2027 Summary of Benefits

Longevity Health Plan (PPO I-SNP)

H9942, Plan 002

This is a summary of drug and health services covered by Longevity Health Plan (PPO I-SNP) January 1, 2027 - December 31, 2027.

Longevity Health Plan (PPO I-SNP) is a Medicare Advantage PPO Plan (PPO stands for Preferred Provider Organization) with a Medicare contract. Enrollment in the Plan depends on contract renewal.

This information is not a complete description of benefits. Call 1-888-332-5938, 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 www.longevityhealthplan.com, or call Member Services and request the *Evidence of Coverage*.

To Reach Our Member Services Representatives:

- Toll Free 1-888-332-5938, 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 Longevity Health Plan (PPO I-SNP), you must:

- be entitled to Medicare Part A,
- -- *and* -- be enrolled in Medicare Part B,
- -- *and* -- live in our service area,
  -- *and* -- reside in or expect to reside in one of our participating nursing facilities for greater than 90 days. The plan's *Provider Directory* has a list of participating nursing facilities. You can access this list on our website www.longevityhealthplan.com or call Member Services and ask us to send you a list.

Our service area includes these counties in New Jersey: Atlantic, Bergen, Burlington, Camden, Cape May, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union, Warren.

Longevity Health Plan (PPO I-SNP) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at www.longevityhealthplan.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.

Benefits, premium, deductible, and/or copayments/coinsurance may change on January 1 of each year.

This document is available for free in Spanish.

Este documento está disponible gratis en español.

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

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Premiums and Benefits	Longevity Health Plan (PPO I-SNP)
Monthly plan premium	$172 You must continue to pay your Medicare Part B premium.
Deductible	$0 Part B Deductible
Maximum out-of-pocket amount(does not include Part D Prescription drugs)	$10,750 Combined In and Out-of-network $4,500 In-network
Inpatient Hospital coverage, Including inpatient Mental Health	$1,300 copayment per stay *Prior Authorization may be required.*
Outpatient Hospital coverage	20% coinsurance *Prior authorization is required.*
Ambulatory Surgical Center (ACS) Services	20% coinsurance *Prior authorization is required.*
Doctor Visits Primary Care Providers Specialists	 $0 copayment $0 copayment when services rendered in a Nursing Facility. 20% coinsurance when services rendered outside of Nursing Facility.
Preventive Care	You pay nothing.
Emergency care	$0 copayment

Premiums and Benefits	Longevity Health Plan (PPO I-SNP)
Urgently needed services	$0 copayment
Diagnostic Services/Labs/ Imaging Diagnostic tests and procedures Lab services Diagnostic radiology services(e.g., MRI, CAT Scan) Outpatient X-rays	 20% coinsurance $0 copayment 20% coinsurance 20% coinsurance *Prior Authorization is required for some services.*
Hearing services Hearing exam *Supplemental Benefit* Routine hearing exam, fitting and evaluation for hearing aids Hearing aids	 20% coinsurance of the cost for Medicare-covered hearing services. $0 copayment for 1 routine hearing exam, fitting and evaluation for hearing aids every year. Up to a $2,000 credit for both ears combined every two years for hearing aids. *Prior authorization is required for hearing aids only.*
Dental services Medicare-covered dental	20% coinsurance for each Medicare-covered service. *Prior Authorization is required.*
Vision care Yearly eye exam for diabetic retinopathy *Supplemental Benefit* Routine eye exam Eyeglasses, lenses, frames, contacts	20% coinsurance for Medicare-covered services. You pay a $0 copayment for 1 routine eye exam visit every year. Up to $300 combined credit every two years for all additional eyewear.

Premiums and Benefits	Longevity Health Plan (PPO I-SNP)
Mental Health Services Outpatient group therapy visit Outpatient individual therapy visit	20% coinsurance *Prior authorization is only required for psychological testing services and counseling.*
Skilled Nursing Facility (SNF) care	$0 copayment for each Medicare-covered skilled nursing facility stay.
Physical Therapy	You pay nothing
Ambulance services Ground or Air Ambulance	20% coinsurance *Prior authorization is required for non-emergency Medicare covered services.*
Transportation	$0 copayment Routine transportation for up to 8 one-way trips every year. A trip is considered one-way transportation by taxi, bus/subway, van, or medical transport to a plan approved health-related location. $0 copayment Enhanced transportation to allow greater access to meet physical and mental health related needs, limit of 16 one-way trips with shared limit between non-emergent medical transportation and non-medical transportation.
Medicare Part B Prescription drugs	20% coinsurance for Chemotherapy drugs or Other Part B drugs *For chemotherapy, the initial drug approval only is required. Prior authorization is required for some medications.*

Longevity Health Plan (PPO I-SNP)		
Outpatient Prescription Drugs		
	Standard retail cost-sharing (In-network) (Up to a 30-day supply)	**Long-term care (LTC) cost-sharing** (Up to a 31-day supply)
Deductible Stage	During this stage, you pay the full cost of our brand name drugs up to $700.	
Initial Coverage Stage	25% coinsurance	25% coinsurance
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $2,400, you pay nothing.	

Cost-sharing may differ based on point-of-service (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 (31-day supply).

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you. 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.

Supplemental Benefits	
Music Therapy	$0 copayment Therapeutic Music sessions up to 36 group sessions per year administered by a Certified Music Therapist or using certified music therapist designed curriculum and a facilitator.
Over-the-Counter Benefits (OTC) *Supplemental Benefit* Over-the-counter benefit	Up to $100 per quarter. Amounts do not accumulate from quarter to quarter. OTC benefit may be used to purchase products from the Longevity OTC catalog.
Special Supplemental Benefits for the Chronically Ill (SSBCI)	$0 copayment A maximum of **$500** per quarter. Life Enrichment products, Hygiene products, and Companion Services are funded through a combined quarterly benefit allowance. **Referral is required**