



Alignment Health Plan®

2025 SUMMARY OF BENEFITS

Alignment Health Retiree Options (PPO) IBEW Local 332

The 50 United States, the District of Columbia and all U.S. territories.

This is a summary of drug and health services benefits covered by Alignment Health Plan for January 1, 2025 - December 31, 2025.

www.AlignmentHealthPlan.com

PREMIUMS AND BENEFITS

ALIGNMENT HEALTH RETIREE OPTIONS (PPO) IBEW LOCAL 332 The 50 United States, the District of Columbia and all U.S. territories.	
MONTHLY PLAN PREMIUM <ul style="list-style-type: none"> Part C & Part D 	Contact your group plan benefit administrator to determine your actual premium amount, if applicable.
DEDUCTIBLE	\$0
MAXIMUM OUT-OF-POCKET RESPONSIBILITY (does not include prescription drugs)	In-Network & Out-of-Network \$0
INPATIENT HOSPITAL^{1,2}	In-Network & Out-of-Network \$0 (unlimited days per admission)
OUTPATIENT HOSPITAL¹ <ul style="list-style-type: none"> Hospital Services 	In-Network & Out-of-Network \$0
<ul style="list-style-type: none"> Observation Services 	In-Network & Out-of-Network \$0
AMBULATORY SURGICAL CENTER	In-Network & Out-of-Network \$0
DOCTOR VISITS <ul style="list-style-type: none"> Primary 	In-Network & Out-of-Network \$0
<ul style="list-style-type: none"> Specialists^{1,2} 	In-Network & Out-of-Network \$0
PREVENTIVE CARE (e.g., flu vaccine, diabetic screenings)	In-Network & Out-of-Network \$0
EMERGENCY CARE	In-Network & Out-of-Network \$0
URGENTLY NEEDED SERVICES	In-Network & Out-of-Network \$0
OUTPATIENT DIAGNOSTIC^{1,2} <ul style="list-style-type: none"> Procedures, tests, lab services 	In-Network & Out-of-Network \$0
<ul style="list-style-type: none"> X-Ray 	In-Network & Out-of-Network \$0

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<ul style="list-style-type: none">Diagnostic	In-Network & Out-of-Network \$0
<ul style="list-style-type: none">Therapeutic radiology services (such as radiation treatment for cancer)	In-Network & Out-of-Network \$0
HEARING SERVICES^{1,2} <ul style="list-style-type: none">Routine hearing exam	In-Network & Out-of-Network \$0 Medicare covered benefits only
<ul style="list-style-type: none">Hearing aid allowance	Not covered
DENTAL SERVICES^{1,2} <ul style="list-style-type: none">Preventive	In-Network & Out-of-Network Medicare covered only
<ul style="list-style-type: none">Comprehensive	In-Network & Out-of-Network Medicare covered only
VISION SERVICES <ul style="list-style-type: none">Routine exam	In-Network & Out-of-Network \$0 Medicare covered only
<ul style="list-style-type: none">Eyewear	Not covered
MENTAL HEALTH SERVICES^{1,2} <ul style="list-style-type: none">Inpatient Hospital	In-Network & Out-of-Network \$0 (unlimited days per admission)
<ul style="list-style-type: none">Mental Health Specialty	In-Network & Out-of-Network \$0
<ul style="list-style-type: none">Psychiatric Services (Individual and Group)	In-Network & Out-of-Network \$0
SKILLED NURSING FACILITY^{1,2}	In-Network & Out-of-Network \$0
PHYSICAL & SPEECH THERAPY	In-Network & Out-of-Network \$0
GROUND AND AIR AMBULANCE SERVICES¹	In-Network & Out-of-Network \$0

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TRANSPORTATION

In-Network & Out-of-Network
not covered

MEDICARE PART B DRUGS

In-Network & Out-of-Network
\$0 Injectable Drugs
\$0 Medicare Part B Drugs

OUTPATIENT PRESCRIPTION DRUGS

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PART D DEDUCTIBLE	\$0	
INITIAL COVERAGE LIMIT	\$5,030	
PART D OUT OF POCKET THRESHOLD	\$2,000	
INITIAL COVERAGE	Retail Standard 30-day supply	Mail Order 100-day supply
Tier 1: Preferred Generic	\$10	\$20
Tier 2: Generic	\$10	\$20
Tier 3: Preferred Brand	\$20	\$40
Tier 4: Non-Preferred	\$20	\$40
Tier 5: Specialty Tier	\$20	not covered
Tier 6: Select Care	\$10	\$0
GAP COVERAGE	Full Gap coverage all tiers	
COST-SHARING	May change depending on the pharmacy you choose and when you enter another of the four phases of the Part D benefit. If you reside in a long-term care facility, you pay the same as Retail Standard for a 31-day supply.	
CATASTROPHIC COVERAGE	After your out-of-pocket costs reach the \$2,000 limit for the plan year, you move to the Catastrophic Coverage Stage. In this stage, you will pay \$0 for your covered Part D drugs. For excluded drugs covered on the supplemental Bonus Drug List, you pay the same cost share as you did in the Initial Coverage Stage.	

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BONUS DRUGS

Generic Viagra, Finasteride, Folic Acid. For a complete list and coverage details, refer to Bonus Drug List.

INSULIN

Important Message About What You Pay for Insulin: You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

VACCINES

Our plan covers most Part D vaccines at no cost to you.

NOTE: Services with a 1 may require prior authorization. Services with a 2 may require a referral from your doctor. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits. For more information on the pharmacy-specific copays, please call Alignment Health Plan Member Services Department at the phone number in this document or access your Evidence of Coverage at www.alignmenthealthplan.com.

EXTRA BENEFITS YOU GET WITH ALIGNMENT HEALTH PLAN

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ACCESS ON-DEMAND CONCIERGE CARD	In-Network & Out-of-Network \$0
ACUPUNCTURE	In-Network & Out-of-Network \$0 Medicare covered \$0 for 40 Routine visits per year (combined with Chiropractic)
CHIROPRACTIC	In-Network & Out-of-Network \$0 Medicare covered \$0 for 40 Routine visits per year (combined with Acupuncture)
DURABLE MEDICAL EQUIPMENT (DME)	In-Network & Out-of-Network \$0 Medicare covered
FITNESS	In-Network & Out-of-Network \$0
OVER-THE-COUNTER (OTC)	In-Network & Out-of-Network \$20 spending allowance per month (no rollover)
PODIATRY SERVICES	In-Network & Out-of-Network \$0 Medicare Covered \$0 for 12 visits per year (Routine)
TELEHEALTH	In-Network & Out-of-Network \$0 all benefit services
WORLDWIDE EMERGENCY/URGENT COVERAGE	In-Network & Out-of-Network \$0 \$25,000 coverage limit per year

Alignment Health Plan offers access to a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for the services.

To join Alignment Health Plan, you must be enrolled in Medicare Part A and Part B and live in one of the counties listed on the cover of this booklet.

To learn more about coverage and costs of Original Medicare, look at the **“Medicare & You”** handbook. You can view it online at [medicare.gov](https://www.medicare.gov) or request a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

This document is also available in other languages and formats.

ALIGNMENT HEALTH PLAN MEMBERS	1-866-634-2247 (TTY 711)
NON-MEMBERS	1-888-979-2247 (TTY 711)
HOURS OF OPERATION	<p>October 1 – March 31: Seven days a week, from 8:00 a.m. to 8:00 p.m. except for Thanksgiving and Christmas Day.</p> <p>April 1 – September 30: Monday through Friday, (except holidays) from 8:00 a.m. to 8:00 p.m.</p>
WEBSITE	alignmenthealthplan.com

Alignment Health Plan is an HMO, HMO POS, HMO C-SNP, HMO D-SNP and PPO plan with a Medicare contract and a contract with the California, Nevada, North Carolina, and Texas Medicaid programs. Enrollment in Alignment Health Plan depends on contract renewal. This information is not a complete description of benefits. Call 1-888-979-2247 (TTY: 711), 8 a.m. to 8 p.m. Monday through Friday, for more information. Alignment Health Plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

UNDERSTANDING THE BENEFITS & RULES

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:

1-888-979-2247 (TTY 711)

8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 to March 31 and 8 a.m. to 8 p.m. Monday through Friday (except holidays) from April 1 through September 30.

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 alignmenthealthplan.com or call **1-866-634-2247 (TTY 711)** for 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. Visit alignmenthealthplan.com or call **1-866-634-2247 (TTY 711)** for a list of Alignment Health Plan network providers.



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. Visit alignmenthealthplan.com or call **1-866-634-2247 (TTY 711)** for the Alignment Health Plan list of covered medications.

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, 2025.



This plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care.



Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.