Alignment Health Plan®

2027 SUMMARY OF BENEFITS

Alignment Health Platinum 012 (HMO)
Alignment Health Smart 013 (HMO)

Cabarrus
Gaston
Mecklenburg
Rowan

This is a summary of drug and health services benefits covered by Alignment Health Plan for January 1, 2027 - December 31, 2027.

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PREMIUMS AND BENEFITS	Alignment Health Platinum 012 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties	Alignment Health Smart 013 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties
Monthly Plan Premium • Part C & Part D	**$0.00**	**$0.00**
Part B Premium Rebate	Not covered	**$175.00**
Deductible	**$0.00**	**$0.00**
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	**$3,500.00**	**$6,500.00**
Inpatient Hospital [1]	**$275.00** per day, days 1-5 **$0.00** per day, days 6-90 (unlimited days per admission)	**$400.00** per day, days 1-5 **$0.00** per day, days 6-90 (unlimited days per admission)
Outpatient Hospital [1] • Hospital Services	**$250.00**	**$300.00**
• Observation Services	**$0.00**	**$0.00**
Ambulatory Surgical Center [1]	**$200.00**	**$200.00**
Doctor Visits • Primary	**$0.00**	**$0.00**
• Specialists	**$15.00**	**$30.00**
Preventive Care (e.g., flu vaccine, diabetic screenings)	**$0.00**	**$0.00**
Emergency Care	**$150.00** (waived if admitted within 24 hours)	**$130.00** (waived if admitted within 24 hours)
Urgently Needed Services	**$0.00**	**$30.00** (not waived if admitted)
Outpatient Diagnostic [1] • Procedures, tests, lab services	**$0.00**	**$0.00**
• X-Ray	**$0.00**	**$0.00**
• Diagnostic	**$0.00**	**$0.00**

PREMIUMS AND BENEFITS	Alignment Health Platinum 012 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties	Alignment Health Smart 013 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties
• Therapeutic radiology services (such as radiation treatment for cancer)	**20%** coinsurance	**20%** coinsurance
Hearing Services		
• Routine hearing exam	**$0.00** Medicare-covered benefits and 1 exam/fitting/ evaluation every year	**$0.00** Medicare-covered benefits and 1 exam/fitting/ evaluation every year
• Hearing aids	**$195.00** - **$1,750.00** copay per hearing aid, 2 hearing aids every year	Not covered
Dental Services [1]	**$0.00** for Medicare-covered services	**$0.00** for Medicare-covered services
Diagnostic and preventive:		
• Exam & Cleaning	**$0.00** for 1 every six months	**$0.00** for 1 every six months
• Fluoride treatment	**$0.00** for 1 every six months	**$0.00** for 1 every six months
• X-Ray	**$0.00** for 1 every three years	**$0.00** for 1 every three years
Comprehensive:		Not covered
• Restorative	**$0.00**	
• Endodontics	**$0.00**	
• Periodontics	**$0.00**	
• Removable Prosthodontics	**$0.00**	
• Fixed Prosthodontics	**$0.00**	
• Oral and Maxillofacial Surgery	**$0.00**	
	$3,000.00 coverage limit every year for preventive and comprehensive combined	
Vision Services		
• Routine exam	**$0.00** Medicare-covered eye exams/1 routine eye exam every year	**$0.00** Medicare-covered eye exams/1 routine eye exam every year
• Eyewear	**$300.00** coverage limit for glasses/contacts every year	**$100.00** coverage limit for glasses/contacts every two years

PREMIUMS AND BENEFITS	Alignment Health Platinum 012 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties	Alignment Health Smart 013 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties
Mental Health Services [1]		
• Inpatient hospital	**$200.00** per day, days 1-6 **$0.00** per day, days 7-90 **$0.00** for 40 additional day limit **$0.00** for 60 "lifetime reserve days"	**$250.00** per day, days 1-10 **$0.00** per day, days 11-90 **$0.00** for 40 additional day limit **$0.00** for 60 "lifetime reserve days"
• Mental health specialty (individual and group)	**$35.00**	**$20.00**
• Psychiatric services (individual and group)	**$35.00**	**$20.00**
Skilled Nursing Facility [1]	**$20.00** per day, days 1-20 **$178.00** per day, days 21-100	**$10.00** per day, days 1-20 **$100.00** per day, days 21-100 (no prior hospital stay required)
Physical and Speech Therapy [1]	**$10.00**	**$0.00**
Ground and Air Ambulance Services [1]	**$225.00** (not waived if admitted)	**$225.00** (not waived if admitted)
Transportation [1]	**$0.00** 20 one-way trips to plan approved locations every year (within a 30-mile radius)	Not covered
Medicare Part B Drugs [1]	**0%** - **20%** coinsurance	**0%** - **20%** coinsurance

Outpatient Prescription Drugs		
ALIGNMENT HEALTH PLATINUM 012 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties		
Part D Deductible	**$225.00** for Tier 3, Tier 4, and Tier 5	
Part D Out of Pocket Threshold	**$2,400.00**	
Initial Coverage	Retail 30-day supply	Mail-order 100-day supply
Tier 1 (Preferred Generic Drugs):	**$0.00**	**$0.00**
Tier 2 (Generic Drugs):	**$0.00**	**$0.00**
Tier 3 (Preferred Brand Drugs):	**$45.00**	**$135.00**
Tier 4 (Non-Preferred Drugs):	**40%** coinsurance	**40%** coinsurance
Tier 5 (Specialty Tier):	**30%** coinsurance	Not covered
Tier 6 (Select Care Drugs):	**$5.00**	**$0.00**

ALIGNMENT HEALTH SMART 013 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties		
Part D Deductible	**$700.00** for Tier 4 and Tier 5	
Part D Out of Pocket Threshold	**$2,400.00**	
Initial Coverage	Retail 30-day supply	Mail-order 100-day supply
Tier 1 (Preferred Generic Drugs):	**$0.00**	**$0.00**
Tier 2 (Generic Drugs):	**$3.00**	**$9.00**
Tier 3 (Preferred Brand Drugs):	**$45.00**	**$135.00**
Tier 4 (Non-Preferred Drugs):	**40%** coinsurance	**40%** coinsurance
Tier 5 (Specialty Tier):	**25%** coinsurance	Not covered
Tier 6 (Select Care Drugs):	**$5.00**	**$0.00**

UNDERSTANDING YOUR DRUG COVERAGE	Alignment Health Platinum 012 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties	Alignment Health Smart 013 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties
Cost-Sharing	May vary depending on the pharmacy you choose and the payment stage of the Part D benefit you are in. If you reside in a long-term care facility, you will pay the same cost-sharing amount for a 31-day supply as you would for a 30-day supply at an in-network retail pharmacy.	
Catastrophic Coverage	After your yearly out-of-pocket drug costs reach **$2,400.00**, you pay **$0.00** for plan-covered Part D drugs for the remainder of the year. For plans with excluded drug coverage under our enhanced benefit, you pay the same copayment as you did in the Initial Coverage Stage.	
Bonus Drugs	Additional coverage of certain drugs that are not typically covered under Part D such as generic Viagra, and select drugs within the categories of prescription vitamins, hair loss, and cough and cold products. For a complete list of covered drugs and coverage details, please refer to the Drug List (Formulary).	
Insulin	You won't pay more than **$35.00** 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.	
Vaccines	Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible.	

EXTRA BENEFITS YOU GET WITH ALIGNMENT HEALTH PLAN	Alignment Health Platinum 012 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties	Alignment Health Smart 013 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties
ACCESS On-Demand Concierge Card Provides access to OTC benefits and Healthy Rewards	Included	Included
Complete Package [1, 2]		
Monthly Premium	Not covered	**$64.90**
Coverage		
• Diagnostic	Not covered	**0%** coinsurance
• Restorative		**50%** coinsurance
• Endodontics	Not covered	**50%** coinsurance
• Periodontics	Not covered	**0%-50%** coinsurance
• Removable Prosthodontics	Not covered	**50%** coinsurance
• Fixed Prosthodontics	Not covered	**50%** coinsurance
• Oral and Maxillofacial Surgery		**50%** coinsurance **$1,500.00** coverage limit per year
Additional Coverage		
• Care Anywhere for Qualified Members		**$0.00**
• Hearing Aid Coverage		**$195.00** - **$1,750.00** copay per hearing aid, 2 hearing aids every year
• Personalized Emergency Response System (PERS)		**$0.00**
• Transportation		24 one-way trips every year to plan approved locations (within 30-mile radius)
• Worldwide Emergency Coverage		Additional **$75,000.00** coverage limit every year
Fitness (membership(s) at participating fitness centers)	**$0.00**	**$0.00**
Personalized Health Risk Screening	**$75.00** 1 screening every two years	Not covered

EXTRA BENEFITS YOU GET WITH ALIGNMENT HEALTH PLAN	Alignment Health Platinum 012 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties	Alignment Health Smart 013 (HMO) Cabarrus, Gaston, Mecklenburg, and Rowan counties
Chiropractic Services [1]	**$0.00** Medicare-covered	**$0.00** Medicare-covered
Acupuncture [1]	**$0.00** Medicare-covered	**$0.00** Medicare-covered
Podiatry Services [1]	**$0.00** Medicare-covered **$0.00** for 12 routine visits every year	**$30.00** Medicare-covered
Over-the-Counter (OTC)	**$20.00** spending allowance every month (no rollover)	Not covered
Telehealth	**$0.00** for primary care provider services **$20.00** for mental health specialty and psychiatric services	**$0.00** for primary care provider services **$20.00** for mental health specialty and psychiatric services
Worldwide Emergency/ Urgent Care	**$0.00** **$25,000.00** coverage limit every year	**$0.00** **$25,000.00** coverage limit every year
Durable Medical Equipment (DME) [1]	**20%** coinsurance	**20%** coinsurance
Re-admission and Chronic Meals	**$0.00** for 28 meals over 14 days, twice per year	Not covered
Extra Benefits for those with Qualifying Condition (SSBCI) Special supplemental benefits for the chronically ill (SSBCI)-qualifying chronic conditions include congestive heart failure (CHF), chronic lung disorders, dementia, diabetes, and stroke. Other chronic conditions may apply. Medical records will be used to establish the member qualification. The benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify because other eligibility and coverage criteria also apply.		
Pet Services For members who have hospital procedures or emergencies and need pet care while they are away.	**$0.00** 7 boarding days or 14 walks every year	**$0.00** 7 boarding days or 14 walks every year
Pest Control Annual pest eradication for covered pests to ensure the health, welfare, and safety of members.	**$0.00** **$500.00** coverage limit for 1 service every year	**$0.00** **$500.00** coverage limit for 1 service every year

Understanding Your Plan	
Who Can Join?	**You must be enrolled in Medicare Part A and Part B and live in one of the counties listed on the cover of this booklet.**
Alignment Health Plan Members	**1-866-634-2247 (TTY 711)**
Prospective Members	**1-888-979-2247 (TTY 711)**
Hours of Operation	**October 1 – March 31:** Seven days a week from 8:00 a.m. to 8:00 p.m. except Thanksgiving and Christmas Day **April 1 – September 30:** Monday through Friday (except holidays) from 8:00 a.m. to 8:00 p.m.
Website	alignmenthealthplan.com

Alignment Health Plan offers access to a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for the services. 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).

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits. To learn more about coverage and costs of Original Medicare, look at the "Medicare & You" handbook. You can view it online at medicare.gov or request a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. This information is not a complete description of benefits. For complete details, including limitations and exclusions, please refer to the Evidence of Coverage (EOC) or call 1-866-634-2247 (TTY 711) 24 hours a day, 7 days a week.

Services notated with a "1" may require prior authorization. Services notated with a "2" may require a referral from your doctor. For more information on the pharmacy-specific copays, please call Alignment Health Plan Member Services Department at the phone number in this document or access your Evidence of Coverage at alignmenthealthplan.com.

This document is also available in other languages and formats.

Alignment Health Plan is an HMO, HMO POS, HMO C-SNP, HMO D-SNP and PPO plan with a Medicare contract and a contract with the California, Nevada, North Carolina, and Texas Medicaid programs. Enrollment in Alignment Health Plan depends on contract renewal. Alignment Health Plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
