

SUMMARY OF BENEFITS

2023



**MERIDIANCOMPLETE
(MEDICARE-MEDICAID PLAN)**



MeridianComplete (Medicare-Medicaid Plan): Summary of Benefits 2023

Introduction

This document is a brief summary of the benefits and services covered by MeridianComplete. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of MeridianComplete. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Disclaimers



This is a summary of health services covered by MeridianComplete for 2023. This is only a summary. Please read the *Member Handbook* for the full list of benefits. You can get a copy of the *Member Handbook* by calling MeridianComplete at 1-855-323-4578 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. Or you can access the *Member Handbook* on our website mmp.mimeridian.com.

- ❖ MeridianComplete (Medicare-Medicaid Plan) is a health plan that contracts with both Medicare and Michigan Medicaid to provide benefits of both programs to enrollees.
- ❖ Out-of-network/non-contracted providers are under no obligation to treat MeridianComplete members, except in emergency situations. Please call our Member Services number or see you *Member Handbook* for more information, including the cost-sharing that applies to out-of-network services.
- ❖ Under MeridianComplete you can get your Medicare and Michigan Medicaid services in one health plan. A Care Coordinator will help manage your health care needs.
- ❖ This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the MeridianComplete *Member Handbook*.
- ❖ **You can also get this document for free in other formats, such as large print, braille, or audio. Call 1-855-323-4578 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free.**
- ❖ To always get this document and other material in another language or format, now and in the future, please call Member Services. This is called a “standing request.” We will document your choice. If you later want to change the language and/or format choice, please call MeridianComplete at 1-855-323-4578 (TTY: 711). Hours are 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free.

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B. Frequently Asked Questions

The following chart lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers
What is a Medicare-Medicaid Plan?	A Medicare-Medicaid Plan is a health plan that contracts with both Medicare and Michigan Medicaid to provide benefits of both programs to enrollees. It is for people with both Medicare and Michigan Medicaid. A Medicare-Medicaid Plan is an organization made up of doctors, hospitals, pharmacies, providers of long term services, and other providers. It also has Care Coordinators to help you manage all your providers and services. They all work together to provide the care you need.
What is a Care Coordinator?	<p>A Care Coordinator is a health professional who will help you get care and services that affect your health and wellbeing. You are assigned a Care Coordinator when you enroll with MeridianComplete. Your Care Coordinator will get to know you and will work with you, your doctors, and other care givers to make sure everything is working together for you. You can share your health history with your Care Coordinator and set goals for healthy living. Whenever you have a question or a problem about your health or services or care you are getting from us, you can call your Care Coordinator. Your Care Coordinator is your “go-to” person for MeridianComplete.</p> <p>Our goal in MeridianComplete is to meet your needs in a way that works for you. This is why we call our program “person-centered.” The person-centered planning process is when you work with your Care Coordinator to create a care plan that is about your goals, choices, and abilities. When you create your care plan, you are welcome to involve people you feel are key to your success, such as family members, friends, or legal representatives.</p>
What are long term supports and services?	Long term supports and services are help for people who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital.

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Frequently Asked Questions (FAQ)	Answers
Will I get the same Medicare and Michigan Medicaid benefits in MeridianComplete that I get now?	<p>You will get your covered Medicare and Michigan Medicaid benefits directly from MeridianComplete. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change. If you are currently getting services for mental health, substance use, or intellectual/developmental disability needs, you will continue to get these services the same way you do now.</p> <p>When you enroll in MeridianComplete, you and your care team will work together to develop an Individual Integrated Care and Supports Plan (IICSP) to address your health and support needs. You can keep using your doctors and getting your current services for up to 90 days, or 180 days depending on the service, while your IICSP is being completed. When you join our plan, if you are taking any Medicare Part D prescription drugs that MeridianComplete does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for MeridianComplete to cover your drug, if medically necessary.</p>

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Can I use the same doctors I use now?	<p>Often that is the case. If your providers (including doctors, therapists, and pharmacies) work with MeridianComplete and have a contract with us, you can keep using them.</p> <ul style="list-style-type: none">• Providers with an agreement with us are “in-network.” You must use the providers in MeridianComplete’s network.• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of MeridianComplete's plan. <p>To find out if your doctors are in the plan’s network, call Member Services or read MeridianComplete’s <i>Provider and Pharmacy Directory</i> on the plan’s website at mmp.mimeridian.com.</p> <p>If MeridianComplete is new for you, you can continue using the doctors you use now while your IICSP is being developed.</p>
What happens if I need a service but no one in MeridianComplete’s network can provide it?	<p>Most services will be provided by our network providers. If you need a service that cannot be provided within our network, MeridianComplete will pay for the cost of an out-of-network provider.</p>
Where is MeridianComplete available?	<p>The service area for this plan includes: Berry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, Van Buren and Wayne Counties, Michigan. You must live in one of these areas to join the plan.</p>

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Do I pay a monthly amount (also called a premium) under MeridianComplete?	You will not pay any monthly premiums to MeridianComplete for your health coverage. (You will be required to keep paying any monthly Freedom to Work program premium you have. If you have questions about the Freedom to Work program, contact your local Michigan Department of Health & Human Services (MDHHS) office. You can find contact information for your local MDHHS office by visiting www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.)
What is prior authorization (PA)?	PA means that you must get approval from MeridianComplete before you can get a specific service or drug or use an out-of-network provider. MeridianComplete may not cover the service or drug if you don't get approval. If you need urgent or emergency care or out-of-area dialysis services, you don't need to get approval first. Refer to Chapter 3, Section D2 of the <i>Member Handbook</i> to learn more about PA. Refer to the Benefits Chart in Section D of Chapter 4 of the <i>Member Handbook</i> to learn which services require a PA.
What is a referral?	A referral means that your primary care provider (PCP) must give you approval before you can use someone that is not your PCP or use other providers in the plan's network. If you don't get approval, MeridianComplete may not cover the services. You don't need a referral for certain specialists, such as women's health specialists. Refer to Chapter 3, Section D1 of the <i>Member Handbook</i> to learn more about when you will need to get a referral from your PCP.

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Whom should I contact if I have questions or need help? (continued on the next page)	<p>If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call your Care Coordinator or MeridianComplete Member Services:</p> <p>CALL 1-855-323-4578</p> <p>Calls to this number are free.</p> <p>8 a.m. to 8 p.m., 7 days a week.</p> <p>On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day.</p> <p>Member Services also has free language interpreter services available for people who do not speak English.</p> <p>TTY 711</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p> <p>Calls to this number are free.</p> <p>8 a.m. to 8 p.m., 7 days a week.</p> <p>On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day.</p>

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Frequently Asked Questions (FAQ)	Answers
<p>Whom should I contact if I have questions or need help? (continued from the previous page) (continued on the next page)</p>	<p>If you have questions about your health, please call the 24 Hour Nurse Advice line:</p> <p>CALL 1-855-323-4578</p> <p>Calls to this number are free. 24 hours a day, 7 days a week, 365 days a year.</p> <p>TTY 711</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p> <p>Calls to this number are free. 24 hours a day, 7 days a week, 365 days a year.</p>

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Frequently Asked Questions (FAQ)	Answers
<p>Whom should I contact if I have questions or need help? (continued from the previous page) (continued on the next page)</p>	<p>If you have questions about behavioral health services and resources, based on your county of residence, please call MeridianComplete or the PIHP General Information Line. If you need immediate behavioral health services, please call the Behavioral Health Crisis Line for the local Prepaid Inpatient Health Plan (PIHP).</p> <p>CALL MeridianComplete</p> <p>In Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, and Van Buren Counties, call 1-855-323-4578.</p> <p>Calls to this number are free. Hours are 8 a.m. to 8 p.m., Monday through Friday.</p> <p>PIHP General Information Line</p> <p>In Wayne County, call 1-800-241-4949.</p> <p>Calls to this number are free. Hours are 24 hours a day, 7 days a week, 365 days a year.</p> <p>TTY</p> <p>In Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, and Van Buren Counties, call 711.</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p> <p>Calls to this number are free. Hours are 24 hours a day, 7 days a week, 365 days a year.</p> <p>PIHP General Information Line</p> <p>In Wayne County, call 1-800-630-1044.</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p> <p>Calls to this number are free. Hours are 24 hours a day, 7 days a week, 365 days a year.</p>

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Frequently Asked Questions (FAQ)	Answers
Whom should I contact if I have questions or need help? (continued from previous page)	<p>If you need immediate behavioral health services, please call the Behavioral Health Crisis Line or dial 988.</p> <p>CALL In Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, and Van Buren Counties, call 1-855-323-4578.</p> <p>Calls to this number are free. Hours are 24 hours a day, 7 days a week, 365 days a year.</p> <p>In Wayne County, call 1-800-241-4949.</p> <p>Calls to this number are free. Hours are 24 hours a day, 7 days a week, 365 days a year.</p> <p>TTY In Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, and Van Buren Counties, call 711.</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p> <p>Calls to this number are free. Hours are 24 hours a day, 7 days a week, 365 days a year.</p> <p>In Wayne County, call 1-800-630-1044.</p> <p>This number is for people who have hearing or speaking problems. You must have special telephone equipment to call it.</p> <p>Calls to this number are free. Hours are 24 hours a day, 7 days a week, 365 days a year.</p>

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C. Overview of Services

The following chart is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor	Visits to treat an injury or illness	\$0	Referral rules may apply.
	Wellness visits, such as a physical	\$0	None.
	Transportation to a doctor's office	\$0	Prior Authorization rules may apply.
	Specialist care	\$0	Referral rules may apply.
	Care to keep you from getting sick, such as flu shots	\$0	None.
	"Welcome to Medicare" preventive visit (one time only)	\$0	None.
You need medical tests	Lab tests, such as blood work	\$0	Prior authorization rules may apply.
	X-rays or other pictures, such as CAT scans	\$0	Prior authorization rules may apply.
	Screening tests, such as tests to check for cancer	\$0	No prior authorization or referral necessary for Medicare-approved preventive screenings.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need drugs to treat your illness or condition (This service is continued on the next page)</p>	<p>Generic drugs (no brand name)</p>	<p>\$0 copay for up to a 90-day supply.</p>	<p>There may be limitations on the types of drugs covered. Please refer to MeridianComplete’s <i>List of Covered Drugs</i> (Drug List) for more information.</p> <p>Some prescription drugs may require prior authorization or may require that you try a different drug first. Quantity limits may apply.</p> <p>An extended-day supply of some drugs is available through mail order and certain retail pharmacies. Please refer to our Drug List to view those drugs available for an extended-day supply.</p>
	<p>Brand name drugs</p>	<p>\$0 copay for up to a 90-day supply.</p>	<p>There may be limitations on the types of drugs covered. Please refer to MeridianComplete’s <i>List of Covered Drugs</i> (Drug List) for more information.</p> <p>Some prescription drugs may require prior authorization or may require that you try a different drug first. Quantity limits may apply.</p> <p>An extended-day supply of some drugs is available through mail order and certain retail pharmacies. Please refer to our Drug List to view those drugs available for an extended-day supply.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)	Over-the-counter drugs	\$0 for up to a 90-day supply.	There may be limitations on the types of drugs covered. Please refer to MeridianComplete's <i>List of Covered Drugs</i> (Drug List) for more information.
	Medicare Part B prescription drugs	\$0 for up to a 90-day supply.	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Member Handbook</i> for more information on these drugs. Prior authorization may be required.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	Prior authorization and referral rules may apply.
You need emergency care (This service is continued on the next page)	Emergency room services	\$0	MeridianComplete covers out-of-network emergency care. You may get covered emergency care whenever you need it, anywhere in the United States or its territories. Emergency room care is for a medical issue that is a threat to your life, or that could cause serious harm if not treated right away. No prior authorization or referral necessary for emergency room services.
	Ambulance services	\$0	Prior authorization is required for non-emergency ambulance services.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need emergency care (continued)	Urgent care	\$0	MeridianComplete covers out-of-network urgent care in the United States. Urgent care is for medical issues that require prompt medical attention but are not life threatening. No prior authorization or referral necessary for urgent care.
You need hospital care	Hospital stay	\$0	Prior authorization and referral rules may apply.
	Doctor or surgeon care	\$0	Prior authorization and referral rules may apply.
You need help getting better or have special health needs	Rehabilitation services	\$0	Prior authorization and referral rules may apply.
	Medical equipment for home care	\$0	Prior authorization and referral rules may apply.
	Skilled nursing care	\$0	Prior authorization and referral rules may apply.
You need eye care	Eye exams	\$0	Routine eye exam: 1 every 2 years. Exams to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening).
	Glasses	\$0	Eyeglasses (frames and lenses): 1 every year. Contact lenses: 1 every year. Eyeglasses or contact lenses after cataract surgery. Prior authorization rules may apply.

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<p>You need dental care</p>	<p>Dental check-ups, exams, x-rays, cleanings, fillings, tooth extractions, dentures and partial dentures, sealants, indirect restorations (crowns), root canal therapy/re-treatment of previous root canal, comprehensive periodontal evaluation, scaling in presence of inflammation, periodontal scaling and root planing, and other periodontal maintenance</p>	<p>\$0</p>	<p>Cleaning: 1 every six months</p> <p>Dental x-ray(s):</p> <ul style="list-style-type: none"> • Bitewing: once every 12-months • Panoramic: once every five years • Full mouth or complete series: once every five years <p>Oral exam: 1 every six months</p> <p>Preventative Services:</p> <ul style="list-style-type: none"> • Topical Application of Flouride • Dental Sealant <p>Restorative Services:</p> <ul style="list-style-type: none"> • Crowns • Root Canal <p>Periodontal Services:</p> <ul style="list-style-type: none"> • Comprehensive periodontal evaluation • Scaling in the presence of inflammation • Periodontal maintenance • Complete and Partial Dentures • Periodontal Scaling and Root Planing <p>Comprehensive dental covered with limitations.</p> <p>Prior authorization rules may apply.</p>

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You need hearing/auditory services	Hearing screenings	\$0	Plan covers exam to diagnose and treat hearing and balance issues.
	Hearing aid evaluation and fitting	\$0	The plan covers 2 hearing aid evaluations and fittings every year. Prior authorization and referral rules may apply.
	Hearing aids	\$0	The plan covers 1 hearing aid every 5 years. Prior authorization and referral rules may apply.
You have a chronic condition, such as diabetes or heart disease	Services to help manage your disease	\$0	Prior authorization rules may apply.
	Diabetes supplies and services	\$0	Diabetic glucometer and supplies are limited to OneTouch when obtained at a Pharmacy. Other brands and continuous glucose monitoring systems are not covered unless pre-authorized. Quantity limits may apply.
You have a mental health condition	Behavioral health services, including inpatient behavioral health care and partial hospitalization services	\$0	Services are provided through the plan or Prepaid Inpatient Health Plan (PIHP). Contact your plan or Care Coordinator for help with behavioral services. For Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, and Van Buren counties, this service is provided through MeridianComplete. For Wayne county, this service is provided through the Prepaid Inpatient Health Plan (PIHP).

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You have concerns related to substance use	Substance use services, including outpatient substance use disorder services and partial hospitalization services	\$0	<p>Services are provided through the plan or Prepaid Inpatient Health Plan (PIHP). Contact your plan or Care Coordinator for help with behavioral services.</p> <p>For Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, and Van Buren counties, this service is provided through MeridianComplete.</p> <p>For Wayne county, this service is provided through the Prepaid Inpatient Health Plan (PIHP).</p>
You need durable medical equipment (DME)	Wheelchairs	\$0	Prior authorization rules may apply.
	Nebulizers	\$0	Prior authorization rules may apply.
	Crutches	\$0	Prior authorization rules may apply.
	Walkers	\$0	Prior authorization rules may apply.
	Oxygen equipment and supplies	\$0	Prior authorization rules may apply.
You need help living at home (This service is continued on the next page)	Meals brought to your home	\$0	<p>Home Delivered Meals (up to 2 meals every day) Services are only available to individuals on the MI Health Link 1915(c) waiver.</p> <p>Authorization and eligibility rules apply.</p>
	Chore services, such as heavy household chores and mowing and raking	\$0	<p>Services are only available to individuals on the MI Health Link 1915(c) waiver.</p> <p>Authorization and eligibility rules apply.</p>

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You need help living at home (continued)	Preventive nursing services	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. Up to 2 hrs. per visit, cannot be receiving private duty nursing Authorization and eligibility rules apply.
	Private duty nursing services to provide skilled nursing services in your home	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. Authorization and eligibility rules apply.
	Fiscal intermediary services to help you control your budget and choose the staff to work with you	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. Authorization and eligibility rules apply.

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You need help living at home (continued)	Environmental modifications to your home, such as adding ramps and widening doorways	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. Authorization and eligibility rules apply.
	Expanded community living supports to help you complete activities of daily living and instrumental activities of daily living	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. Authorization and eligibility rules apply.
	Personal care services (You may be able to choose your own personal care assistant. Call Member Services for more information.)	\$0	Prior authorization rules may apply.
	Personal Emergency Response System (PERS)	\$0	Prior authorization rules may apply.
	Assistive technology	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. Authorization and eligibility rules apply.
	Home health care services	\$0	Prior authorization rules may apply.
	Adult day services or other support services	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. Authorization and eligibility rules apply.

If you have questions, please call MeridianComplete at 1-855-323-4578 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.mimeridian.com.



MeridianComplete (Medicare-Medicaid Plan): Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need a place to live with people available to help you	Nursing home care	A Patient Pay Amount (PPA) may be required.	Services are only available to individuals who meet the Michigan Medicaid Nursing Facility Level of Care Determination standards. Authorization and eligibility rules apply.
Your caregiver needs some time off	Respite care	\$0	Some services are only available to individuals on the MI Health Link 1915 waiver(c). Non-waiver Respite care limited to 336 hours per year. Authorization and eligibility rules apply.
Additional covered services (This service is continued on the next page)	Community Transition Services	\$0	The plan will pay for one-time expenses for you to transition from a nursing home to another residence where you are responsible for your own living arrangement. Authorization rules may apply.
	COVID-19 Testing	\$0	Up to 8 over-the-counter COVID-19 home test kits per calendar month, per beneficiary, purchased through a retail store or online retailer.
	Doula Services	\$0	Prenatal and postpartum visits, 6 visits per pregnancy and attendance at labor and delivery, 1 visit per pregnancy.
	Non-Medical Transportation	\$0	The plan covers transportation services to enable you to access waiver and other community services, activities, and resources, if you qualify. Authorization rules may apply.

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MeridianComplete (Medicare-Medicaid Plan): Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional covered services (continued)	Over-the-Counter (OTC)	\$0	<p>The plan covers up to \$20 per calendar month. OTC items are available by mail or at select CVS pharmacy retail stores.</p> <p>The OTC benefit is limited to one order per benefit period. Unused balance at the end of each calendar month will be forfeited.</p> <p>You can order up to 3 of the same item per calendar month unless noted in the catalog. There is no limit on the number of total items in your order.</p>

D. Services covered outside of MeridianComplete

This is not a complete list. Call your Care Coordinator or Member Services to find out about other services not covered by MeridianComplete but available through Medicare or Michigan Medicaid.

Other services covered by Medicare or Michigan Medicaid	Your costs
Prepaid Inpatient Health Plan (PIHP) services: Inpatient behavioral health care, outpatient substance use disorder services, and partial hospitalization services. These benefits are provided by the plan or PIHP. Contact the plan for more information.	\$0
Some hospice care services	\$0

If you have questions, please call MeridianComplete at 1-855-323-4578 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.mimeridian.com.



MeridianComplete (Medicare-Medicaid Plan): Summary of Benefits 2023

E. Services that MeridianComplete, Medicare, and Michigan Medicaid do not cover

This is not a complete list. Call your Care Coordinator or Member Services to find out about other excluded services.

Services not covered by MeridianComplete, Medicare, or Michigan Medicaid	
Cosmetic surgery or other cosmetic work, unless it is needed because of an accidental injury or to improve a part of the body that is not shaped right. However, the plan will cover reconstruction of a breast after a mastectomy and for treating the other breast to match it.	Services considered not “reasonable and necessary,” according to the standards of Medicare and Michigan Medicaid, unless these services are listed by our plan as covered services.
A private room in a hospital or nursing facility, except when it is medically needed.	Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically needed.
Chiropractic care, other than manual manipulation of the spine consistent with Medicare coverage guidelines.	Surgical treatment for morbid obesity, except when it is medically needed and Medicare pays for it.
Radial keratotomy, LASIK surgery, and vision therapy	Acupuncture

F. Your rights as a member of the plan

As a member of MeridianComplete, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness and dignity.** This includes the right to:
 - Get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, ability to pay, or ability to speak English
 - Get information in other formats (e.g., large print, braille, audio)

If you have questions, please call MeridianComplete at 1-855-323-4578 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.mimeridian.com.



MeridianComplete (Medicare-Medicaid Plan): Summary of Benefits 2023

- Be free from any form of physical restraint or seclusion
- Not be billed by network providers
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a format you can understand. These rights include getting information on:
 - Description of the services we cover
 - How to get services
 - How much services will cost you
 - Names of health care providers and care managers
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - Choose a Primary Care Provider (PCP) and change your PCP at any time during the year
 - Use a women's health care provider without a referral
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they are covered
 - Refuse treatment, even if your doctor advises against it
 - Stop taking medicine
 - Ask for a second opinion. MeridianComplete will pay for the cost of your second opinion visit.
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
 - Get timely medical care
 - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act.
 - Have interpreters to help with communication with your doctors and your health plan.

If you have questions, please call MeridianComplete at 1-855-323-4578 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.mimeridian.com.



MeridianComplete (Medicare-Medicaid Plan): Summary of Benefits 2023

- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
 - Get emergency services without PA in an emergency
 - Use an out of network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:
 - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected.
 - Have your personal health information kept private.
- **You have the right to make complaints about your covered services or care.** This includes the right to:
 - File a complaint or grievance against us or our providers
 - Ask for a state fair hearing
 - Get a detailed reason for why services were denied

For more information about your rights, you can read the MeridianComplete *Member Handbook*. If you have questions, you can also call MeridianComplete Member Services.



If you have questions, please call MeridianComplete at 1-855-323-4578 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.mimeridian.com.

MeridianComplete (Medicare-Medicaid Plan): Summary of Benefits 2023

G. How to file a complaint or appeal a denied service

If you have a complaint or think MeridianComplete should cover something we denied, call MeridianComplete at the number at the bottom of the page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the MeridianComplete *Member Handbook*. You can also call MeridianComplete Member Services.

Complaints, grievances and appeals can be submitted in writing to the addresses below. Additionally, you can call us or fax your appeal to one of the numbers listed below.

Appeals for Part D (Drugs)

MeridianComplete
Attn: Medicare Part D Appeals
P.O. Box 31383
Tampa, FL 33631-3383

Phone: 1-855-323-4578 (TTY: 711)

Fax: 1-866-388-1766

Appeals for Part C (Medical and Part B Drugs) and Grievances for Part C (Medical and Part B Drugs) and Part D (Drugs)

MeridianComplete
Appeals & Grievances
Medicare Operations
7700 Forsyth Blvd
St. Louis, MO 63105

Phone: 1-855-323-4578 (TTY: 711)

Fax Number: 1-844-273-2671

H. What do you do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at MeridianComplete Member Services. Phone numbers are on the cover of this summary.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or, contact the Michigan Attorney General's Health Care Fraud Division Hotline by phone at (800) 24-ABUSE [800-242-2873], by e-mail at hcf@michigan.gov or use the on-line Michigan Medicaid Fraud Complaint Form found at secure.ag.state.mi.us/complaints/medicaid.aspx.

If you have questions, please call MeridianComplete at 1-855-323-4578 (TTY: 711), 8 a.m. to 8 p.m., seven days a week. On weekends and on state or federal holidays, you may be asked to leave a message. Your call will be returned within the next business day. The call is free. **For more information**, visit mmp.mimeridian.com.



Multi-Language Insert
Multi-Language Interpreter Services

ATENCIÓN: Si habla Español, disponemos de servicios de asistencia lingüística sin costo alguno para usted. Llame al 1-855-323-4578 (TTY: 711), de lunes a viernes, de 8 a.m. a 8 p.m. Durante los fines de semana y en feriados estatales o federales, es posible que se le solicite dejar un mensaje. Se le devolverá la llamada al siguiente día hábil. La llamada es gratuita.

注意: 如果您說中文，您可以免費獲得語言協助服務。請致電 1-855-323-4578 (TTY: 711)，週一至週五，早上 8 點至晚上 8 點。非服務時間和州聯邦假日會由留言系統接聽。我們將在下一個工作日內回電給您。此為免付費專線。

PAALALA: Kung nagsasalita ka ng Tagalog, may mga available na libheng tulong sa wika para sa iyo. Tumawag sa 1-855-323-4578 (TTY: 711), Lunes hanggang Biyernes, 8 a.m. hanggang 8 p.m. Tuwing Sabado at Linggo at mga pang-estado at pederal na holiday, posibleng hilingin sa iyo na mag-iwan ng mensahe. Tatawagan ka sa susunod na araw ng negosyo. Libre ang tawag.

ATTENTION : si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Appelez le 1-855-323-4578 (TTY : 711) du lundi au vendredi, de 8 h à 20 h, pour en bénéficier. Durant le week-end et les jours fériés fédéraux, il vous sera peut-être demandé de laisser un message. Vous serez rappelé le jour ouvrable suivant. L'appel est gratuit.

CHÚ Ý: Nếu quý vị nói tiếng Việt, dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn dành cho quý vị. Gọi đến số 1-855-323-4578 (TTY: 711), thứ Hai đến thứ Sáu, 8 a.m. đến 8 p.m. Vào ngày cuối tuần và ngày nghỉ lễ theo liên bang, quý vị có thể cần để lại tin nhắn. Chúng tôi sẽ gọi lại cho quý vị trong ngày làm việc kế tiếp. Cuộc gọi này miễn phí.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachunterstützungsleistungen zur Verfügung. Rufen Sie 1-855-323-4578 (TTY: 711) an, Montag bis Freitag, 8:00 bis 20:00 Uhr. An Wochenenden und bundesweiten Feiertagen werden Sie möglicherweise gebeten, eine Nachricht zu hinterlassen. Sie werden am nächsten Werktag zurückgerufen. Der Anruf ist kostenlos.

주의: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. 월요일~금요일에는 오전 8시~오후 8시에 1-855-323-4578(TTY: 711)번으로 연락해 주십시오. 주말 및 주, 연방 공휴일에는 메시지를 남기셔야 할 수 있습니다. 그러면 다음 영업일에 전화드리겠습니다. 통화는 무료입니다.

ВНИМАНИЕ: если вы говорите на русском языке, вы можете бесплатно получить помощь переводчика. Позвоните по номеру 1-855-323-4578 (TTY: 711) с 8 а.м. до 8 р.м. с понедельника по пятницу. В выходные и праздничные дни вас могут попросить оставить сообщение. Вам перезвонят на следующий рабочий день. Звонок бесплатный.

انتباه: إذا كنت تتحدث اللغة العربية، فنحن نوفر لك خدمات مساعدة لغوية مجانية. اتصل على الرقم 1-855-323-4578 (TTY: 711) ، من الاثنين إلى الجمعة، من الساعة 8 صباحًا لغاية الساعة 8 مساءً. وفي عطلات نهاية الأسبوع والإجازات الفيدرالية في الولاية، قد يُطلب منك ترك رسالة وسنعاود الاتصال بك خلال يوم العمل التالي. وهذا الاتصال مجاني.

ATTENZIONE: se parla italiano, sono disponibili gratuitamente servizi di assistenza linguistica. Chiami il numero 1-855-323-4578 (TTY: 711), dal lunedì al venerdì, dalle 8:00 alle 20:00. Nei fine settimana e durante le festività federali è possibile che le venga chiesto di lasciare un messaggio. La sua chiamata sarà gestita entro il giorno lavorativo successivo. La chiamata è gratuita.

ATENÇÃO: se falar português, estão disponíveis serviços de assistência gratuitos no seu idioma. Ligue para o número 1-855-323-4578 (TTY: 711) de segunda-feira a sexta-feira, das 8:00 às 20:00. Se ligar num fim de semana ou num feriado federal, poderá ter de deixar mensagem. A sua chamada será devolvida no próximo dia útil. A chamada é gratuita.

ATANSYON: Si ou pale Franse-Kreyòl, sèvis asistans lang disponib gratis pou ou. Rele 1-855-323-4578 (TTY: 711), soti lendi pou rive vandredi, 8è a.m. pou rive 8è p.m. Nan wikenn ak jou konje federal eta a, yo ka mande w pou kite yon mesaj. Y ap retounen w apèl la nan pwochen jou ouvrab la. Apèl la gratis.

UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-323-4578 (TTY: 711), od poniedziałku do piątku, od 8 do 20. W weekendy i święta państwowe może być konieczne zostawienie wiadomości. Nasz agent oddzwoni w kolejnym dniu roboczym. Połączenie jest bezpłatne.

ध्यान दें: अगर आप हिंदी बोलते हैं, तो भाषा सहायता सेवाएं आपके लिए निःशुल्क उपलब्ध हैं. सोमवार से शुक्रवार, सुबह 8 बजे से रात 8 बजे तक, 1-855-323-4578 (TTY: 711) पर कॉल करें. वीकेंड और स्टेट फ़ेडरल हॉलिडे पर, आपको एक मैसेज छोड़ने के लिए कहा जा सकता है. अगले कार्य दिवस पर आपको वापस कॉल किया जाएगा. कॉल निःशुल्क है.

注目：日本語を話す場合、言語支援サービスを無料でご利用いただけます。月曜日から金曜日の午前8時から午後8時の間に1-855-323-4578（TTY：711）までお電話ください。週末や祝日に電話をかけると、メッセージを残すか尋ねられる場合があります。次の営業日に折り返しお電話いたします。通話は無料です。



777 Woodward Ave.
Suite 700
Detroit, MI 48226

1-855-323-4578
TTY: 711

mmp.mimeridian.com