



Effective
January 1, 2009
through
December 31, 2009

Summary of Benefits

Keystone 65 Complete

Bucks, Chester, Delaware, Montgomery,
and Philadelphia
H3952

Introduction to the Summary of Benefits for Keystone 65 Complete

January 1, 2009 - December 31, 2009

Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties

Thank you for your interest in Keystone 65 Complete. Our plan is offered by Keystone Health Plan East, Inc. Keystone 65, a Medicare Advantage Health Maintenance Organization (HMO) Special Needs Plan. This plan is designed for people who meet specific enrollment criteria.

Please call Keystone 65 Complete to find out if you are eligible to join. Our number is listed at the end of this introduction.

This Summary of Benefits tells you some features of our plan. It doesn't list every service we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Keystone 65 Complete 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 Keystone 65 Complete. You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

Please call Keystone 65 Complete at the 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 Keystone 65 Complete 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 KEYSTONE 65 COMPLETE AVAILABLE?

The service area for this plan includes: Bucks, Chester, Delaware, Montgomery, Philadelphia Counties, PA. You must live in one of these areas to join the plan.

WHO IS ELIGIBLE TO JOIN KEYSTONE 65 COMPLETE?

You can join Keystone 65 Complete if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area.

Please call plan to see if you are eligible to join.

CAN I CHOOSE MY DOCTORS?

Keystone 65 Complete 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.site65.com**. Our Member Services number is listed at the end of this introduction.

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 Keystone 65 Complete nor the Original Medicare plan will pay for these services.

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

Keystone 65 Complete does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN THIS PLAN?

Keystone 65 Complete has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at http://www.site65.com/drug_formulary/rx_network/all_plans.html. Our Member Services number is listed at the end of this introduction.

WHAT IS A PRESCRIPTION DRUG FORMULARY?

Keystone 65 Complete uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our website at www.site65.com/drug_formulary/formulary/all_plans.html.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

HOW CAN I GET EXTRA HELP WITH PRESCRIPTION DRUG PLAN COSTS?

If you qualify for extra help with your Medicare prescription drug plan costs, your premium and costs at the pharmacy will be lower. When you join Keystone 65 Complete, Medicare will tell us how much extra help you are getting. Then we will let you know the amount you will pay. If you are not getting this extra help you can see if you qualify by calling **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**. You can call this number 24 hours a day, 7 days a week.

WHAT ARE MY PROTECTIONS IN THIS PLAN?

All Medicare Advantage Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Keystone 65 Complete, you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug.

WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?

A Medication Therapy Management (MTM) Program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Keystone 65 Complete for more details.

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 Keystone 65 Complete 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.

Please call Keystone 65 for more information about Keystone 65 Complete.

Visit us at www.site65.com or, call us:

Member Services Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8 a.m. to 8 p.m. Eastern

Current members should call toll-free **(888) 457-3018**
for questions related to the Medicare Advantage Program. **(TTY/TDD (888) 857-4816).**

Prospective members should call toll-free **(877) 393-6733**
for questions related to the Medicare Advantage Program. **(TTY/TDD (877) 219-5457)**

Current members should call locally **(888) 457-3018** for questions related
to the Medicare Advantage Program.
(TTY/TDD (888) 857-4816)

Prospective members should call locally **(877) 393-6733**
for questions related to the Medicare Advantage Program.
(TTY/TDD (877) 219-5457)

Current members should call toll-free **(888) 457-3018**
for questions related to the Medicare Part D Prescription Drug program.

Prospective members should call toll-free **(877) 393-6733**
for questions related to the Medicare Part D Prescription Drug program. **(TTY/TDD (877) 219-5457)**

Current members should call locally **(888) 457-3018**
for questions related to the Medicare Part D Prescription Drug program. **(TTY/TDD (888) 857-4816)**

Prospective members should call locally **(877) 393-6733**
for questions related to the Medicare Part D Prescription Drug program. **(TTY/TDD (877) 219-5457)**

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 on the web.

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

If you have any questions about this plan's benefits or costs, please contact Keystone 65 Complete.

Benefit Category	Original Medicare	Keystone 65 Complete
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Important Information

<p>1. Premium and Other Important Information</p>	<p>In 2008, the monthly Part B Premium was \$96.40 and will change for 2009 and the yearly Part B deductible amount was \$135 and will change for 2009.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p>General \$28.50 monthly plan premium \$0 yearly deductible</p> <p>In-Network \$0 yearly deductible</p> <p>Out-of-Network \$0 yearly deductible</p> <p>In and Out-of-Network \$0 yearly deductible</p>
<p>2. Doctor and Hospital Choice (For more information, see Emergency - #15 and Urgently Needed Care - #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In-Network You must go to network doctors, specialists, and hospitals. Referral required for network specialists (for certain benefits). You may have to pay a separate copay for certain doctor office visits.</p>

Inpatient Care

<p>3. Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2008, the amounts for each benefit period were: Days 1 - 60: \$1,024 deductible Days 61 - 90: \$256 per day Days 91 - 150: \$512 per lifetime reserve day These amounts will change for 2009.</p>	<p>In-Network For each benefit period, \$0 or Days 1 - 60: \$1,056 deductible Days 61-90: \$256 per day Days 91 - 150: \$512 per lifetime reserve day Plan covers 90 days each benefit period. 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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Summary of Benefits

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Benefit Category	Original Medicare	Keystone 65 Complete
<p>3. Inpatient Hospital Care <i>(continued)</i></p>	<p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>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>4. Inpatient Mental Health Care</p>	<p>Same deductible and copay as inpatient hospital care (see “Inpatient Hospital Care” above). 190-day lifetime limit in a Psychiatric Hospital.</p>	<p><i>In-Network</i></p> <p>Same deductible and copay as Inpatient Hospital Care (see “Inpatient Hospital Care”).</p> <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	Keystone 65 Complete
<p>5. Skilled Nursing Facility (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:</p> <p>Days 1 - 20: \$0 per day Days 21 - 100: \$128 per day</p> <p>These amounts will change for 2009. 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 Authorizaton rules may apply.</p> <p>In-Network \$0 yearly deductible \$0 copay for SNF services</p> <p>You will not be charged additional cost sharing for professional services.</p> <p>For non-Medicare-covered SNF stays: Days 1 - 20: \$0 per day Days 21 - 100: \$128 per day</p> <p>Plan covers up to 100 days each benefit period</p> <p>No 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>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered home health visits.</p>
<p>7. Hospice</p>	<p>You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.</p>	<p>General You must get care from a Medicare-certified hospice.</p>

Summary of Benefits

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Outpatient Care		
8. Doctor Office Visits	20% coinsurance	<p>General</p> <p>See "Physical Exams," for more information.</p> <p>In-Network</p> <p>\$0 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$0 copay for each in-area, network urgent care Medicare-covered visit.</p> <p>20% copay for each specialist visit for Medicare-covered benefits.</p>
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>In-Network</p> <p>20% copay for Medicare-covered visits.</p> <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> <p>\$20 copay for Medicare-covered podiatry benefits.</p> <p>Medicare-covered podiatry benefits are for medically necessary foot care.</p>
11. Outpatient Mental Health Care	50% coinsurance for most outpatient mental health services.	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>50% copay for Medicare-covered mental health visits.</p> <p>50% copay for each Medicare-covered visit with a psychiatrist.</p>

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Benefit Category	Original Medicare	Keystone 65 Complete
12. Outpatient Substance Abuse Care	20% coinsurance	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>50% copay for Medicare-covered visits.</p>
13. Outpatient Services/Surgery	<p>20% coinsurance for the doctor</p> <p>20% of outpatient facility charges</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>20% copay for each Medicare-covered ambulatory surgical center visit.</p> <p>20% copay for each Medicare-covered outpatient hospital facility visit.</p>
14. Ambulance Services (medically necessary ambulance services)	20% coinsurance	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>20% copay for Medicare-covered ambulance benefits.</p>
15. Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	<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> <p>20% copay for Medicare-covered emergency room visits up to \$50.</p> <p>Out-of-Network</p> <p>Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.</p>
16. Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	<p>20% coinsurance, or a set copay</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p>General</p> <p>\$0-20% copay for Medicare-covered urgent-care visits.</p>

Summary of Benefits

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Benefit Category	Original Medicare	Keystone 65 Complete
17. Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	20% coinsurance	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$20 copay for Medicare-covered Occupational Therapy visits.</p> <p>\$20 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.</p>

Outpatient Medical Services and Supplies

18. Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	20% coinsurance	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>20% copay for Medicare-covered items.</p>
19. Prosthetic Devices (includes braces, artificial limbs, and eyes, etc.)	20% coinsurance	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>20% copay for Medicare-covered items.</p>
20. Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies (includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training)	20% coinsurance Nutrition therapy is for people who have diabetes or kidney disease (but aren't 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>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>20% copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for Diabetes.</p> <p>20% copay for Diabetes supplies.</p>

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Benefit Category	Original Medicare	Keystone 65 Complete
21. Diagnostic Tests, X-Rays, and Lab Services	<p>20% coinsurance for diagnostic tests and X-rays</p> <p>\$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</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for Medicare-covered:</p> <ul style="list-style-type: none"> - lab services - therapeutic radiology services <p>\$20 copay for Medicare-covered:</p> <ul style="list-style-type: none"> - diagnostic procedures and tests - X-rays - diagnostic radiology services (not including X-rays)

Preventive Services

<p>22. Bone Mass Measurement (for people with Medicare who are at risk)</p>	<p>20% coinsurance</p> <p>Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered bone mass measurement.</p>
<p>23. Colorectal Screening Exams (for people with Medicare age 50 and older)</p>	<p>20% coinsurance</p> <p>Covered when you are high risk or when you are age 50 and older.</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered colorectal screenings.</p>
<p>24. Immunizations (Flu vaccine, Hepatitis B vaccine - for people with Medicare who are at risk, Pneumonia vaccine)</p>	<p>\$0 copay for Flu and Pneumonia vaccines</p> <p>20% coinsurance for Hepatitis B vaccine</p> <p>You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>	<p>In-Network</p> <p>\$0 copay for Flu and Pneumonia vaccines.</p> <p>\$0 copay for Hepatitis B vaccine.</p> <p>No referral needed for Flu and Pneumonia vaccines.</p>

Summary of Benefits

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Benefit Category	Original Medicare	Keystone 65 Complete
<p>25. Mammograms (Annual Screening) (for women with Medicare age 40 and older)</p>	<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><i>In-Network</i></p> <p>\$0 copay for Medicare-covered screening mammograms.</p>
<p>26. Pap Smears and Pelvic Exams (for women with Medicare)</p>	<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><i>In-Network</i></p> <p>\$0 copay for Medicare-covered Pap smears and pelvic exams.</p> <p>and</p> <p>- up to 1 additional Pap smear(s) and pelvic exam(s) every year.</p>
<p>27. Prostate Cancer Screening Exams (for men with Medicare age 50 and older)</p>	<p>20% coinsurance for the digital rectal exam.</p> <p>\$0 for the PSA test; 20% coinsurance for other related services.</p> <p>Covered once a year for all men with Medicare over age 50.</p>	<p><i>In-Network</i></p> <p>\$0 copay for Medicare-covered prostate cancer screening.</p>
<p>28. End-Stage Renal Disease</p>	<p>20% coinsurance for renal dialysis</p> <p>20% coinsurance for Nutrition Therapy for End-Stage Renal Disease</p> <p>Nutrition therapy is for people who have diabetes or kidney disease (but aren't 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><i>In-Network</i></p> <p>20% copay for renal dialysis</p> <p>\$0 copay for Nutrition Therapy for End-Stage Renal Disease.</p>

If you have any questions about this plan's benefits or costs, please contact Keystone 65 Complete.

Benefit Category	Original Medicare	Keystone 65 Complete
29. Prescription Drugs	<p>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 prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p><i>Drugs covered under Medicare Part B General</i></p> <p>20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs).</p> <p>20% of the cost for Part B-covered chemotherapy drugs.</p> <p><i>Drugs Covered under Medicare Part D General</i></p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.site65.com/drug_formulary/formulary/all_plans on the web.</p> <p>The plan offers national in-network prescription coverage. This means that you will pay the same amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p> <p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Keystone 65 for certain drugs.</p> <p>The plan will pay for certain over-the-counter drugs as part of its utilization management program. Some over-the-counter drugs are less expensive than prescription drugs and work just as well.</p>

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Benefit Category	Original Medicare	Keystone 65 Complete
		<p>Contact the plan for details.</p> <p>If the actual cost of a drug is less than the normal copay amount for that drug, you will pay the actual cost, not the higher copay amount.</p> <p><i>In-Network</i></p> <p>\$295 deductible</p> <p><i>Initial Coverage</i></p> <p>You pay the following until total yearly drug costs reach \$2,700:</p> <p><i>Retail Pharmacy</i></p> <p>Generic</p> <ul style="list-style-type: none"> - \$0 copay for a one-month (34-day) supply of drugs <p>Preferred Brand</p> <ul style="list-style-type: none"> - \$47 copay for a one-month (34-day) supply of drugs <p>Non-Preferred Brand</p> <ul style="list-style-type: none"> - \$75 copay for a one-month (34-day) supply of drugs <p>Specialty</p> <ul style="list-style-type: none"> - 25% coinsurance for a one-month (34-day) supply of drugs <p><i>Long Term Care Pharmacy</i></p> <p>Generic</p> <ul style="list-style-type: none"> - \$0 copay for a one-month (34-day) supply of drugs <p>Preferred Brand</p> <ul style="list-style-type: none"> - \$47 copay for a one-month (34-day) supply of drugs

If you have any questions about this plan's benefits or costs, please contact Keystone 65 Complete.

Benefit Category	Original Medicare	Keystone 65 Complete
		<p>Non-Preferred Brand</p> <ul style="list-style-type: none"> - \$75 copay for a one-month (34-day) supply of drugs <p>Specialty</p> <ul style="list-style-type: none"> - 25% coinsurance for a one-month (34-day) supply of drugs <p>Mail Order</p> <p>Generic</p> <ul style="list-style-type: none"> - \$0 copay for a one-month (34-day) supply of drugs <p>Preferred Brand</p> <ul style="list-style-type: none"> - \$47 copay for a one-month (34-day) supply of drugs <p>Non-Preferred Brand</p> <ul style="list-style-type: none"> - \$75 copay for a one-month (34-day) supply of drugs <p>Specialty</p> <ul style="list-style-type: none"> - 25% coinsurance for a one-month (34-day) supply of drugs <p>Coverage Gap</p> <p>After your total yearly drug costs reach \$2,700, you pay 100% until your yearly out-of-pocket drug costs reach \$4,350.</p> <p>Catastrophic Coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,350 you pay the greater of:</p> <ul style="list-style-type: none"> - \$2.40 copay for generic (including brand drugs treated as generic) and \$6.00 copay for all other drugs, or - 5% coinsurance.

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Benefit Category	Original Medicare	Keystone 65 Complete
		<p><i>Out-of-Network</i> \$295 deductible</p> <p>Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may pay more than the copay if you get your drugs at an out-of-network pharmacy.</p> <p><i>Out-of-Network Initial Coverage</i> You pay the following until total yearly drug costs reach \$2,700.</p> <p><i>Out-of-Network Pharmacy</i></p> <p>Generic</p> <ul style="list-style-type: none"> - \$0 copay for a one-month (34-day) supply of drugs <p>Preferred Brand</p> <ul style="list-style-type: none"> - \$47 copay for a one-month (34-day) supply of drugs <p>Non-Preferred Brand</p> <ul style="list-style-type: none"> - \$75 copay for a one-month (34-day) supply of drugs <p>Specialty</p> <ul style="list-style-type: none"> - 25% coinsurance for a one-month (34-day) supply of drugs <p><i>Out-of-Network Catastrophic Coverage</i> After your yearly out-of-pocket drug costs reach \$4,350 you pay the greater of:</p> <ul style="list-style-type: none"> - \$2.40 copay for generic (including brand drugs treated as generic) and \$6.00 copay for all other drugs, or - 5% coinsurance.

If you have any questions about this plan's benefits or costs, please contact Keystone 65 Complete.

Benefit Category	Original Medicare	Keystone 65 Complete
30. Dental Services	Preventive dental services (such as cleaning) not covered.	<p><i>In-Network</i></p> <p>\$0 copay for Medicare-covered dental benefits.</p> <p>In general, preventive dental benefits (such as cleaning) not covered.</p>
31. Hearing Services	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p><i>In-Network</i></p> <p>20% copay for Medicare-covered diagnostic hearing exams</p> <p>\$0 copay for up to 2 hearing aid(s) every three years.</p> <p>- 0% of the cost for up to 1 hearing aid fitting evaluation(s) every three years</p> <p>\$500 limit for hearing aids every three years.</p>
32. Vision Services	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>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><i>In-Network</i></p> <p>20% copay for diagnosis and treatment for diseases and conditions of the eye</p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> - one pair of eyeglasses or contact lenses after cataract surgery - up to 1 pair(s) of contacts every year - up to 1 pair(s) of lenses every year - up to 1 frame(s) every year - 0% of the cost for up to 1 routine eye exam(s) every year <p>\$150 limit for eyewear every year.</p>

Summary of Benefits

If you have any questions about this plan's benefits or costs, please contact Keystone 65 Complete.

Benefit Category	Original Medicare	Keystone 65 Complete
33. Physical Exams	<p>20% coinsurance for one exam within the first 6 months of your new Medicare Part B coverage</p> <p>When you get Medicare Part B, you can get a one time physical exam within the first 6 months of your new Part B coverage. The coverage does not include lab tests.</p>	<p><i>In-Network</i></p> <p>\$0 copay for routine exams.</p> <p>Limited to 1 exam(s) every year.</p> <p>\$0 copay for Medicare-covered benefits</p>
34. Health/Wellness Education	<p>Smoking Cessation:</p> <p>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.</p>	<p><i>In-Network</i></p> <p>This plan covers the following health/wellness education benefits:</p> <ul style="list-style-type: none"> - Written health education materials, including newsletters - Nutritional Training - Additional Smoking Cessation - Health Club Membership/Fitness Classes - Other Wellness Benefits
35. Transportation (routine)	Not covered.	<p><i>In-Network</i></p> <p>\$0 copay for each round trip to plan-approved location.</p>
36. Acupuncture	Not covered.	<p><i>In-Network</i></p> <p>This plan does not cover Acupuncture.</p>

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**Independence
Blue Cross**

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www.site65.com



If you are a **member** and have questions,
please call toll free, **1-888-457-3018**
(TTY/TDD: **1-888-857-4816**)
Seven days a week 8 a.m. to 8 p.m.

If you are **not yet a member** and have questions,
please call toll free, **1-877-393-6733**
(TTY/TDD: **1-877-219-5457**)
Seven days a week 8 a.m. to 8 p.m.

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