

2025 Summary of Benefits for Mount Carmel MediGold Trinity EGWP (HMO)



MOUNT CARMEL MediGold
Health Plan

A Member of Trinity Health

2025 Summary of Benefits

Mount Carmel MediGold Trinity EGWP (HMO)

This is a summary of Medicare health care and prescription drug coverage for Mount Carmel MediGold Trinity EGWP (HMO).

January 1 – December 31, 2025

Mount Carmel MediGold Trinity EGWP (HMO) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided 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 1-800-240-3851 (TTY 711) and request the “Evidence of Coverage” or access it online at www.thpmedicare.org/mount-carmel/.

To join **Mount Carmel MediGold Trinity EGWP (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 OH: Adams, Allen, Auglaize, Brown, Butler, Champaign, Clark, Clermont, Clinton, Coshocton, Crawford, Darke, Defiance, Delaware, Fairfield, Fayette, Franklin, Fulton, Gallia, Greene, Guernsey, Hamilton, Harrison, Hancock, Hardin, Henry, Highland, Hocking, Holmes, Jackson, Knox, Licking, Logan, Lucas, Madison, Meigs, Mercer, Miami, Monroe, Montgomery, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry,

Pickaway, Pike, Preble, Putnam, Richland, Ross, Seneca, Shelby, Union, Van Wert, Vinton, Warren, Washington, Wood, and Wyandot.

Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

Find a provider at this link
www.thpmedicare.org/mount-carmel/find-a-provider.

For coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)

This document is available in other formats such as Braille, large print or audio.

For more information, please call us at 1-800-240-3851 (TTY users should call 711), 8 a.m. to 8 p.m., 7 days a week, or visit us at www.thpmedicare.org/mount-carmel/.

Premiums and Benefits

This is a short list of benefits and cost sharing for our plan. For a complete list, see the *Evidence of Coverage* on our website at www.thpmedicare.org/mount-carmel/.

Premiums and Benefits	Mount Carmel MediGold Trinity EGWP (HMO)
Monthly Plan Premium (includes both medical and drugs)	Contact your benefits administrator. You must continue to pay your Medicare Part B premium.
Deductible	You pay \$0 for in-network medical benefits. You pay \$0 for Part D prescription drugs.
Maximum Out-of-Pocket Responsibility (does not include Part D prescription drugs)	You pay no more than \$3,900 annually. Includes copays and other costs for in-network medical services for the year.
Inpatient Hospital	For in-network inpatient hospital stays, you pay: \$190 copay per day for days 1-2; \$0 copay per day for days 3-90. May require prior authorization.
Outpatient Hospital	For services at an in-network outpatient hospital, you pay \$125 copay.
Ambulatory Surgical Center (ASC)	You pay \$125 copay in-network.
Doctor Visits <ul style="list-style-type: none"> • Primary care provider • Specialists 	You pay \$0 copay in-network. You pay \$45 copay in-network.
Preventive Care (e.g., flu vaccine, diabetic screenings)	You pay nothing in-network.

Premiums and Benefits	Mount Carmel MediGold Trinity EGWP (HMO)
Emergency Care	<p>You pay \$90 copay per visit. ER cost sharing is waived if you are admitted to the hospital within 48 hours for the same condition.</p> <p>\$90 copay for each emergency care visit outside of the United States and its territories. Worldwide ER services cost sharing is waived if you are admitted to the hospital within 24 hours for the same condition.</p>
Urgently Needed Services	<p>You pay \$40 copay per visit.</p> <p>\$90 copay for each urgently needed care visit outside of the United States and its territories.</p> <p>\$250 to \$300 copay for each emergency/urgently needed care transportation service outside of the United States and its territories.</p>
Diagnostic Services /Labs /Imaging /Radiology <ul style="list-style-type: none"> • Diagnostic tests and procedures • Lab services • MRIs, CAT scans • X-rays • Therapeutic radiology services 	<p>You pay \$35 copay in-network.</p> <p>You pay \$5 copay in-network.</p> <p>You pay \$50 copay in-network.</p> <p>You pay \$35 copay in-network.</p> <p>You pay 20% of the total cost in-network.</p> <p>May require prior authorization.</p>
Hearing Services <ul style="list-style-type: none"> • Medicare-covered hearing exam • Routine hearing exam • Fitting and evaluation for hearing aids 	<p>You pay \$45 copay in-network.</p> <p>You pay \$0 copay in-network (1 exam every year).</p> <p>You pay \$0 copay in-network (unlimited visits every year).</p>

Premiums and Benefits	Mount Carmel MediGold Trinity EGWP (HMO)
<ul style="list-style-type: none"> Hearing aids 	<p>You pay \$399 to \$699 copay in-network for prescription hearing aids – all types (2 hearing aids every year). Must use TruHearing® provider to access this benefit.</p>
<p>Dental Services</p> <ul style="list-style-type: none"> Medicare-covered dental services 	<p>You pay \$45 copay in-network.</p>
<p>Vision Services</p> <ul style="list-style-type: none"> Medicare-covered benefits Routine eye exams Routine eyewear 	<p>You pay \$0 to \$45 copay in-network for an eye exam to diagnose and treat diseases and conditions of the eye. You pay \$0 copay in-network for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>You pay \$0 copay in-network (1 exam every year).</p> <p>\$125 maximum plan coverage amount every year for all non-Medicare-covered eyewear. Must use a Spectera, Inc. provider to access this benefit.</p>
<p>Mental Health Services</p> <ul style="list-style-type: none"> Outpatient therapy with a psychiatrist Outpatient therapy with a mental health care professional (non-psychiatrist) 	<p>You pay \$40 copay in-network for individual sessions. You pay \$40 copay in-network for group sessions.</p> <p>You pay \$40 copay in-network for individual sessions. You pay \$40 copay in-network for group sessions.</p>
<p>Skilled Nursing Facility (SNF)</p>	<p>For in-network SNF stays, you pay: \$0 copay per day for days 1-20; \$150 copay per day for days 21-47; \$0 copay per day for days 48-100.</p>
<p>Physical Therapy</p>	<p>You pay \$40 copay in-network.</p>

Premiums and Benefits	Mount Carmel MediGold Trinity EGWP (HMO)
Ambulance	<p>You pay \$250 copay in-network for ground ambulance services.</p> <p>You pay \$300 copay in-network for air ambulance services.</p> <p>May require prior authorization.</p>
Transportation	Not covered.
Medicare Part B Drugs	<p>You pay 0% to 20% of the total cost in-network for Medicare Part B chemotherapy and radiation drugs.</p> <p>You pay 0% to 20% of the total cost in-network for other Medicare Part B drugs.</p> <p>You pay a coinsurance cap of \$35 for a one month's supply of insulin furnished through a Durable Medical Equipment (DME) item such as an insulin pump.</p> <p>May require prior authorization.</p>
Podiatry Services	You pay \$45 copay in-network for Medicare podiatry services.
Durable Medical Equipment	<p>You pay 20% of the total cost of the total cost in-network durable medical equipment.</p> <p>May require prior authorization.</p>
Prosthetic Devices (braces, artificial limbs, etc.)	<p>Prosthetic devices: You pay 20% of the total cost of the total cost for in-network devices.</p> <p>Related medical supplies: You pay 20% of the total cost of the total cost for in-network supplies.</p> <p>May require prior authorization.</p>
Diabetic Supplies and Services	<p>Diabetic supplies: You pay \$0 copay for in-network supplies.</p> <p>Diabetes self-management training: \$0 copay for in-network training.</p> <p>Therapeutic shoes or inserts: You pay 20% of the total cost of the total cost for in-network shoes.</p> <p>May require prior authorization.</p>

Premiums and Benefits	Mount Carmel MediGold Trinity EGWP (HMO)
Fitness Benefit	You pay \$0 copay for the fitness benefit.
Meal Benefit	You pay \$0 copay for the meal benefit. The benefit consists of 2 meals per day for 7 days, immediately following a qualifying discharge. There is no annual limit on occurrences.

Part D Prescription Drugs

This is a summary of Part D prescription drug coverage and cost sharing for our plan. For more information, see the *Evidence of Coverage* on our website at www.thpmedicare.org/mount-carmel/.

Part D Prescription Drugs	
Part D Insulin Coverage	You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.
ED Drug Coverage	Included! Call for details.
Deductible	You do not pay a deductible.

Initial Coverage	You pay the following until your total yearly drug costs reach \$2,000. Total yearly drug costs are the drug costs paid by both you and our Part D plan.	
30-Day Supply Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-Preferred Drug Tier 5: Specialty Tier	Standard Retail Rx 30-day supply	Mail Order Rx 30-day supply
	\$0 copay	\$0 copay
	\$15 copay	\$0 copay
	\$45 copay	\$45 copay
	\$75 copay	\$75 copay
90-Day Supply Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-Preferred Drug Tier 5: Specialty Tier	Standard Retail Rx 90-day supply	Mail Order Rx 90-day supply
	\$0 copay	\$0 copay
	\$45 copay	\$0 copay
	\$135 copay	\$90 copay
	\$225 copay	\$150 copay
Catastrophic Coverage	You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$2000 limit for the calendar year. During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.	
Your cost-sharing may be different if you use a Long -Term Care pharmacy, or an out-of-network pharmacy or if you purchase a long-term supply (up to 90 days) of a drug. Please call us or see the plan's Evidence of Coverage on our website www.thpmedicare.org/mount-carmel/ for complete information about your costs or covered drugs.		

Additional Benefits

This plan provides additional benefits. For more information, see the *Evidence of Coverage* on our website at www.thpmedicare.org/mount-carmel/.

Additional Benefits	
Flex Card- Including Member Rewards/Incentive and Supplemental Vision/Hearing Allowance	Included! You receive a \$500 allowance on your card you can use towards plan-covered vision and hearing services.

This document is available in other alternate formats.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-800-240-3851 (TTY: 711).

ATENCIÓN: Si habla español, hay servicios de traducción, libre de cargos, disponibles para usted. Llame al 1-800-964- 4525 (TTY: 711).

Mount Carmel MediGold Trinity EGWP (HMO) is a HMO plan with a Medicare contract. Enrollment in these plans depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. Out-of-network/non-contracted providers are under no obligation to treat Mount Carmel MediGold members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Member Services number or see your "Evidence of Coverage" for more information, including the cost-sharing that applies to out-of-network services. Health coverage is offered by Mount Carmel Health Plan, Inc..

Notice of Nondiscrimination

Mount Carmel MediGold complies with applicable Federal civil rights laws and does not discriminate on age, racial or ethnic background, national origin, religion, culture, language, physical or mental disability, socioeconomic status, sex (including sex at birth and legal sex), pregnancy, sexual stereotypes, sexual orientation, or gender (which includes gender identity and gender expression), veteran status, or any category protected by law.

Mount Carmel MediGold does not exclude people or treat them differently because of age, racial or ethnic background, national origin, religion, culture, language, physical or mental disability, socioeconomic status, sex (including sex at birth and legal sex), pregnancy, sexual stereotypes, sexual orientation, or gender (which includes gender identity and gender expression), veteran status, or any category protected by law. Mount Carmel MediGold:

- 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 Member Services.

If you believe that Mount Carmel MediGold has failed to provide these services or discriminated in any other way on the basis of age, racial or ethnic background, national origin, religion, culture, language, physical or mental disability, socioeconomic status, sex (including sex at birth and legal sex), pregnancy, sexual stereotypes, sexual orientation, or gender (which includes gender identity and gender expression), veteran status, or any category protected by law), you can file a grievance with: Daniel Hayes, Member Services Manager, 3100 Easton Square Place, Third Floor - Health Plan, Columbus, OH 43219, 1-800- 240-3851 (TTY 711), 1-833-802-2200 fax, HealthPlanAppeals@trinity-health.org. You can file a grievance in person or by mail, fax, or email.

If you need help filing a grievance, Daniel Hayes, Member Services Manager, 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, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at www.hhs.gov/ocr/complaints/index.html

Multi-Language Insert

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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 (TTY 711) 1-800-240-3851. 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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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 1-800-240-3851 (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、1-800-240-3851 (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。