2027

Summary of Benefits

ASTIVA HEALTH C-SNP WOW (HMO) 008

SERVICING

LOS ANGELES | ORANGE | RIVERSIDE
SAN BERNARDINO | SAN DIEGO

JANUARY 1, 2027 - DECEMBER 31, 2027

2027

IMPORTANT PLAN INFORMATION

Astiva Health C-SNP WOW (HMO) 008 is an HMO plan with a Medicare contract. Enrollment in Astiva Health depends on contract renewal.
You must continue to pay your Medicare Part B premium.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage" by calling our Member Services Department at the phone number listed in this document or online at www.astivahealth.com.

To join **Astiva Health C-SNP WOW (HMO) 008**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in California: Los Angeles, Orange, Riverside, San Bernardino, and San Diego.

Except in emergency situations, if you use providers outside of our network, you maybe responsible for payment in full.

For coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

The information listed is not a complete description of benefits. Please refer to the Evidence of Coverage for details. Astiva Health is an HMO with a Medicare contract. Enrollment in Astiva Health depends on contract renewal. Some benefits mentioned are part of special supplemental benefits for the chronically ill (SSBCI). To be eligible, you must have diabetes, chronic heart failure, cardiovascular disorders, chronic kidney disease, or chronic lung disease. Having a listed condition does not guarantee benefits. Coverage depends on being a chronically ill enrollee and meeting plan coverage criteria. Current members: call 1-866-688-9021 (TTY: 711) to speak to our Member Services. The hours of operation are 8:00AM to 8:00PM, Monday to Sunday, between October 1 to March 31, and 8:00AM to 8:00PM, Monday to Friday, between April 1 to September 30.

astiva HEALTH

PREMIUMS & BENEFITS	C-SNP WOW (HMO) 008 Those with Full Medicaid pay $0	WHAT YOU SHOULD KNOW
Maximum Out-of-Pocket (MOOP)	**$9,250** per year	You pay at most $9,250 per year for Medicare-covered services, including copays and coinsurance. Part D cost-sharing does not count towards this amount.
Monthly Plan Premium	**$0**	
Annual Plan Deductible	**$0**	This plan does not have an In-Network deductible.
BENEFIT DETAILS		
Primary Care Physician Office Visit	**$0**	
Specialist Office Visit	**20%**	Prior authorization rules apply.
Urgently Needed Services	**20%**	You pay a maximum of $40 per visit.
Preventive Services	**$0**	There is no coinsurance, copayment or deductible for all Original Medicare preventive services. No authorization required.
Skilled Nursing Facility (SNF)	**$0** Days 1-20 | **$221** Days 21-100	Prior authorization rules apply.
Home Health Services	**$0**	Prior authorization rules apply.
Physical Therapy	**$0**	Prior authorization rules apply.
Podiatry Services	**20%**	Prior authorization rules apply.
Ambulatory Surgery Center (ASC)	**$0**	Prior authorization rules apply.
Outpatient Diagnostic Services • Lab Services • Diagnostic Procedures/Tests • Outpatient X-ray Services • Therapeutic Radiological Services • Diagnostic Radiological Services	 **$0** **20%** **20%** **20%** **$0**	Prior authorization rules apply.
Durable Medical Equipment (DME)	**0% - 20%**	Prior authorization rules apply. You pay 0% coinsurance for DME that costs less than or equal to $99 and 20% coinsurance for DME that costs more than $99.

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Mental Health Specialty Services • Individual Sessions • Group Sessions	 **$0** **$0**	Prior authorization rules apply.
Psychiatric Services • Individual Sessions • Group Sessions	 **20%** **20%**	Prior authorization rules apply.
Medicare Part B Drugs	**0% - 20%**	Prior authorization rules apply.
Medicare Part B Insulin Drugs	**0% - 20%**	You pay a maximum of $35 per month.
Medicare Part B Chemotherapy & Radiation Drugs	**0% - 20%**	Prior authorization rules apply.

HOSPITAL & EMERGENCY CARE

Inpatient Hospital – Acute	You will pay the 2027 Original Medicare Rate	Prior authorization rules apply.
Inpatient Hospital – Psychiatric	You will pay the 2027 Original Medicare Rate	Prior authorization rules apply.
Outpatient Hospital Services	**20%**	Prior authorization rules apply.
Hospital Observation Services	**20%**	Prior authorization rules apply.
Emergency Room (ER)	**20%**	You pay a maximum of $115 per visit. Coinsurance for Medicare-covered benefits waived if admitted to hospital.
Ambulance Services – Ground	**20%**	

SUPPLEMENTAL BENEFITS BEYOND ORIGINAL MEDICARE	C-SNP WOW (HMO) 008	WHAT YOU SHOULD KNOW
Vision Services • Routine Eye Exams • Eyewear	 **$0** | One visit each year **$300** for glasses or **$150** for contact lenses every two years	You must use a provider in the VSP Vision Care network.
Hearing Services • Routine Hearing Exams • Prescription Hearing Aids	 **$0** | One visit each year **$1,500** per year ($750 per ear, per year maximum)	Prior authorization rules apply.
Dental Services	**$3,000** annually | **$1,500** semiannually (Rollover)	Prior authorization rules apply. You must use a provider in the Astiva Health Dental Network.
Worldwide Emergency Coverage	**$100,000** per year	

SUPPLEMENTAL BENEFITS BEYOND ORIGINAL MEDICARE	C-SNP WOW (HMO) 008	WHAT YOU SHOULD KNOW
Transportation Services (Non-Emergency)	**46 one-way trips** per year	The transportation benefit may be used only for medically related purposes. Trips may be combined.
FLEX Benefit Allowance	**$4,020** per year | **$335** per month	This benefit allowance will be loaded into the Astiva Health WEX Card.
• Grocery | Over-the-Counter (OTC)	**$3,180** per year | **$265** per month (Rollover)	
• Fitness | Extra Dental | Eyewear	**$840** per year | **$70** per month (Rollover)	
Acupuncture & Eastern Wellness Includes: Therapeutic Massage | Cupping | Moxa | Tuina | Gua Sha | Med-X | Reflexology	**72 sessions** per year | **18 sessions** per quarter (Rollover)	You must use a provider in the Astiva Health Acupuncture Network. Each session is 15 minutes in duration, and up to two sessions (30 minutes) per day are allowed.
Personal Emergency Response System (PERS)	**$0** | One device per year	Prior authorization rules apply.
Post-discharge Meals Benefits	**$600** per year Allowance per meal is $20	The meal benefit covers 2 meals per day for up to 5 consecutive days for each hospital admission. Covers up to 30 meals per year. Meals must be received immediately after surgery or an inpatient hospitalization.

PART D PRESCRIPTION DRUG COVERAGE

Part D Deductible	**$500**	Applies to Tiers 3, 4, 5
Part D Annual Out-of-Pocket cost threshold	**$2,400**	
Initial Coverage	**Standard Retail** (30-day | 60-day | 90-day supply)	**Standard Mail Order** (30-day | 60-day | 90-day supply)
Tier 1: **Preferred Generic**	**$0 | $0 | $0**	**$0 | $0 | $0**
Tier 2: **Generic**	**$0 | $0 | $0**	**$0 | $0 | $0**
Tier 3: **Preferred Brand Name**	**$20 | $40 | $50**	**$20 | $40 | $40**
Tier 4: **Non-Preferred Brand Name**	**42%** (30-day supply)	Not covered
Tier 5: **Specialty**	**28%** (30-day supply)	Not covered
Tier 6: **Select Care**	**$0 | $0 | $0**	**$0 | $0 | $0**

Members who qualify for Extra Help (Low Income Subsidy program) may pay lower drug costs than those listed here.