

**QHP**

Quality Health Plans

**Summary of Benefits**

For

**Advantage Value Florida**

**January 1, 2009 – December 31, 2009**

**Summary of Benefits  
Advantage Value Florida**

**Introduction to the Summary of Benefits  
for ADVANTAGE VALUE FLORIDA  
January 1, 2009 - December 31, 2009  
VARIOUS COUNTIES IN FLORIDA**

Thank you for your interest in Advantage Value Florida. Our plan is offered by QUALITY HEALTH PLANS, INC./Quality Health Plans, 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 Advantage Value Florida 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 Advantage Value Florida. 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 Advantage Value Florida at the telephone number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY 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 Advantage Value Florida 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 ADVANTAGE VALUE FLORIDA AVAILABLE?**

The service area for this plan includes: Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Columbia, Duval, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Union, Volusia Counties, FL. You must live in one of these areas to join the plan.

**WHO IS ELIGIBLE TO JOIN ADVANTAGE VALUE FLORIDA?**

You can join Advantage Value Florida 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 Advantage Value Florida unless they are members of our organization and have been since their dialysis began.

**CAN I CHOOSE MY DOCTORS?**

Advantage Value Florida 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 or for an up-to-date list visit us at [www.qualityhealthplans.com](http://www.qualityhealthplans.com). Our customer service number is listed at the end of this introduction.

**Introduction to the Summary of Benefits  
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**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. Neither Advantage Value Florida nor the Original Medicare Plan will pay for these services.

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

Advantage Value Florida does cover Medicare Part B prescription drugs. Advantage Value Florida does NOT cover Medicare Part D prescription drugs.

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

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 Advantage Value Florida 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 alpha 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 provided through DME.

**Introduction to the Summary of Benefits  
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Please call Quality Health Plans for more information about Advantage Value Florida.

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

Customer Service Hours:

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

Current and Prospective members should call toll-free (866)-747-2700 for questions related to the Medicare Advantage Program. (TTY/TDD (866)-455-6010).

Current and Prospective members should call locally (727)-945-8400 for questions related to the Medicare Advantage Program. (TTY/TDD (866)-455-6010).

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.

If you have special needs, this document may be available in other formats.

# Quality Health Plans

## Summary of Benefits

### Inpatient Care & Outpatient Care

If you have any questions about this plan's benefits, please contact Quality Health Plans, Inc. toll free at 1-866-747-2700 (or for the hearing impaired at 1-866-455-6010) Monday through Saturday between the hours of 8:00 a.m. and 8:00 p.m. for details.

Benefit Category	Original Medicare	Advantage Value Florida
1 - Premium and Other Important Information	<p>You pay \$96.40 monthly Medicare Part B Premium.</p> <p>You pay an annual deductible of \$135</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p>General: \$0 plan premium and your monthly Medicare Part B premium is reduced by \$25 per month.</p> <p>In Network: \$3,000 in-network out-of-pocket limit. Not all plan services are covered under the out-of-pocket limit. Contact plan for a detailed list of non-covered services.</p>
2 - Doctor and Hospital Choice (For more information, see Emergency - #15 and Urgently Needed Care - #16.).	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In-Network:</p> <p>You must go to network doctors, specialists, and hospitals.</p> <p>Referral required for network hospitals and specialists (for certain benefits).</p> <p>You may have to pay a separate copay for certain doctor office visits.</p>

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Benefit Category	Original Medicare	Advantage Value Florida
<b>Inpatient Care</b>		
<p>3. Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2008 the amounts for each benefit period were:</p> <p>Days 1 - 60: \$1024 deductible  Days 61 - 90: \$256 per day  Days 91 - 150: \$512 per lifetime reserve day</p> <p>These amounts will change for 2009.</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days. 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>In-Network:  For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> <li>• Days 1 - 5: \$150 copay per day</li> <li>• Days 6 - 90: \$0 copay per day</li> </ul> <p>Plan covers 90 days each benefit period.</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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Benefit Category	Original Medicare	Advantage Value Florida
4. Inpatient Mental Health Care	<p>Same deductible and copay as inpatient hospital care see "Inpatient Hospital Care" above.</p> <p>190 day lifetime limit in a Psychiatric Hospital.</p>	<p>In-Network:</p> <p>For hospital stays:</p> <ul style="list-style-type: none"> <li>• Days 1 -5: \$150 copay per day</li> <li>• Days 6 - 90: \$0 copay per day</li> </ul> <p>You get up to 190 days in a Psychiatric Hospital in a lifetime</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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Benefit Category	Original Medicare	Advantage Value Florida
<p>5. Skilled Nursing Facility For stays in a Medicare-certified skilled nursing facility,</p>	<p>In 2008 the amounts for each benefit period after at least a 3-day covered hospital stay were: Days 1 - 20: \$0 per day Days 21 - 100: \$128 per day These amounts will change for 2009.</p> <p>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>General: Authorization Rules May Apply</p> <p>In-Network:</p> <p>For Medicare-covered SNF stays you pay:</p> <ul style="list-style-type: none"> <li>• Days 1 - 10: \$0 copay per day</li> <li>• Days 11 - 100: \$75 copay per day</li> </ul> <p>100 days covered for each benefit period</p> <p>3-day prior hospital stay is required.</p>
<p>6. Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.).</p>	<p>\$0 copay</p>	<p>In-Network:</p> <p>\$0 copay for Medicare-covered home health visits.</p>

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Benefit Category	Original Medicare	Advantage Value Florida
7. Hospice	<p>You pay part of the cost for outpatient drugs and inpatient respite care.</p> <p>You must get care from a Medicare-certified hospice.</p>	<p>General:</p> <p>You must get care from a Medicare-certified hospice.</p>
<b>Outpatient Care</b>		
8. Doctor Office Visits	20% coinsurance	<p>General:</p> <p>See "Physical Exams" for more information.</p> <p>In-Network:</p> <ul style="list-style-type: none"> <li>• \$0 copay for each primary care doctor visit for Medicare-covered benefits</li> <li>• \$20 copay for each in-area, network urgent care Medicare-covered visit.</li> <li>• \$5 copay for each specialist visit for Medicare-covered benefits.</li> </ul>

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Benefit Category	Original Medicare	Advantage Value Florida
9. Chiropractic Services	<p>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>General: Authorization rules may apply.</p> <p>In Network:</p> <ul style="list-style-type: none"> <li>• \$5 copay for Medicare-covered visits.</li> </ul> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct a displacement or misalignment of a joint or body part.</p>
10. Podiatry Services	<p>Routine care not covered.</p> <p>20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</p>	<p>In-Network:</p> <ul style="list-style-type: none"> <li>• \$5 copay for each Medicare-covered visit.</li> </ul> <p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p>
11. Outpatient Mental Health Care	<p>50% coinsurance for most outpatient mental health services.</p>	<p>In-Network:</p> <ul style="list-style-type: none"> <li>• \$25 copay for each Medicare-covered individual or group therapy visit.</li> </ul>

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Benefit Category	Original Medicare	Advantage Value Florida
12 - Outpatient Substance Abuse Care	20% coinsurance	<p>General: Authorization rules may apply.</p> <p>In-Network:</p> <ul style="list-style-type: none"> <li>• \$25 copay for Medicare-covered individual or group visits.</li> </ul> <p>Additional facility charges apply.</p>
13. Outpatient Services/Surgery	20% coinsurance for the doctor 20% of outpatient facility charges	<p>General: Authorization rules may apply.</p> <p>In-Network:</p> <ul style="list-style-type: none"> <li>• \$50 copay for each Medicare-covered ambulatory surgical center visit.</li> <li>• \$150 copay for each Medicare-covered outpatient hospital facility visit.</li> </ul> <p>Additional facility charges apply.</p>
14. Ambulance Services (medically necessary ambulance services)	20% coinsurance	<p>In-Network:</p> <ul style="list-style-type: none"> <li>• \$100 copay for Medicare-covered ambulance benefits.</li> </ul>

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Benefit Category	Original Medicare	Advantage Value Florida
<p>15. Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>20% coinsurance for the doctor</p> <p>20% of facility charge, or a set copay per emergency room visit.</p> <p>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.</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p>In-Network:</p> <ul style="list-style-type: none"> <li>• \$50 copay for Medicare-covered emergency room visits.</li> </ul> <p>Out of Network: Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.</p> <p>In and Out of Network If you are admitted to the hospital within 23-hour(s) for the same condition, you pay \$0 for the emergency room visit.</p>
<p>16. Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay,</p> <p>NOT covered outside the U.S. except under limited circumstances</p>	<p>General:</p> <ul style="list-style-type: none"> <li>• \$20 copay for Medicare-covered urgently needed care visits.</li> </ul>

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Benefit Category	Original Medicare	Advantage Value Florida
17. Outpatient Rehabilitation Services, (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	20% coinsurance	In-Network: <ul style="list-style-type: none"> <li>• \$15 copay for Medicare-covered Occupational Therapy visits.</li> <li>• \$15 copay for Medicare-covered Physical and/or Speech/Language Therapy visits. Additional facility charges apply.</li> </ul>

### OUTPATIENT MEDICAL SERVICES AND SUPPLIES

18. Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	20% coinsurance	General: Authorization rules may apply.  In-Network: <ul style="list-style-type: none"> <li>• 0% to 20% of the cost for Medicare-covered items.</li> </ul>
19. Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)	20% coinsurance	General: Authorization rules may apply. In-Network: <ul style="list-style-type: none"> <li>• 0% to 20% of the cost for Medicare-covered items.</li> </ul>

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Benefit Category	Original Medicare	Advantage Value Florida
<p>20. Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies (includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training).</p>	<p>20% coinsurance</p> <p>Nutrition therapy is for people who have diabetes or kidney disease (but are not on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>General: Authorization rules may apply.</p> <p>In-Network:</p> <ul style="list-style-type: none"> <li>• 0% to 20% of the cost for Diabetes self-monitoring training.</li> <li>• 0% to 20% of the cost for Nutrition Therapy for Diabetes.</li> <li>• 0% to 20% of the cost for Diabetes supplies.</li> </ul>
<p>21. Diagnostic Tests, X-Rays, and Lab Services</p>	<p>20% coinsurance for diagnostic tests and x-rays. \$0 copay for Medicare-covered lab services.</p> <p>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 routine screening tests, like checking your cholesterol.</p>	<p>General: Authorization rules may apply.</p> <ul style="list-style-type: none"> <li>• \$0 to \$150 copay for Medicare-covered lab services.</li> <li>• \$0 to \$150 copay for Medicare-covered diagnostic procedures and tests.</li> <li>• \$5 copay for Medicare-covered X-rays.</li> <li>• \$5 to \$150 copay for Medicare-covered diagnostic radiology services.</li> <li>• 20% of the cost for Medicare-covered therapeutic radiology services.</li> </ul> <p>Additional facility charges apply.</p>

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Benefit Category	Original Medicare	Advantage Value Florida
<b>Preventive Services</b>		
22. Bone Mass Measurement (for people with Medicare who are at risk)	20% coinsurance Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.	General: Authorization rules may apply  In-Network:  <ul style="list-style-type: none"> <li>• \$0 copay for Medicare-covered bone mass measurement.</li> </ul>
23. Colorectal Screening Exams (for people with Medicare age 50 and older).	20% coinsurance. Covered when you are high risk or when you are age 50 and older.	General: Authorization rules may apply.  In Network <ul style="list-style-type: none"> <li>• \$0 copay for Medicare-covered colorectal screenings.</li> </ul>
24. Immunization (Flu vaccine, Hepatitis B vaccine - for people with Medicare who are at risk), Pneumonia vaccine).	\$0 copay for Flu and Pneumonia vaccines  20% coinsurance for Hepatitis B vaccine  You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.	In-Network:  <ul style="list-style-type: none"> <li>• \$0 copay for Flu and Pneumonia vaccines.</li> </ul> No referral needed for Flu and pneumonia vaccines

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Benefit Category	Original Medicare	Advantage Value Florida
24. Immunization (Cont.)		<ul style="list-style-type: none"> <li>20% of the cost for Hepatitis B vaccine,</li> </ul>
25. Mammograms (Annual Screening) (for women with Medicare age 40 and older)	<p>20% coinsurance</p> <p>No referral needed</p> <p>Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare between age 35 and 39</p>	<p>In-Network:</p> <ul style="list-style-type: none"> <li>\$0 copay for Medicare-covered screening mammograms.</li> </ul>
26. Pap Smears and Pelvic Exams (for women with Medicare)	<p>\$0 copay for Pap smears</p> <p>Covered once every 2 years. Covered once a year for women with Medicare at high risk.</p> <p>20% coinsurance for Pelvic Exams</p>	<p>In-Network:</p> <ul style="list-style-type: none"> <li>\$0 copay for Medicare-covered pap smears and pelvic exams.</li> </ul>
27. Prostate Cancer Screening Exams (for men with Medicare, age 50 and older)	<p>20% coinsurance for the digital rectal exam.</p> <p>\$0 for the PSA test</p>	<p>In-Network:</p> <ul style="list-style-type: none"> <li>\$0 copay for Medicare-covered prostate cancer screening.</li> </ul>

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Benefit Category	Original Medicare	Advantage Value Florida
27. Prostate Cancer Screening Exams (Cont.)	20% coinsurance for other related services.  Covered once a year for all men with Medicare over age 50.	
28. ESRD	20% coinsurance for renal dialysis. 20% coinsurance for Nutrition Therapy for End-Stage Renal Disease Nutrition therapy is for people who have diabetes or kidney disease (but are not on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.	General: Authorization rules may apply. Out-of-area Renal Dialysis services do not require authorization.  In-Network: <ul style="list-style-type: none"> <li>• 20% of the cost for in and out-of-area dialysis</li> <li>• 0% to 20% of the cost for Nutrition Therapy for Renal Disease.</li> </ul>
29. 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	Drugs Covered Under Medicare Part B  <b>General</b> Most drugs not covered. 20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs). 20% of the cost for Part B-covered chemotherapy drugs.

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Benefit Category	Original Medicare	Advantage Value Florida
29. Prescription Drugs (Cont.)	prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.	<p><b>Drugs Covered under Medicare Part D General</b></p> <p>This plan does not offer prescription drug coverage.</p>
30. Dental Services	Preventive dental services (such as cleaning) not covered.	<p>General Authorization rules may apply.</p> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for Medicare-covered dental benefits</li> <li>• \$0 copay for the following preventive dental benefits:               <ul style="list-style-type: none"> <li>- up to 1 oral exam(s) every year</li> <li>- up to 1 cleaning(s) every six months</li> <li>- dental x-rays</li> </ul> </li> </ul>
31. Hearing Services	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>General Authorization rules may apply.</p> <p><b>In-Network</b></p> <ul style="list-style-type: none"> <li>• \$0 copay for up to 1 hearing aid(s) every two years.</li> </ul> <p>\$15 copay for Medicare-covered.</p>

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Benefit Category	Original Medicare	Advantage Value Florida
31. Hearing Services (Cont.)		<ul style="list-style-type: none"> <li>• diagnostic hearing exams</li> <li>• \$0 copay for up to 1 routine hearing test(s) every year</li> <li>• \$15 copay for up to 1 hearing aid fitting evaluation(s) every two years</li> </ul> \$1,000 limit for hearing aids every two years
32. Vision Services	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye. 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></p> <ul style="list-style-type: none"> <li>• \$15 copay for one pair of eyeglasses or contact lenses after cataract surgery</li> <li>• \$15 copay for exams to diagnose and treat diseases and conditions of the eye.</li> <li>• \$0 copay for up to 1 routine eye exam(s) every year</li> <li>• \$15 copay for up to 1 pair(s) of glasses every year</li> <li>• \$15 copay for up to 1 pair(s) of contacts every year</li> </ul>

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Benefit Category	Original Medicare	Advantage Value Florida
33. Physical Exams	20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage. When you get Medicare Part B, you can get a one time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.	In-Network: \$0 copay for routine exams.  Limited to 1 exam(s) every year.
Health/Wellness Education	<b>Smoking Cessation:</b> Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay coinsurance, and Part B deductible applies.	<b>General:</b> Authorization Rules May Apply <b>In-Network</b> This plan covers the following health/wellness education benefits: - Written health education materials, including Newsletters - Nutritional Training - Additional Smoking Cessation - Health Club Membership/Fitness Classes - Other Wellness Benefits
Transportation (Routine)	Not covered	General Authorization rules may apply.  In-Network \$0 copay for up to 12 one-way trip(s) to plan-approved location every year.

# Quality Health Plans

## Summary of Benefits

### Inpatient Care & Outpatient Care

If you have any questions about this plan's benefits, please contact Quality Health Plans, Inc. toll free at 1-866-747-2700 (or for the hearing impaired at 1-866-455-6010) Monday through Saturday between the hours of 8:00 a.m. and 8:00 p.m. for details.

Benefit Category	Original Medicare	Advantage Value Florida
Acupuncture	Not Covered	<p><b>General:</b> Authorization Rules May Apply</p> <p><b>In-Network:</b> \$0 copay for up to 1 visit(s) every year.</p>

# Quality Health Plans

## Additional Information

- Occupational Therapy: Outpatient facility copay charges will apply if performed at a facility.
- PT and SP Services: Outpatient facility copay charges will apply if performed at a facility.
- Outpatient Diagnostic Procedures/Tests/ Lab Services If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply. Outpatient Clinical Lab Services \$0/basic x-rays \$5/sonograms, ultrasounds, echo Doppler studies at \$40/ CAT Scans at \$100.00, MRI's at \$150/ Nuclear Medicine at \$150 ; \$150 for each lab/diagnostic procedure done at a participating hospital. If a diagnostic service is performed at a physicians office, then there may be an additional charge for the office visit. Therapeutic Services (Chemo/Radiation) are 20% coinsurance Renal Dialysis: copay for that service will apply. Outpatient Clinical Lab Services \$0/basic x-rays \$5/sonograms, ultrasounds, echo Doppler studies at \$40/ CAT Scans at \$100.00, MRI's at \$150/Nuclear Medicine at \$150 ; \$150 for each lab/diagnostic procedure done at a participating hospital. If a diagnostic service is performed at a physicians office, then there may be an additional charge for the office visit. Therapeutic Services (Chemo/Radiation) are 20% coinsurance Renal Dialysis: 20% coinsurance. Additional Facility Charges Will Apply.
- Outpatient Diagnostic/Therapeutic Radiology Services: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply. Outpatient Clinical Lab Services \$0/basic x-rays \$5/sonograms, ultrasounds, echo Doppler studies at \$40/ CAT Scans at \$100.00, MRI's at \$150/ Nuclear Medicine at \$150 ; \$150 for each lab/diagnostic procedure done at a participating hospital. If a diagnostic service is performed at a physicians office, then there may be an additional charge for the office visit. Therapeutic Services (Chemo/Radiation) are 20% coinsurance Renal Dialysis: 20% coinsurance. Additional Facility Charges Will Apply .
- Outpatient Hospital: Outpatient facility copay charges of \$150 will apply if performed at a facility.
- ASC Services: Outpatient facility copay charges of \$50 will apply if performed at a facility.
- Outpatient Sub Abuse: Outpatient facility copay chares will apply if performed at a facility.
- Cardiac Rehab Services: Outpatient facility copay charges will apply if performed at a facility.
- Transportation: Plan will reimburse member up to \$10 per one way trip for a maximum of 12 trips and \$120 a coverage year. Please contact plan for reimbursement details.
- Acupuncture: Must stay with in Plan Network. Network is limited.
- Pharmacy: \$30 per quarter OTC benefit through plan pharmacy.
- Health and Wellness: Membership for the fitness program is provided by Forever Fit/Silver Sneakers Program. Lifeline is a medical alert service and monitoring system. Members receive a bracelet or necklace. Member is responsible for the activation fee and monthly service charge.
- Immunizations: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Physical Exams: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.

- Pap/Pelvic Exam: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Prostate Screening: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Colorectal Screening: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Bone Mass Measure.: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Mammography: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Diabetes Monitoring: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Nutrition Therapy: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Preventative Dental: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Comprehensive Dental: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Eye Exams: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Eye Wear: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply. Must use network provider.
- Hearing Exams: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply.
- Hearing Aids: If in combination with a physician's office visit, the office visit copay will apply. If other services are rendered then the copay for that service will apply. Must use plan network providers.