

2023



**NetworkPrime  
Medical  
Savings  
Account (MSA)**  
**Summary of Benefits**

SERVICE AREA AND ELIGIBILITY

To join NetworkPrime (MSA), you must be enrolled in Medicare Part A and Part B and live in our service area, which is the entire state of Wisconsin for our MSA plan. You must also meet these eligibility requirements.

- Not receiving hospice (end-of-life) care
- Not eligible for Medicaid
- Not part of a group health plan
- Not receiving benefits from the Department of Defense (TRICARE), the Department of Veteran Affairs (VA) or the Federal Employee Health Benefits Program

WHAT IS A SUMMARY OF BENEFITS?

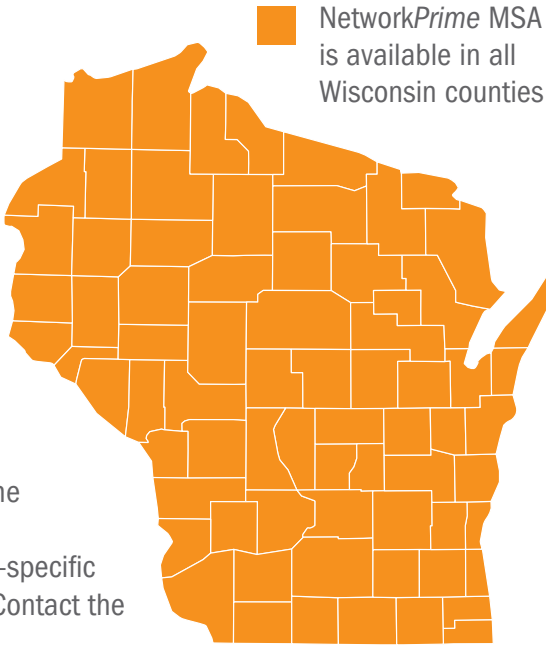
This booklet gives you a summary of what we cover and what you pay on the NetworkPrime MSA plan. It doesn't list every service that we cover or every limitation or exclusion. A complete list of services can be found in the plan-specific Evidence of Coverage at [networkhealth.com/medicare/plan-materials](https://networkhealth.com/medicare/plan-materials). Contact the member experience team for a printed copy.

WHAT IS A MEDICAL SAVINGS ACCOUNT (MSA) PLAN?

A medical savings account (MSA) plan combines a high-deductible health insurance plan with a medical savings account. Each year, the Centers for Medicare & Medicaid Services deposits a set amount into the medical savings account that you can use to pay for health care services. Once you've paid a certain amount for health care (called the deductible), the plan begins paying for the Medicare-covered services you receive.

CONTACT NETWORK HEALTH

By Phone	Sales Department – 800-983-7587 Member Experience Team – 800-378-5234 TTY/TDD Users – 800-947-3529	
Online	networkhealth.com	
By Mail or In Person	Network Health 1570 Midway Pl. Menasha, WI 54952	Network Health 16960 W. Greenfield Ave., Suite 5 Brookfield, WI 53005
Hours of Operation	<ul style="list-style-type: none"><li>• Normal business office hours are Monday–Friday, 8 a.m. to 5 p.m.</li><li>• Network Health is closed on New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve Day and Christmas Day.</li><li>• From October 1–March 31, you can call the sales department and the member experience team seven days a week from 8 a.m. to 8 p.m., Central Time. From April 1–September 30, we are available Monday–Friday, from 8 a.m. to 8 p.m., Central Time.</li></ul>	
Additional Resources	<b>Medicare – Available 24 hours a day, seven days a week</b> For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at <a href="https://www.medicare.gov">medicare.gov</a> or get a copy by calling 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048), 24 hours a day, seven days a week.	



Your Costs	NetworkPrime (MSA)
Monthly Premium	\$0
Annual Medical Deductible	\$5,100
Medicare Deposit into Your MSA Bank Account	\$1,500
Inpatient Hospital Services	Until you meet your annual deductible of \$5,100, you pay up to 100% of the Medicare-approved amount.  After you meet your annual deductible you pay \$0 for Medicare-covered services.  No prior authorization required.  For a complete listing of Medicare covered services, visit <a href="https://www.medicare.gov">Medicare.gov</a> .
Outpatient Hospital Services	
Ambulatory Surgical Center	
Primary Care Provider Visit	
Specialist Visit	
Preventive Care Visits	
Annual Medicare Wellness Visit (Preventive Care)	
Physician Telehealth Services (Preventive Care)	
Medicare-Covered Vaccines (Preventive Care)	
Emergency Room Visit	
Urgent Care Visit	
Diagnostic Tests– Such as ultrasound, EKG, stress test	
Labs	
Diagnostic Radiology Services– Advanced Imaging (PET, CAT, MRI, MRA, NUC Scans)	
X-rays	
Hearing Services and Exams	
Dental Services and Exams	
Vision Services and Exams	
Outpatient Mental Health– Individual or group therapy	
Inpatient Mental Health	
Opioid Treatment Services	
Substance Abuse Services	
Skilled Nursing Facility	
Outpatient Physical, Occupational, Speech Therapy	
Air and Ground Ambulance Services	
Medicare Part B Drugs and Chemotherapy	
MDLIVE® Virtual Visit– For medical services <sup>1</sup>	

<sup>1</sup>Visit [networkhealth.com/medicare/extra-benefits](https://networkhealth.com/medicare/extra-benefits) for more information.

Continued on next page.

Your Costs	NetworkPrime (MSA)
Durable Medical Equipment	Until you meet your annual deductible of \$5,100, you pay up to 100% of the Medicare-approved amount.
Chiropractic Services	
Medicare-Covered Acupuncture	After you meet your annual deductible you pay \$0 for Medicare-covered services.
Medicare-Covered Home Health Care Visits	No prior authorization required.
Radiation Therapy	
Diabetes Supplies and Services	For a complete listing of Medicare covered services, visit Medicare.gov.
Non-Emergency Transportation	Not covered
Optional Dental Benefit with Delta Dental Medicare Advantage- Visit networkhealth.com/medicare/plan-materials for details	\$39 monthly premium Annual Maximum: \$1,000



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 member experience team representative at **800-378-5234** (TTY 800-947-3529), Monday–Friday from 8 a.m. to 8 p.m. From October 1–March 31, we’re available every day, 8 a.m. to 8 p.m.

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 **networkhealth.com/medicare/plan-materials** or call **800-378-5234** (TTY 800-947-3529) to view a copy of the EOC.

Understanding Important Rules

- ☐ Benefits, premiums and/or copayments/coinsurance may change on January 1, 2024.
- ☐ MSA plans combine a high deductible Medicare Advantage plan and a trust or custodial savings account (as defined and/or approved by the IRS). The plan deposits money from Medicare into the account. You can use this money to pay for your health care costs, but only Medicare-covered expenses count toward your deductible. The amount deposited is usually less than your deductible amount, so you generally have to pay money out-of-pocket before your coverage begins.

Medicare MSA plans do not cover prescription drugs. If you join a Medicare MSA plan, you can also join any separate Medicare prescription drug plan.

There are additional restrictions to join an MSA plan, and enrollment is for a full calendar year unless you meet certain exceptions. Those who disenroll during the calendar year will owe a portion of the account deposit back to the plan. Contact the plan at **800-378-5234** (TTY 800-947-3529) for additional information.

“

I called Network Health and someone answered the phone. I didn’t have to push a whole bunch of buttons, or go on speaker to wait on hold to talk to someone.

- John McGivern, Network Health Medicare member

”

## Multi-Language Insert – REQUIRED INFORMATION

### 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 800-378-5234 (TTY 800-947-3529). 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 800-378-5234 (TTY 800-947-3529). 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 800-378-5234 (TTY 800-947-3529)。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 800-378-5234 (TTY 800-947-3529)。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 800-378-5234 (TTY 800-947-3529). 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 800-378-5234 (TTY 800-947-3529). 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 800-378-5234 (TTY 800-947-3529) 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 Arzneimittelpplan. Unsere Dolmetscher erreichen Sie unter 800-378-5234 (TTY 800-947-3529). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 800-378-5234 (TTY 800-947-3529) 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 5234-378-800 (TTY 3529-947-800). 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 . سيقوم شخص ما (TTY 800-947-3529) 800-378-5234 على مترجم فوري، ليس عليك سوى الاتصال بنا على . بمساعدتك. هذه خدمة مجانية يتحدث العربية.

**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 800-378-5234 (TTY 800-947-3529) 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 800-378-5234 (TTY 800-947-3529). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** 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 800-378-5234 (TTY 800-947-3529). 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 800-378-5234 (TTY 800-947-3529). 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 800-378-5234 (TTY 800-947-3529). 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ございます。通訳をご用命になるには、800-378-5234 (TTY 800-947-3529) 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。

**Hmong:** Peb muaj cov kev pab cuam kws txhais lus pab dawb los teb tej lus nug uas koj muaj hais txog pab li kev noj qab hauv huv los sis lub phiaj xwm tshuaj kho mob. Kom tau txais kws txhais lus pab dawb, tsuas yog hu rau pab ntawm tus xov tooj 800-378-5234 (TTY 800-947-3529). Qee tus neeg uas hais Askiv/Yam Lus koj paub tuaj yeem pab tau rau koj. Qhov no yog kev pab dawb.



800-983-7587  
TTY 800-947-3529  
[networkhealth.com](https://www.networkhealth.com)

Network*Prime* is an MSA plan with a Medicare contract. Enrollment in Network Health Medicare Advantage Plans depends on contract renewal.

H1181\_**4112**-01-0722\_M