

Summary of Benefits

JANUARY 1–DECEMBER 31, 2027

Essential (HMO)

H5591-018

Androscoggin, Cumberland,
Kennebec, Sagadahoc, and
York Counties in Maine



2027 Summary of Benefits

Martin's Point Generations Advantage Essential (HMO)

H5591, Plan 018

January 1, 2027 - December 31, 2027

Martin's Point Generations Advantage Essential (HMO) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call Member Services at 1-866-544-7504 (TTY 711) and request the *Evidence of Coverage* or access it online at www.martinspoint.org/partd.

To join Martin's Point Generations Advantage Essential (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes these counties in Maine: Androscoggin, Cumberland, Kennebec, Sagadahoc, and York.

Martin's Point Generations Advantage Essential (HMO) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at www.martinspoint.org/partd. Except in emergency situations, if you use providers that are not in our network, the plan may not pay for these services.

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

	Martin's Point Generations Advantage Essential (HMO)
Monthly Plan Premium <i>(includes both medical and drugs)</i>	\$15
Deductible	No deductible for medical. See prescription drug coverage for Part D deductible.
Maximum out-of-pocket amount <i>(does not include Part D prescription drugs)</i>	\$9,500
Inpatient Hospital coverage	\$490 copayment each day for days 1 to 5 and \$0 copayment each day for days 6 to 90 for Medicare-covered hospital care. <i>Prior authorization is required.</i>
Outpatient Hospital coverage Outpatient hospital services Outpatient hospital observation services	\$475 copayment <i>Prior authorization is required.</i> \$490 copayment per stay
Ambulatory Surgical Center (ASC)	\$425 copayment
Doctor Visits Primary Care Providers Specialists	\$0 copayment \$55 copayment
Preventive Care (e.g., flu vaccine, diabetic screenings)	\$0 copayment
Emergency care	\$115 copayment in-country and out-of-country Copayment is waived if you are admitted to a hospital within 24 hours. (\$25,000 out-of-country limit for emergency care)

	Martin's Point Generations Advantage Essential (HMO)
Urgently needed services	\$40 copayment Copayment is waived if you are admitted to a hospital within 24 hours. Copayment is waived if you are admitted to a hospital within 24 hours. (\$25,000 out-of-country limit for emergency care)
Diagnostic Services/Labs/Imaging Diagnostic tests and procedures Lab services Diagnostic radiology services (e.g. MRI, CAT Scan) Outpatient X-rays Therapeutic Radiology	0% coinsurance for cardiopulmonary tests, ambulatory blood pressure monitors, and spirometry 15% coinsurance for all other outpatient diagnostic tests and therapeutic services/supplies <i>Prior authorization may be required.</i> \$0 copayment for Preventive labs and COVID-19 viral testing \$10 copayment for all other lab testing (including COVID-19 antibody testing) 0% coinsurance for lab services 20% coinsurance for lab services related to genetic testing <i>Prior authorization may be required.</i> 20% coinsurance <i>Prior authorization may be required.</i> 15% coinsurance <i>Prior authorization may be required.</i> 20% coinsurance <i>Prior authorization may be required.</i>
Hearing services Exam to diagnose and treat hearing and balance issues	\$55 copayment

	Martin's Point Generations Advantage Essential (HMO)
Hearing aids ○ All types	\$1,000 benefit allowance (\$500 per ear every year) for hearing aids. \$0 copayment Limited to 2 hearing aid(s) every year
Dental services	\$55 copayment for each Medicare-covered service. <i>Prior authorization is required.</i>
Vision care Exam to diagnose and treat diseases and conditions of the eye For people with diabetes, screening for diabetic retinopathy is covered once per year. Eyewear after cataract surgery Glaucoma screening Routine eye exam Additional routine eyewear ○ Contact lenses ○ Eyeglass lenses ○ Eyeglass frames ○ Eyeglasses (lenses and frames)	\$0 copayment for diabetic eye exams \$55 copayment for Medicare-covered eye exams \$55 copayment 20% coinsurance \$0 copayment \$0 copayment Limited to 1 visit(s) every year There is a \$100 benefit maximum every year for prescription lenses, frames, and contact lenses. \$0 copayment \$0 copayment \$0 copayment \$0 copayment

	Martin's Point Generations Advantage Essential (HMO)
○ Upgrades	\$0 copayment
Mental Health Services	
Inpatient visit	\$350 copayment each day for days 1 to 5 and \$0 copayment each day for days 6 to 90 for Medicare-covered hospital care. \$0 copayment for an additional 60 lifetime reserve days. <i>Prior authorization is required.</i>
Outpatient group therapy visit	\$10 copayment <i>Prior authorization is required.</i>
Outpatient individual therapy visit	\$25 copayment <i>Prior authorization is required.</i>
Skilled nursing facility (SNF) care	\$0 copayment each day for days 1 to 20 and \$221 copayment each day for days 21 to 100 for Medicare-covered skilled nursing facility care. <i>Prior authorization is required.</i>
Physical Therapy	\$35 copayment <i>Prior authorization is required.</i>
Ambulance services	
Ground Ambulance	\$325 copayment <i>Prior authorization may be required for non-emergency ambulance transport and out-of-country emergency services. Ask your provider to contact the plan for details.</i>
Air Ambulance	\$325 copayment <i>Prior authorization may be required for non-emergency ambulance transport and out-of-country emergency services. Ask your provider to contact the plan for details.</i>

	Martin's Point Generations Advantage Essential (HMO)
Medicare Part B drugs	
Chemotherapy/Radiation drugs	20% coinsurance <i>Prior authorization is required.</i>
Insulin drugs	20% coinsurance You will pay no more than \$35 for a one-month supply of Part B insulin products covered by our plan
Other Part B drugs	20% coinsurance <i>Prior authorization is required.</i>

Additional Benefits

	Martin's Point Generations Advantage Essential (HMO)
Annual routine physical exam	\$0 copayment
Chiropractic services	Medicare-covered services only \$15 copayment
Diabetic monitoring supplies	\$0 copayment
Diabetic therapeutic shoes or inserts	\$0 copayment
Durable medical equipment (DME) and related supplies	20% coinsurance <i>Prior authorization is required.</i>
Home health agency care	\$0 copayment <i>Prior authorization is required.</i>
Home infusion services	\$0 copayment <i>Prior authorization may be required.</i>
Intensive outpatient program services	\$105 copayment per day
Nursing hotline	\$0 copayment
Opioid treatment program services	\$25 Copayment Individual Session/ \$10 Copayment Group Session <i>Prior authorization is required.</i>

	Martin's Point Generations Advantage Essential (HMO)
Outpatient diagnostic tests and therapeutic services and supplies	20% coinsurance <i>Prior authorization may be required.</i>
Outpatient rehabilitation services: Physical Therapy Occupational Therapy Speech Therapy	\$35 copayment <i>Prior authorization is required.</i>
Outpatient substance use disorder services	\$25 copayment for each Medicare-covered Individual Session. <i>Prior authorization is required.</i> \$10 copayment for each Medicare-covered Group Session. <i>Prior authorization is required.</i>
Partial hospitalization services	\$105 copayment per day <i>Prior authorization is required.</i>
Podiatry services	\$0 copayment for Medicare-covered podiatry services performed by a PCP \$55 copayment for Medicare-covered podiatry services performed by a specialist
Prosthetic and orthotic devices and related supplies	20% coinsurance <i>Prior authorization is required.</i>
Pulmonary rehabilitation services	\$25 copayment <i>Prior authorization is required.</i>
Services to treat kidney disease Dialysis Services	20% coinsurance <i>Prior authorization is required.</i>
Welcome to Medicare preventive visit	\$0 copayment
Worldwide emergency coverage	\$115 copayment <i>Prior authorization may be required.</i>

	Martin's Point Generations Advantage Essential (HMO)
Worldwide emergency transportation	\$325 copayment <i>Prior authorization may be required.</i>
Worldwide urgent care coverage	\$115 copayment <i>Prior authorization may be required.</i>

Optional Supplemental Benefits

	Martin's Point Generations Advantage Essential (HMO)
Optional Supplemental Benefits available with a separate premium Monthly Dental Premium	 \$75 premium
Covered Dental Services Category A: Diagnostic/Preventive Evaluations Twice per calendar year; this includes periodic, limited, problem-focused, and comprehensive evaluations. • X-rays (comprehensive series or panoramic film) once in a 5-calendar year period. • Bitewing x-rays once in a calendar year. • X-rays of individual teeth as necessary. • Two routine cleanings in a calendar year. Category B: Basic Restorative • Amalgam (silver) fillings. • Resin restorations on anterior teeth, posterior teeth, and the buccal surface or bicusps only. • Oral surgery: surgical and routine extractions. • Endodontics: Root canal therapy. • Periodontics: Treatment of gum disease, clinical crown lengthening once per tooth per lifetime.	There is a \$1,500 benefit maximum every year for preventive and comprehensive dental services. For more information about this Optional Supplemental Benefit, please reach out to Northeast Delta Dental. In-Network \$50 copayment for each office visit* Out-of-Network Not covered In-Network \$50 copayment per office visit, 50% coinsurance when seeing a Delta Dental provider* Out-of-Network Not covered

	Martin's Point Generations Advantage Essential (HMO)
- Denture repair: repair of a removable denture to its original condition. - Emergency Palliative treatment. - Brush biopsy once in a calendar year. Category C: Major Restorative - Removable and fixed partial dentures (bridge). - Rebase and reline (denture), crowns. The plan is unable to pay for Medicare covered services provided by a Northeast Delta Dental provider who has opted-out of Medicare. If you have questions about what may be covered, please contact Northeast Delta Dental at 1-800- 832-5700 (TTY 1-800-332-5905)	In-Network \$50 copayment per office visit, 50% coinsurance when seeing a Delta Dental provider* Out-of-Network Not covered Cleanings are limited to two per calendar year; you may choose from preventive/routine or periodontal. Office visit copays and coinsurances apply. Additional costs may apply for resin filling.

Prescription Drug Benefits

Martin's Point Generations Advantage Essential (HMO)			
Stage 1: Annual Prescription Deductible			
\$300 for Tier 3, Tier 4, and Tier 5 Part D prescription drugs. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately.			
Stage 2: Initial Coverage (after you pay your deductible, if applicable)			
Retail cost-sharing			
	Preferred (30-day/up to 100-day supply)	Standard (30-day/up to 100-day supply)	Long-term care (LTC) (31-day supply)
Tier 1 (Preferred Generic Tier 1 is the lowest tier. Low cost preferred generic drugs are included in this tier.)	\$0/\$0 copayment	\$4/\$12 copayment	\$4 copayment
Tier 2 (Generic Tier 2 includes preferred generic drugs.)	\$0/\$0 copayment	\$10/\$30 copayment	\$10 copayment
Tier 3 (Preferred Brand Tier 3 includes preferred brand drugs and non-preferred generic drugs.)	22%/22% coinsurance	22%/22% coinsurance	22% coinsurance

Tier 4 (Non-Preferred Drug Tier 4 includes non-preferred brand drugs and non-preferred generic drugs. Drugs that have an approved non-formulary exception will be included in this tier.)	25%/25% coinsurance	25%/25% coinsurance	25% coinsurance
Tier 5 (Specialty Tier Tier 5 contains very high-cost brand and generic drugs, which may require special handling and/or close monitoring.)	30% coinsurance/Not Available	30% coinsurance/Not Available	30% coinsurance

Mail-order-sharing	
	Standard (30-day/up to 100-day supply)
Tier 1 (Preferred Generic Tier 1 is the lowest tier. Low cost preferred generic drugs are included in this tier.)	\$0/\$0 copayment
Tier 2 (Generic Tier 2 includes preferred generic drugs.)	\$10/\$25 copayment
Tier 3 (Preferred Brand Tier 3 includes preferred brand drugs and non-preferred generic drugs.)	22%/22% coinsurance
Tier 4 (Non-Preferred Drug Tier 4 includes non-preferred brand drugs and non-preferred generic drugs. Drugs that have an approved non-formulary exception will be included in this tier.)	25%/25% coinsurance
Tier 5 (Specialty Tier Tier 5 contains very high-cost brand and generic drugs, which may require special handling and/or close monitoring.)	30% coinsurance/Not Available

Stage 3: Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,400, you pay nothing.

You won't pay more than \$35 for tier 3, \$35 for tier 4, and \$35 for tier 5 for a one-month supply, \$70 for tier 3 and \$70 for tier 4 for a two-month supply, and \$105 for tier 3 and \$105 for tier 4 for a three-month supply of each covered insulin product regardless of the cost-sharing tier, even if you haven't paid your deductible.

Please contact our Member Services number at 1-866-544-7504 for additional information. (TTY users should call 711.) We are available 8am - 8pm, seven days a week from October 1 to March 31, and Monday through Friday the rest of the year. You may also visit the website at www.martinspoint.org/partd.

Martin's Point

Martin's Point Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Martin's Point Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Martin's Point Health Care:

- Provides free aids and services to people with disabilities 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 services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Martin's Point Generations Advantage Member Services Team.

If you believe that Martin's Point Health Care 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 in writing to: Attn: Grievance Department, Martin's Point Generations Advantage, PO Box 9746, Portland, ME 04104, 1-866-544-7504, TTY: 711, Fax: 207-828-7847. (We're available 8 am–8 pm, seven days a week from October 1 to March 31; and Monday through Friday the rest of the year.) You can file a grievance in person, by mail, or by fax. If you need help filing a grievance, the Martin's Point Generations Advantage Member Services Team 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 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 (TDD: 1-800-537-7697)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-553-7054 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-553-7054 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-877-553-7054 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-877-553-7054 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-553-7054 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-877-553-7054 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-877-553-7054 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-877-553-7054 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-553-7054 (TTY: 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-877-553-7054 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (1-877-553-7054 (TTY: 711)). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-553-7054 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-877-553-7054 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-877-553-7054 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-553-7054 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-877-553-7054 (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-877-553-7054 (TTY: 711)にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-866-544-7504.

Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit www.martinspoint.org/partd or call 1-866-544-7504 to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2028.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).



For more information
about benefits or enrollment,
call us or visit our website at
MartinsPoint.org/Medicare

1-833-953-3487 (TTY: 711)

We are available 8am–8pm, every
day from Oct. 1–Mar. 31 and
weekdays from Apr. 1–Sep. 30.

Martin's Point Generations Advantage
891 Washington Ave.
PO Box 9746
Portland, ME 04104