance for Pulmonary Rehabilitation services</p> <p>20% coinsurance for Intensive Cardiac Rehabilitation services</p> <p>This applies to program services provided in a doctor's office. Specified cost sharing for program services provided by hospital outpatient departments.</p>	<p><b>In-Network</b></p> <p>\$10 copay for Medicare-covered Cardiac Rehabilitation Services</p> <p>\$10 copay for Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>\$10 copay for Medicare-covered Pulmonary Rehabilitation Services</p>
<b>23 Preventive Services and Wellness/Education Programs</b>	<p>No coinsurance, copayment or deductible for the following:</p> <ul style="list-style-type: none"> <li>- Abdominal Aortic Aneurysm Screening</li> <li>- Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</li> <li>- Cardiovascular Screening</li> <li>- Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk.</li> <li>- Colorectal Cancer Screening</li> <li>- Diabetes Screening</li> <li>- Influenza Vaccine</li> <li>- Hepatitis B Vaccine for people with Medicare who are at risk</li> <li>- HIV Screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor's visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</li> <li>-Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39.</li> <li>- Medical Nutrition Therapy Services Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services</li> </ul>	<p><b>General</b></p> <p>\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:</p> <ul style="list-style-type: none"> <li>- Abdominal Aortic Aneurysm screening</li> <li>- Bone Mass Measurement</li> <li>- Cardiovascular Screening</li> <li>- Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)</li> <li>- Colorectal Cancer Screening</li> <li>- Diabetes Screening</li> <li>- Influenza Vaccine</li> <li>- Hepatitis B Vaccine</li> <li>- HIV Screening</li> <li>- Breast Cancer Screening (Mammogram)</li> <li>- Medical Nutrition Therapy Services</li> <li>- Personalized Prevention Plan Services (Annual Wellness Visits)</li> <li>- Pneumococcal Vaccine</li> <li>- Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only)</li> <li>- Smoking Cessation (Counseling to stop smoking)</li> <li>- Welcome to Medicare Physical Exam (Initial Preventive Physical Exam)</li> </ul> <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p>

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Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
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### PREVENTIVE SERVICES (Continued)

**Preventive Services and Wellness/Education Programs (continued)**

can be given by a registered dietitian and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease

- Personalized Prevention Plan Services (Annual Wellness Visits)
- Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.
- Prostate Cancer Screening Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50.
- Smoking Cessation (counseling to stop smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.
- Welcome to Medicare Physical Exam (initial preventive physical exam)

When you join Medicare Part B, then you are eligible as follows.

During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months.

**In-Network**

This plan does not cover supplemental education/wellness programs.

**24 Kidney Disease and Conditions**

20% coinsurance for renal dialysis  
20% coinsurance for kidney disease education services

**General**

Authorization rules may apply.

**In-Network**

\$0 copay for renal dialysis  
\$0 copay for kidney disease education services

**25 Outpatient Prescription Drugs**

Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.

**Drugs covered under Medicare Part B**

**General**

20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.

**Drugs covered under Medicare Part D**

**General**

This plan uses a formulary. The plan will send you the formulary. You can also see

Please call GEMCare Health Plan at (877) 697-2464 for more information about this plan.

## SUMMARY OF BENEFITS FOR CONTRACT H5609, PLAN 001

If you have any questions about this plan's benefits or costs, please contact GEMCare Health Plan for details.

### Benefits

### Original Medicare

### GEMCare Medicare Plus (HMO)

#### PREVENTIVE SERVICES (Continued)

#### Outpatient Prescription Drugs (Continued)

the formulary at [www.gemcarehealthplan.com](http://www.gemcarehealthplan.com) on the web.

Different out-of-pocket costs may apply for people who

- have limited incomes,
- live in long term care facilities, or
- have access to Indian/Tribal/Urban (Indian Health Service) providers.

The plan offers national in-network prescription coverage (i.e., this would include 50 states and the District of Columbia). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).

Total yearly drug costs are the total drug costs paid by both you and a Part D plan.

The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.

Some drugs have quantity limits.

Your provider must get prior authorization from GEMCare Medicare Plus (HMO) for certain drugs.

The plan will pay for certain over-the-counter drugs as part of its utilization management program. Some over-the-counter drugs are less expensive than prescription drugs and work just as well. Contact the plan for details.

You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on [Medicare.gov](http://Medicare.gov).

If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

You pay \$0 the first time you fill a prescription for certain drugs. These drugs will be listed as "free first fill" on the plan's website, formulary, printed materials, and on the Medicare Prescription Drug Plan Finder on [Medicare.gov](http://Medicare.gov).

If you request a formulary exception for a drug and GEMCare Medicare Plus (HMO) approves the exception, you will pay Tier 4: Non-Preferred Brand Drugs cost sharing for that drug.

#### **In-Network**

\$0 deductible.

#### **Initial Coverage**

You pay the following until total yearly drug costs reach \$2,930:

## SUMMARY OF BENEFITS FOR CONTRACT H5609, PLAN 001

If you have any questions about this plan's benefits or costs, please contact GEMCare Health Plan for details.

### Benefits

### Original Medicare

### GEMCare Medicare Plus (HMO)

#### PREVENTIVE SERVICES (Continued)

#### Outpatient Prescription Drugs (Continued)

#### *Retail Pharmacy*

##### **Tier 1: Preferred Generic Drugs**

- \$0 copay for a one-month (30-day) supply of drugs in this tier
- \$0 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

##### **Tier 2: Non-Preferred Generic Drugs**

- \$12 copay for a one-month (30-day) supply of drugs in this tier
- \$36 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

##### **Tier 3: Preferred Brand Drugs**

- \$45 copay for a one-month (30-day) supply of drugs in this tier
- \$135 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

##### **Tier 4: Non-Preferred Brand Drugs**

- \$90 copay for a one-month (30-day) supply of drugs in this tier
- \$270 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

##### **Tier 5: Specialty Tier Drugs**

- 33% coinsurance for a one-month (30-day) supply of drugs in this tier
- 33% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

#### *Long Term Care Pharmacy*

##### **Tier 1: Preferred Generic Drugs**

- \$0 copay for a one-month (31-day) supply of drugs in this tier

##### **Tier 2: Non-Preferred Generic Drugs**

- \$12 copay for a one-month (31-day) supply of drugs in this tier

## SUMMARY OF BENEFITS FOR CONTRACT H5609, PLAN 001

If you have any questions about this plan's benefits or costs, please contact GEMCare Health Plan for details.

Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
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### PREVENTIVE SERVICES (Continued)

**Outpatient Prescription Drugs (Continued)**

**Tier 3: Preferred Brand Drugs**

- \$45 copay for a one-month (31-day) supply of drugs in this tier

**Tier 4: Non-preferred Brand Drugs**

- \$90 copay for a one-month (31-day) supply of drugs in this tier

**Tier 5: Specialty Tier Drugs**

- 33% coinsurance for a one-month (31-day) supply of drugs in this tier

**Mail Order**

**Tier 1: Preferred Generic Drugs**

- \$0 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

**Tier 2: Non-Preferred Generic Drugs**

- \$36 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

**Tier 3: Preferred Brand Drugs**

- \$135 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

**Tier 4: Non-Preferred Brand Drugs**

- \$270 copay for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

**Tier 5: Specialty Tier Drugs**

- 33% coinsurance for a three-month (90-day) supply of drugs in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

**Additional Coverage Gap**

The plan covers some formulary generics (10%-64% of formulary generic drugs) through the coverage gap.

You pay the following:

**Retail Pharmacy**

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

# SUMMARY OF BENEFITS FOR CONTRACT H5609, PLAN 001

If you have any questions about this plan's benefits or costs, please contact GEMCare Health Plan for details.

## Benefits

## Original Medicare

## GEMCare Medicare Plus (HMO)

### PREVENTIVE SERVICES (Continued)

#### Outpatient Prescription Drugs (Continued)

#### Tier 1: Preferred Generic Drugs

- \$0 copay for a one-month (30-day) supply of all drugs covered in this tier
- \$0 copay for a three-month (90-day) supply of all drugs covered in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

#### *Long Term Care Pharmacy*

#### Tier 1: Preferred Generic Drugs

- \$0 copay for a one-month (31-day) supply of all drugs covered in this tier

#### *Mail Order*

#### Tier 1: Preferred Generic Drugs

- \$0 copay for a three-month (90-day) supply of all drugs covered in this tier

Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.

After your total yearly drug costs reach \$2,930, you receive limited coverage by the plan on certain drugs. You will also receive a discount on brand name drugs and generally pay no more than 86% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$4,700.

#### *Catastrophic Coverage*

After your yearly out-of-pocket drug costs reach \$4,700, you pay the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

#### *Out-of-Network*

Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from GEMCare Medicare Plus (HMO).

#### **Out-of-Network Initial Coverage**

You will be reimbursed up to the plan's cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,930:

#### **Tier 1: Preferred Generic Drugs**

- \$0 copay for a one-month (30-day) supply of drugs in this tier

## SUMMARY OF BENEFITS FOR CONTRACT H5609, PLAN 001

If you have any questions about this plan's benefits or costs, please contact GEMCare Health Plan for details.

### Benefits

### Original Medicare

### GEMCare Medicare Plus (HMO)

#### PREVENTIVE SERVICES (Continued)

#### Outpatient Prescription Drugs (Continued)

#### Tier 2: Non-Preferred Generic Drugs

- \$12 copay for a one-month (30-day) supply of drugs in this tier

#### Tier 3: Preferred Brand Drugs

- \$45 copay for a one-month (30-day) supply of drugs in this tier

#### Tier 4: Non-Preferred Brand Drugs

- \$90 copay for a one-month (30-day) supply of drugs in this tier

#### Tier 5: Specialty Tier Drugs

- 33% coinsurance for a one-month (30-day) supply of drugs in this tier

You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.

#### *Additional Out-of-Network Coverage Gap*

You will be reimbursed for these drugs purchased out-of-network up to the plan's cost of the drug minus the following:

#### Tier 1: Preferred Generic Drugs

- \$0 copay for a one-month (30-day) supply of all drugs covered in this tier

#### Tier 2: Non-Preferred Generic Drugs

You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,700.

#### Tier 3: Preferred Brand Drugs

You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,700.

#### Tier 4: Non-Preferred Brand Drugs

You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,700.

## SUMMARY OF BENEFITS FOR CONTRACT H5609, PLAN 001

If you have any questions about this plan's benefits or costs, please contact GEMCare Health Plan for details.

Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
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### PREVENTIVE SERVICES (Continued)

**Outpatient Prescription Drugs (Continued)**

**Tier 5: Specialty Tier Drugs**

You will be reimbursed up to 14% of the plan allowable cost for generic drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly drug costs reach \$4,700.

You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.

**Out-Of-Network Catastrophic Coverage**

After your yearly out-of-pocket drug costs reach \$4,700, you will be reimbursed for drugs purchased out-of-network up to the plan's cost of the drug minus your cost share, which is the greater of:

- 5% coinsurance, or
- \$2.60 copay for generic (including brand drugs treated as generic) and a \$6.50 copay for all other drugs.

You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.

**26 Dental Services**

Preventive dental services (such as cleaning) not covered.

**In-Network**

\$0 copay for Medicare-covered dental benefits.

In general, preventive dental benefits (such as cleaning) not covered.

**27 Hearing Services**

Supplemental routine hearing exams and hearing aids not covered.

20% coinsurance for diagnostic hearing exams.

**General**

Authorization rules may apply.

**In-Network**

Hearing aids not covered.

- \$10 copay for Medicare-covered diagnostic hearing exams
- \$10 copay for up to 1 supplemental routine hearing exam(s) every year

## SUMMARY OF BENEFITS FOR CONTRACT H5609, PLAN 001

If you have any questions about this plan's benefits or costs, please contact GEMCare Health Plan for details.

Benefits	Original Medicare	GEMCare Medicare Plus (HMO)
<b>PREVENTIVE SERVICES (Continued)</b>		
<b>28 Vision Services</b>	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Supplemental routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 copay for</p> <ul style="list-style-type: none"> <li>- one pair of eyeglasses or contact lenses after cataract surgery</li> <li>- up to 1 pair(s) of glasses every two years</li> <li>- up to 1 pair(s) of contacts every two years</li> <li>- \$0 to \$10 copay for exams to diagnose and treat diseases and conditions of the eye.</li> <li>- \$20 copay for supplemental routine eye exams</li> </ul> <p>\$75 plan coverage limit for eye wear every two years.</p>
<b>Over-the-Counter Items</b>	Not covered.	<p><b>General</b> The plan does not cover Over-the-Counter items.</p>
<b>Transportation</b>	Not covered.	<p><b>In-Network</b> This plan does not cover supplemental routine transportation.</p>
<b>(Routine) Acupuncture</b>	Not covered.	<p><b>In-Network</b> This plan does not cover Acupuncture.</p>

## Section 3

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This portion of the summary of benefits will outline in more detail how routine items (not covered under original Medicare) will work. If you have additional questions, you should contact GEMCare Medicare Plus (HMO)'s Members Services at: 1-877-697-2464 (toll free), 661-716-8800 (local) or 1-888-833-9312 (TTY).

### **CHIROPRACTIC BENEFITS:**

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GEMCare Medicare Plus (HMO) offers a routine chiropractic benefit. This benefit is in addition to the Medicare covered chiropractic benefits. For a list of routine chiropractic providers, please see the provider directory.

#### **What is medically necessary chiropractic care?**

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Medically necessary chiropractic services are those services or supplies that are needed for the diagnosis or treatment of your medical condition, meet the standards of good medical practice, and are not mainly for the convenience of you or your doctor. Medically necessary chiropractic services are referred by your primary care physician to the medical group for authorization.

#### **What is "routine chiropractic care?"**

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Routine chiropractic care is for services that are not medically necessary for the treatment of a clinical condition or problem. Routine services are provided at the request of the patient and are not referred by a primary or specialty care physician.

#### **What is covered under "routine chiropractic care?"**

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Twelve (12) routine chiropractic visits per calendar year will be covered. There will be a \$10 co-payment for each routine visit.

#### **How do you access "routine chiropractic care?"**

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GEMCare Health Plan contracts with a network of chiropractors for "routine" care services. An authorization is not needed from the medical group for routine chiropractic care.

#### **What is not covered under "routine chiropractic care?"**

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The following services are not covered under the routine chiropractic benefit, but may be covered under your medical benefits with a referral from your primary care physician:

1. Medically necessary chiropractic services;
2. Any treatment for a condition deemed medically necessary, arising out of a work injury, or covered by medical or liability insurance;
3. Routine x-rays; and
4. Diagnostic scanning and testing, MRI, CT scan, or other scanning tests.

#### **What services are never covered under "routine chiropractic care?"**

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1. Thermography;
2. Acupuncture;
3. Services related to any kind of rehabilitation;
4. Hypnotherapy, behavioral training, sleep therapy, weight loss programs, educational programs, non-medical self-help or self-care programs, or exercise training;
5. Air conditioners, air purifiers, therapeutic mattress supplies, any therapeutic devices and appliances;
6. Vitamins, minerals, supplements or similar products; and
7. Anesthesia, manipulation under anesthesia, hospitalization, or other related services.

## **PODIATRY BENEFITS:**

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GEMCare Medicare Plus (HMO) offers a routine podiatry benefit. This benefit is in addition to the Medicare covered podiatry benefits.

### **What is “routine podiatry care?”**

Routine podiatry foot care is defined as any treatment for corns, calluses, nail trimming, warts, and hygienic measures of the foot. These services are not normally covered by Medicare. GEMCare Health Plan offers this care to patients with specified medical conditions in an effort to prevent disability and discomfort of our members..

### **Are there any limitations to “routine foot care?”**

Routine podiatry/foot care is limited to members with the specified conditions listed below. A maximum of 12 podiatry visits per calendar year is allowed. There is a \$10 copayment for each visit.

### **How do you access “routine foot care?”**

Routine podiatry/foot care for those members with specified conditions is coordinated and arranged by your primary care physician (PCP). If your PCP does not perform routine podiatry services, a referral must be submitted for you to obtain services under this benefit.

### **How do I know if “routine foot care” for specified conditions applies to me?**

Referral to a podiatrist for “routine” foot care is allowed only if you have one or more of the following conditions and it is documented in your medical record:

1. Neuropathy of the legs causing numbness, tingling, lack of feeling, or pain in the foot;
2. Vascular disease of the legs causing blockage with poor circulation and blood supply to the legs and feet;
3. Documented “sugar” diabetes;
4. “Bad vein” circulation (chronic phlebitis) with episodes of leg pain, swelling and inflammation;

5. Foot ulcers, wounds, or infections that are slow to heal; and,
6. Any other disorder that prevents you from being able to take care of your feet (such as crippling arthritis or blindness). This allows services to be provided to members who cannot give themselves routine foot care.

### **What if the conditions noted above do not apply to me?**

Foot care for all other conditions and problems of the foot that are not considered routine yet are necessary should be referred to podiatry by your primary care physician as a “medically necessary” service. This means the condition requires diagnosis and treatment by a specialist, meets the standards of good medical practice, and is not provided for the convenience of you or your doctor.

# COMPREHENSIVE CARE CENTER

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## WHAT IS THE COMPREHENSIVE CARE CENTER?

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The Comprehensive Care Center (CCC) is a voluntary quality program offered through GEMCare Health Plan. The CCC was developed to improve care and enhance quality of life for members with chronic medical conditions.

Participants in the program will receive care from a coordinated team. These individuals will work with the primary care doctor to develop a comprehensive plan that addresses your specific needs.

## HOW IT WORKS:

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### Comprehensive Review:

A comprehensive review of the individual's medical problems and health history is conducted.

### Medical Overview:

Medications are reviewed as well as interactive discussions related to the purpose of each medication, directions about how and when to take the medication to maximize benefit and minimize side effects and safety risks. The medication review includes information on cost-saving alternatives, if available.

### Individual Care Plan:

An individualized care plan is created

### Regular Follow-Up:

Individuals will receive follow-up visits either by the care team or the member's primary physician.

- Would more time be needed with the individual and medical team to better understand directions, medication options and other information?
- Would it be beneficial to have involvement from a nurse case manager, social worker, pharmacist and other providers working together with the primary physician to develop and implement a comprehensive plan for care?

## CCC TEAM MEMBERS INCLUDE:

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- Physician
- Nurse practitioner
- Nurse case manager
- Pharmacist
- Health educator
- Social worker
- Palliative care nurse

## HOW WOULD AN INDIVIDUAL QUALIFY AS A CANDIDATE?

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The primary care provider would refer an individual to the CCC for a qualifying appointment to assess if they would be a good candidate for the program. Main items that will be considered are:

- Is there a complicated medical condition with specialized care that is not typically available at the doctor's office?



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