

Your health will benefit from Medicare plans created by Monterey County's hospitals and doctors.

Looking for comprehensive coverage in one plan? Maybe you'd like a healthcare plan with affordability. Or the programs and services that can make your health—and your life—better.

Compare the three Aspire Health Medicare plans, then make your choice. Call us and we can help you become an Aspire Health Plan member right over the phone.

Health Plan Benefit Highlights:	Aspire Health Advantage Value (HMO)	Aspire Health Advantage (HMO)	Aspire Health Advantage Plus (HMO-POS)
Monthly Premium	\$36	\$95	\$239
Maximum out-of-pocket Limit	\$5,000	\$4,500	\$50
Annual Services Deductible	\$0	\$0	\$0
Preventive Services	\$0	\$0	\$0
Wellness Exams & Screenings	\$0	\$0	\$0
Doctor Office Visit	\$10 copay	\$10 copay	\$0
Specialist Office Visit	\$35 copay	\$30 copay	\$0
Transportation to Appointments	\$0 (up to 12 one way trips/yr)	\$0 (up to 12 one way trips/yr)	\$0 (up to 12 one way trips/yr)
Care Management Services	\$0	\$0	\$0
Prescription Drug Coverage	Tier 1: \$4 copay Tier 2: \$15 copay Tier 3: \$47 copay Tier 4: \$100 copay Tier 5: 25% coinsurance	Tier 1: \$2 copay Tier 2: \$8 copay Tier 3: \$45 copay Tier 4: \$100 copay Tier 5: 30% coinsurance	Tier 1: \$2 copay Tier 2: \$8 copay Tier 3: \$45 copay Tier 4: \$100 copay Tier 5: 33% coinsurance
Routine Chiropractic	Not covered	\$10 copay (6 visits/yr)	\$0 copay (12 visits/yr)
Routine Acupuncture	Not covered	\$10 copay (6 visits/yr)	\$0 copay (12 visits/yr)
Vision – Routine Exams	Not covered	\$10	\$10
Preventive Dental Care	Not covered	\$0	\$0
Out-of-area Coverage – Urgent & Emergency Care	Yes	Yes	Yes
Out-of-area Coverage – Routine Care (including outpatient and inpatient services)			Yes

*For more information, please refer to the Summary of Benefits later in this book.



ASPIREHEALTHPLAN

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. **Call 1-855-570-1600 (TTY: 711).**

Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-570-1600 (TTY: 711).

Chinese

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-570-1600 (TTY: 711)。

Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-570-1600 (TTY: 711).

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-570-1600 (TTY: 711).

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-570-1600 (TTY: 711) 번으로 전화해 주십시오.

Armenian

ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Չանգահարեք 1-855-570-1600 (TTY (հեռատիպ) 711):

Farsi

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما رایگان برای 1-855-570-1600 (TTY: 711) تماس بگیرید.

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-570-1600 (телетайп: 711).

Japanese

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。
1-855-570-1600 (TTY:711)まで、お電話にてご連絡ください。

Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1 0061 075 558 (رقم هاتف الصم والبكم : (117:YTT).

Panjabi

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵੱਚਿ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-855-570-1600 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Mon-Khmer, Cambodia

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតលុយគឺអាចមានសំរាប់បម្រើអ្នក។ ចូរ ទូរស័ព្ទ 1-855-570-1600 (TTY: 711)។

Hmong

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-855-570-1600 (TTY: 711).

Hindi

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-855-570-1600 (TTY: 711) पर कॉल करें।

Thai

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-570-1600 (TTY: 711).

Aspire 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. Aspire Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Aspire Health Plan:

- 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 Melissa Hall.

If you believe that Aspire Health Plan 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: Melissa Hall, Director, Compliance, 10 Ragsdale Drive, Suite 101, Monterey, CA 93940, telephone: 831-644-7415, TTY: 711, fax: 831-657-0703, email: Melissa.Hall@aspirehealthplan.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Melissa Hall 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, DC 20201, 1-800-868-1019, 800-537-7697 (TDD).

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

Aspire 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.

It is the policy of Aspire Health Plan not to discriminate on the basis of race, color, national origin, sex, age or disability. Aspire Health Plan has adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by Section 1557 of the Affordable Care Act (42 U.S.C. 18116) and its implementing regulations at 45 CFR part 92, issued by the U.S. Department of Health and Human Services. Section 1557 prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs and activities. Section 1557 and its implementing regulations may be examined in the office of Melissa Hall, Director, Compliance, 10 Ragsdale Drive, Suite 101, Monterey, CA 93940, telephone: 831-644-7415, TTY: 711, fax: 831-657-0703, email: Melissa.Hall@aspirehealthplan.org, who has been designated to coordinate the efforts of Aspire Health Plan to comply with Section 1557.

Any person who believes someone has been subjected to discrimination on the basis of race, color, national origin, sex, age or disability may file a grievance under this procedure. It is against the law for Aspire Health Plan to retaliate against anyone who opposes discrimination, files a grievance, or participates in the investigation of a grievance.

Procedure:

- Grievances must be submitted to the Section 1557 Coordinator within (60 days) of the date the person filing the grievance becomes aware of the alleged discriminatory action.
- A complaint must be in writing, containing the name and address of the person filing it. The complaint must state the problem or action alleged to be discriminatory and the remedy or relief sought.
- The Section 1557 Coordinator (or her/his designee) shall conduct an investigation of the complaint. This investigation may be informal, but it will be thorough, affording all interested persons an opportunity to submit evidence relevant to the complaint. The Section 1557 Coordinator will maintain the files and records of Aspire Health Plan relating to such grievances. To the extent possible, and in accordance with applicable law, the Section 1557 Coordinator will take appropriate steps to preserve the confidentiality of files and records relating to grievances and will share them only with those who have a need to know.
- The Section 1557 Coordinator will issue a written decision on the grievance, based on a preponderance of the evidence, no later than 30 days after its filing, including a notice to the complainant of their right to pursue further administrative or legal remedies.
- The person filing the grievance may appeal the decision of the Section 1557 Coordinator by writing to the (Administrator/Chief Executive Officer/Board of Directors/etc.) within 15 days of receiving the Section 1557 Coordinator's decision. The (Administrator/Chief Executive Officer/Board of Directors/etc.) shall issue a written decision in response to the appeal no later than 30 days after its filing.

The availability and use of this grievance procedure does not prevent a person from pursuing other legal or administrative remedies, including filing a complaint of discrimination on the basis of race, color, national origin, sex, age or disability in court or with the U.S. Department of Health and Human Services, Office for Civil Rights. A person can file a complaint of discrimination electronically through the Office for Civil Rights Complaint Portal, which is 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, DC 20201.

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>. Such complaints must be filed within 180 days of the date of the alleged discrimination.

Aspire Health Plan will make appropriate arrangements to ensure that individuals with disabilities and individuals with limited English proficiency are provided auxiliary aids and services or language assistance services, respectively, if needed to participate in this grievance process. Such arrangements may include, but are not limited to, providing qualified interpreters, providing taped cassettes of material for individuals with low vision, or assuring a barrier-free location for the proceedings. The Section 1557 Coordinator will be responsible for such arrangements.