

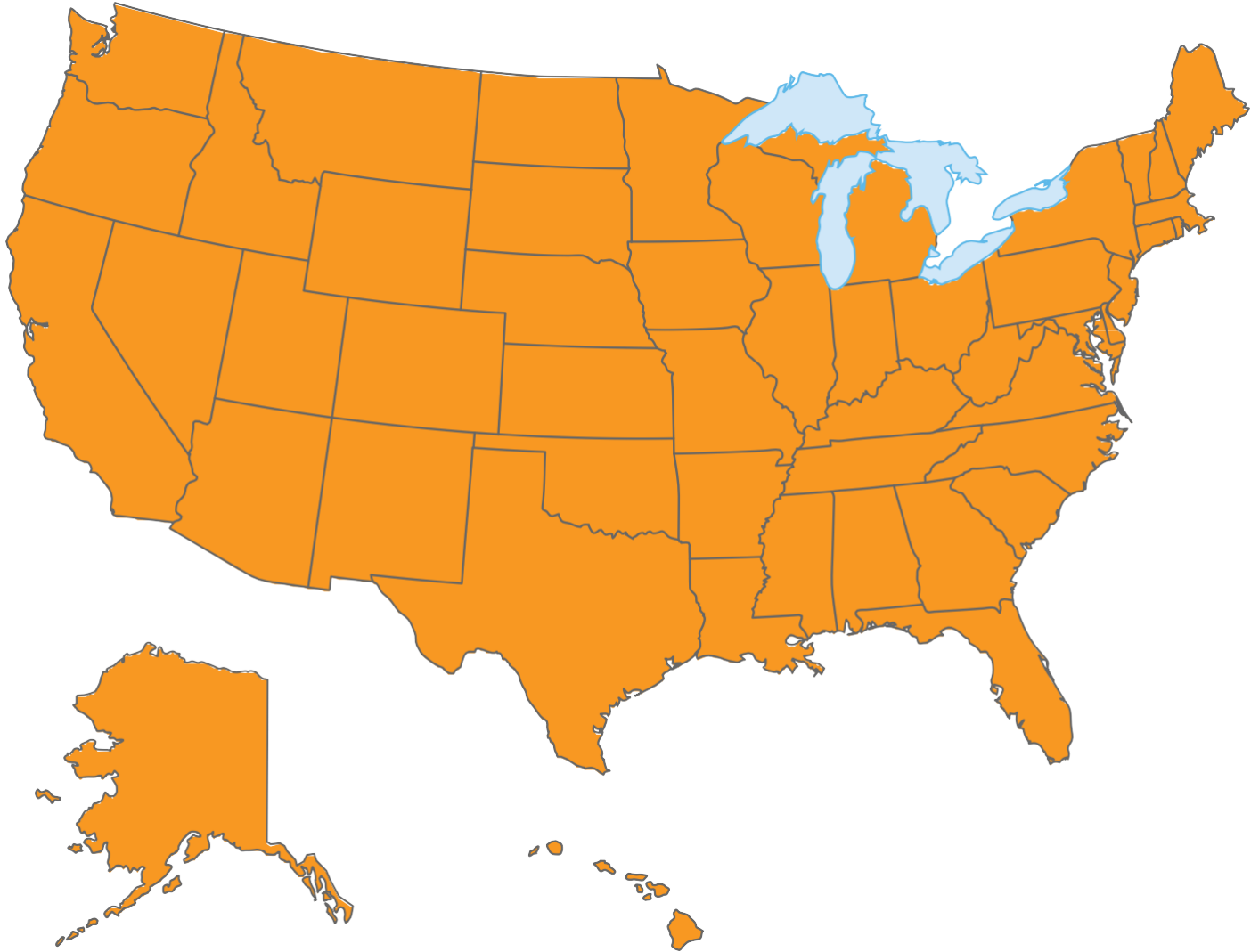


2025 Summary of Benefits

**Network Health Group
Medicare Advantage Plans (PPO)
City of Racine**

SERVICE AREA AND ELIGIBILITY

To be eligible to join the plans described in this booklet, you must be enrolled in Medicare Part A and Part B. The service area includes all 50 states.



SUMMARY OF BENEFITS

WHAT IS A SUMMARY OF BENEFITS?

This booklet gives you a summary of what we cover and what you pay on Network Health's Group Medicare Advantage PPO plans. It doesn't list every service we cover or every limitation or exclusion. A complete list of services can be found in the plan-specific *Evidence of Coverage*. Call your Network Health team at 855-232-2814 (TTY 800-947-3529) for a printed copy.

WHAT IS A PREFERRED PROVIDER (PPO) PLAN?

A PPO plan allows you to **choose any doctor who accepts Medicare beneficiaries**. Doctors and other providers are divided into in-network or out-of-network based on if they have a contract with Network Health. With the plan in this book, you pay the same for in- and out-of-network providers.

CONTACT NETWORK HEALTH

By Phone	Sales Department - 877-780-6722 Member Experience Team - 855-232-2814 TTY/TDD Users - 800-947-3529	
Online	networkhealth.com/city-of-racine	
By Mail or In Person	Network Health 1570 Midway Pl. Menasha, WI 54952	Network Health 16960 W. Greenfield Ave., Suite 5 Brookfield, WI 53005
Hours of Operation	<ul style="list-style-type: none">• Normal office hours are Monday–Friday, 8 a.m. to 5 p.m.• Network Health is closed on New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve Day and Christmas Day.• You can call the sales department and the member experience team Monday–Friday, from 8 a.m. to 5 p.m., Central Time.	
Additional Resources	Medicare – Available 24 hours a day, seven days a week For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048), 24 hours a day, seven days a week.	

2025 NETWORK HEALTH GROUP MEDICARE ADVANTAGE PLANS (PPO)

Your Costs	
Cornerstone 1002 (PPO)	
YOU PAY THE SAME IN- AND OUT-OF-NETWORK FOR MEDICAL BENEFITS	
Monthly Premium	For information concerning the premiums you will pay, please contact your employer/union group
Annual Medical Deductible	\$1,000
Annual Maximum Out-of-Pocket (Does not include Part D prescription drugs)	\$2,500 combined in- and out-of-network
Hospital Services	
Inpatient Hospital Services¹ Per admission	20% of the cost
Outpatient Hospital Services¹	20% of the cost
Ambulatory Surgical Center¹	20% of the cost
General Services	
Primary Care Provider Visit	20% of the cost
Specialist Visit	20% of the cost
Preventive Care	
Preventive Care Visits*	\$0
Annual Routine Physical	\$0
Physician Telehealth Services	Virtual primary care and urgent care services cost the same as an in-person visit
Medicare-Covered Vaccines Flu, pneumonia, COVID	\$0
Medicare-Covered Vaccines Hepatitis B, all other Part B	\$0
Emergency Care	
Emergency Room Visit Copayment is waived if admitted to a U.S. hospital within 24 hours	20% of the cost
Urgent Care	
Urgent Care Visit Free-standing facility	20% of the cost
Diagnostic Services	
Diagnostic Tests¹ Such as ultrasound, EKG, stress test	20% of the cost

*Includes abdominal aortic aneurysm screening, alcohol misuse screening and counseling, annual wellness visit, bone mass measurement, breast cancer screening, cardiovascular disease screening, cardiovascular disease risk reduction visit, cervical and vaginal cancer screening, colorectal cancer screening (screening colonoscopy, fecal occult blood test, flexible sigmoidoscopy), depression screening, diabetes screening, glaucoma screening, HIV screening, lung cancer screening, medical nutrition therapy services, Medicare Diabetes Prevention Program, obesity screening and therapy, prostate cancer screening, screening for sexually transmitted infections and counseling, smoking and tobacco use cessation counseling, one time Welcome to Medicare preventive visit.

¹Service may require prior authorization.

²Visit networkhealth.com/city-of-racine for more information, this is not a medical benefit.

SUMMARY OF BENEFITS

Your Costs	
Cornerstone 1002 (PPO)	
YOU PAY THE SAME IN- AND OUT-OF-NETWORK FOR MEDICAL BENEFITS	
Labs What you pay may be based on the service received and/or where you are treated	20% of the cost
Diagnostic Radiology Services¹ Advanced Imaging (PET, CAT, MRI, MRA, NUC Scans)	20% of the cost
X-rays	20% of the cost
Hearing Services	
Routine Hearing Exam²	\$0 in-network \$40 out-of-network
Diagnostic Hearing Exam Exam to diagnose and treat hearing issues	20% of the cost
Hearing Aids² Maximum of two hearing aids per year Hearing aid evaluation and fitting included	\$500 allowance, must be purchased through TruHearing No coverage out-of-network
Dental Services	
Medicare-Covered Dental Services Does not include services in connection with care, treatment, filling, removal or replacement of teeth	20% of the cost
Vision Services	
Annual Routine Vision Exam²	\$0 in-network \$40 reimbursement out-of-network
Diagnostic Eye Exam To diagnose and treat diseases and conditions of the eye	20% of the cost
Post-Cataract Eyewear One pair of eyeglasses or contact lenses after each cataract surgery	\$0
Mental Health/Substance Abuse	
Outpatient Mental Health Individual or group therapy	20% of the cost

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2025 NETWORK HEALTH GROUP MEDICARE ADVANTAGE PLANS (PPO)

Your Costs	
Cornerstone 1002 (PPO)	
YOU PAY THE SAME IN- AND OUT-OF-NETWORK FOR MEDICAL BENEFITS	
Inpatient Mental Health¹ Per admission	20% of the cost
Opioid Treatment Services	20% of the cost
Substance Abuse Services Outpatient individual or group therapy	20% of the cost
Continued Care Services	
Skilled Nursing Facility¹ Per admission Once you reach your maximum out-of-pocket, you will pay \$0	20% of the cost
Outpatient Physical¹, Occupational¹, Speech Therapy	20% of the cost
Transportation Services	
Air and Ground Ambulance Services	20% of the cost
Non-Emergency Transportation³ 24 one-way trips to get to and from dialysis for members diagnosed with ESRD	Covered
Drug Coverage	
Medicare Part B Drugs¹ Plan will apply the CMS published adjusted beneficiary coinsurance as required under the Inflation Reduction Act.	20% of the cost
Medicare Part D Drugs¹ See page 8 for specific drug tier costs	Covered
Additional Benefits	
Meal Delivery² Following a hospital observation stay, qualified inpatient hospital stay or skilled nursing facility stay	28 meals
In-Home Support² Following a hospital observation stay, qualified inpatient hospital stay or skilled nursing facility stay	6 hours
Fitness with One Pass™²	Included
MDLIVE® Virtual Visit² For medical services	\$0
Travel Coverage	
Travel within the United States	Receive in-network coverage when you see a provider outside Wisconsin, anywhere in the United States.

¹Service may require prior authorization.

²Visit [networkhealth.com/city-of-racine](https://www.networkhealth.com/city-of-racine) for more information, this is not a medical benefit.

³This is a Special Supplemental Benefit for the Chronically Ill (SSBCI) benefit. In addition to an eligible chronic condition, members must also meet additional eligibility requirements to receive the SSBCI benefit.

SUMMARY OF BENEFITS

Your Costs	
Cornerstone 1002 (PPO)	
YOU PAY THE SAME IN- AND OUT-OF-NETWORK FOR MEDICAL BENEFITS	
International Emergency Coverage View the Evidence of Coverage by logging into your member portal at login.networkhealth.com	\$125 per incident \$100,000 maximum benefit
Recovery and Rehabilitation Services	
Durable Medical Equipment Such as insulin pumps ¹ , CPAP machines, prosthetic devices ¹	20% of the cost
Durable Medical Equipment for Home Infusion	0% of the cost
Chiropractic Services Manipulation of the spine to correct misalignment of one or more of the bones of your spine	20% of the cost
Medicare-Covered Acupuncture For chronic low back pain only, up to 12 visits in 90 days and no more than 20 visits per year	20% of the cost
Medicare-Covered Home Health Care Visits¹	20% of the cost
Cancer Services	
Chemotherapy¹	20% of the cost
Radiation Therapy¹ Per service	20% of the cost
Acupuncture³ Up to 12 visits per year are covered for members who are undergoing chemotherapy and have severe nausea and/or vomiting	\$0
Diabetic Services	
Diabetes Monitoring Supplies and Test Strips OneTouch® and FreeStyle test strips Continuous Glucose Monitoring supplies ¹ limited to eligible FreeStyle Libre® and Dexcom®, obtained through your pharmacy. All other brands are not covered.	\$0 for up to a 90-day supply
Diabetic Shoe Inserts Copayment per pair	20% of the cost
Diabetes Management Diabetes self-management training teaches you to cope with and manage your diabetes	\$0
Part B Insulin One month supply	20% of the cost, up to \$35
Renal Services	
Dialysis Per treatment	20% of the cost

¹Service may require prior authorization.

²Visit networkhealth.com/city-of-racine for more information, this is not a medical benefit.

³This is a Special Supplemental Benefit for the Chronically Ill (SSBCI) benefit. In addition to an eligible chronic condition, members must also meet additional eligibility requirements to receive the SSBCI benefit

2025 NETWORK HEALTH GROUP MEDICARE ADVANTAGE PLANS (PPO)

Your Drug Costs		Cornerstone 1002 (PPO)
Annual Drug Deductible		\$0
INITIAL COVERAGE – Amount shown is the maximum you will pay. You may pay less.		
PREFERRED	30-Day Supply Preferred Retail Pharmacy	\$2 for Tier 1 \$8 for Tier 2 20% for Tier 3 25% for Tier 4 25% for Tier 5
STANDARD	30-Day Supply Non-Preferred Retail Pharmacy	\$7 for Tier 1 \$15 for Tier 2 20% for Tier 3 25% for Tier 4 25% for Tier 5
PREFERRED	3-Month Supply Preferred Retail Pharmacy 100-Day Supply for Tier 1 90-Day Supply for Tiers 2-4	\$0 for Tier 1 \$0 for Tier 2 20% for Tier 3 25% for Tier 4 Tier 5 is not available
PREFERRED	31 to 100-Day Supply Preferred Mail Order Pharmacy 100-Day Supply for Tier 1 90-day Supply for Tier 2	\$0 for Tier 1 \$0 for Tier 2
STANDARD	3-Month Supply Non-Preferred Retail Pharmacy 100-Day Supply for Tier 1 90-Day Supply for Tiers 2-4	\$17 for Tier 1 \$37 for Tier 2 20% for Tier 3 25% for Tier 4 Tier 5 is not available
PREFERRED	3-Month Supply Preferred Mail Order Pharmacy 100-Day Supply for Tier 1 90-Day Supply for Tiers 2-4	\$0 for Tier 1 \$0 for Tier 2 20% for Tier 3 25% for Tier 4 Tier 5 is not available
STANDARD	3-Month Supply Non-Preferred Mail Order Pharmacy 100-Day Supply for Tier 1 90-Day Supply for Tiers 2-4	\$17 for Tier 1 \$37 for Tier 2 20% for Tier 3 25% for Tier 4 Tier 5 is not available
Part D Insulin and Vaccines		
Part D Insulin One-month supply		\$35
Part D Vaccines Shingrix, Tdap, all other adult ACIP recommended vaccines		\$0
CATASTROPHIC COVERAGE		
You enter catastrophic coverage when your total out-of-pocket costs reach \$2,000. You pay \$0.		

Discrimination is Against the Law

Network Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, including intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes. Network Health does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Network Health:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Network Health's Compliance Officer.

If you believe that Network Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Network Health
Attn: Compliance Officer
1570 Midway Place
Menasha, WI 54952
Phone: 855-232-2814 (TTY users should call 800-947-3529)

Email: compliance@networkhealth.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Network Health's compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the

Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Network Health's website: networkhealth.com.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-232-2814 (TTY: 800-947-3529) or speak to your provider.

Albanian: Nëse flisni shqip, shërbime falas të ndihmës së gjuhës janë në dispozicion për ju. Ndihma të përshtatshme dhe shërbime shtesë për të siguruar informacion në formate të përdorshme janë gjithashtu në dispozicion falas. Telefononi 855-232-2814 (TTY: 800-947-3529) ose bisedoni me ofruesin tuaj të shërbimit.

Arabic: إذا كنت تتحدث اللغة العربية، فستتوفر لك تنبيه: كما تتوفر وسائل مساعدة خدمات المساعدة اللغوية المجانية. وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها (800-947-3529) اتصل على الرقم مجاًناً. أو تحدث إلى مقدم الخدمة.

Chinese: 如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 855-232-2814（文本电话：800-947-3529）或咨询您的服务提供商。

French: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-232-2814 (TTY : 800-947-3529) ou parlez à votre fournisseur.

German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzen zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-232-2814 (TTY : 800-947-3529) an oder sprechen Sie mit Ihrem Provider.

Hindi: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध 855-232-2814 (TTY : 800-947-3529) पर कॉल करें या अपने प्रदाता से बात करें।

Hmong: Yog hais tias koj hais Lus Hmoob muaj cov kev pab cuam txhais lus pub dawb rau koj. Cov kev pab thiab cov kev pab cuam ntxiv uas tsim nyog txhawm rau muab lus qhia paub ua cov hom ntaub ntawv uas tuaj yeem nkag cuag tau rau los kuj yeej tseem muaj pab dawb tsis xam tus nqi dab tsi ib yam nkaus. Hu rau 855-232-2814 (TTY : 800-947-3529) los sis sib tham nrog koj tus kws muab kev saib xyuas kho mob.

Korean: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-232-2814 (TTY : 800-947-3529) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

Laotian: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີຕົວອັກສອນ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ໜ້າສົມເໝອ意ໃຫ້ຂໍ້ມູນໃນ ຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 855-232-2814 (TTY : 800-947-3529) ຫຼື ວົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

Pennsylvania Dutch: Wann du Druwwel hoscht fer Englisch verschtehe, kenne mer epper beigrige fer dich helfe unni as es dich ennich eppes koschte zeelt. Mir kenne dich helfe aa wann du Druwwel hoscht fer heere odder sehne. Mir kenne Schtofft lauder mache odder iesier fer lese un sell koscht dich aa nix. Ruf 855-232-2814 (TTY: 800-947-3529) uff odder schwetz mit dei Provider.

Polish: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-232-2814 (TTY : 800-947-3529) lub porozmawiaj ze swoim dostawcą.

Russian: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-232-2814 (TTY : 800-947-3529) или обратитесь к своему поставщику услуг.

Spanish: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-232-2814 (TTY : 800-947-3529) o hable con su proveedor.

Tagalog: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga librang serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-232-2814 (TTY : 800-947-3529) o makipag-usap sa iyong provider.

Vietnamese: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng để tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-232-2814 (Người khuyết tật: 800-947-3529) hoặc trao đổi với người cung cấp dịch vụ của bạn.



877-780-6722 • TTY 800-947-3529

networkhealth.com/city-of-racine

Network Health Medicare Advantage Plans include PPO plans with a Medicare contract. Enrollment in Network Health Medicare Advantage Plans depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Network Health members, except in emergency situations. Please call our member experience number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

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