

provider highlights

December 2010 (*Lovelace Senior Plan*)

♥ Lovelace Medicare Advantage Plan Changes for 2011

Targeted providers: Bernalillo, Sandoval, Santa Fe, Torrance and Valencia

LSP Standard Plan HMO with \$0 premium will continue for 2011. Enhanced Plan will become an HMO-POS (point of service) with a \$57 premium. The POS feature will allow members to go out-of-network to get Medicare covered services at slightly higher cost-sharing. Benefit changes for 2011 are in ***bold/italic*** below. The service area for the LSP individual plan will continue to be the counties of Bernalillo, Sandoval, Valencia, Torrance and Santa Fe; LSP Employer Group plans have a statewide service area. Full plan documents are available at www.lovelaceseniorplan.com.

	LSP Standard HMO	LSP Enhanced HMO-POS	LSP Medical-only
Premium	\$0	\$57	\$0
PCP/specialist copay	\$10/30	\$10/30	\$5/20
Inpatient	\$200 per day for days 1-3 with \$600 annual max	\$150 per day for days 1-3 with \$450 annual max	\$0
Preventive services <i>Including routine annual physicals and colonoscopies</i>	\$0	\$0	\$0
Prescription copays	\$7 , 36, 70, 33% coinsurance with a \$350 max per drug per 30-day supply	\$10, 36, 70, 33% coinsurance with a \$350 max per drug per 30-day supply	none
Prescription Initial Coverage Limit	\$2840 with Tier 1 generic coverage through the "coverage gap"	\$4000 with Tier 1 generic coverage through the "coverage gap"	
Chiropractic	\$25 copay for 36 visits with a contracted chiropractor. These 36 visits can be a combination of routine and Medicare-covered; no prior authorization is required.	\$25 copay for 36 visits with a contracted chiropractor. These 36 visits can be a combination of routine and Medicare-covered; no prior authorization is required.	\$25 copay for 36 visits with a contracted chiropractor. These 36 visits can be a combination of routine and Medicare-covered; no prior authorization is required.
OP mental health/ substance abuse	\$20	\$20	\$20
Routine vision	\$30 routine annual eye exam through VSP \$150 routine eyewear benefit once every two years	\$30 routine annual eye exam through VSP \$150 routine eyewear benefit once every two years	\$30 routine annual eye exam through VSP \$150 routine eyewear benefit once every two years
Radiation/ chemotherapy	\$10 per visit with a max of 5 copays in a calendar month	\$10 per visit with a max of 5 copays in a calendar month	\$10 per visit with a max of 5 copays in a calendar month
Out-of-pocket maximum	\$3350	\$2750 in-network \$3400 out-of-network	\$2800

Beginning January 1, 2011, San Juan Medicare Plus Standard HMO (\$0) and Enhanced HMO-POS (\$51.50) will be available in San Juan County. The plans will mirror LSP Standard HMO and Enhanced HMO-POS plans without the acupuncture benefit. Plan documents are available at www.sanjuanmedicareplus.com

