



This is a summary of health and drug benefits covered by Presbyterian Dual Plus (HMO D-SNP) effective January 1, 2025 to December 31, 2025.

The **Presbyterian Dual-Eligible Special Needs (HMO D-SNP) Plans** provide all the benefits and services that Original Medicare does, plus much more. These plans are designed for beneficiaries who are eligible for both Medicare and Medicaid. Depending on your zip code and for those who qualify, your plan **may*** include:

- Over-the-counter (OTC) card for CMS-approved nonprescription drugs and health-related items
- Grocery and healthy food benefit
- Comprehensive dental
- Hearing exams and hearing aids
- 24/7 Telehealth
- Vision exams and eyeglasses or contact lenses
- SilverSneakers® fitness program
- Routine chiropractic care
- Transportation

**Review the Summary of Benefits for all plan details*

(Enrollment requirements continued on next page)

SUMMARY OF BENEFITS

Presbyterian Dual Plus (HMO D-SNP)

To enroll in Presbyterian Dual Plus (HMO D-SNP):

- You must be entitled to Medicare Part A and enrolled in Medicare Part B.
- You must live in one of these New Mexico counties: Bernalillo, Catron, Chaves, Cibola, Colfax, Curry, DeBaca, Doña Ana, Eddy, Grant, Guadalupe, Harding, Hidalgo, Lea, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Quay, Rio Arriba, Roosevelt, Sandoval, San Miguel, Santa Fe, San Juan, Sierra, Socorro, Taos, Torrance, Union, or Valencia.

You must be in one of these Medicaid categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copay amounts. You pay nothing, except for Part D prescription drug copays.
- **Qualified Medicare Beneficiary (QMB):** You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copay amounts only. You pay nothing, except for Part D prescription drug copays.
- **Specified Low-Income Medicare Beneficiary (SLMB+):** Medicaid pays your Part B premium and provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from your state Medicaid agency in paying your Medicare cost-share amounts. Generally, your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you must pay cost-sharing when a service or benefit is not covered by Medicaid.
- **Full Benefits Dual Eligible (FBDE):** Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost-share amounts. Generally, your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.

SUMMARY OF BENEFITS

Presbyterian Dual Plus (HMO D-SNP)

Benefits	004 You pay	006 You pay	005 You pay
Service Area	Bernalillo, Doña Ana, Sandoval, Santa Fe, Valencia	Catron, Cibola, Colfax, De Baca, Eddy, Grant, Guadalupe, Harding, Hidalgo, Lea, Lincoln, Los Alamos, Luna, Mora, Otero, Rio Arriba, San Miguel, Sierra, Socorro, Taos, Torrance, Union	Chaves, Curry, McKinley, Quay, Roosevelt, San Juan
Monthly Plan Premium	\$0 Based on your level of Low Income Subsidy, your plan premium could be paid by Medicare.		
Deductible	\$0		
Maximum Annual Out-of-Pocket Responsibility	\$9,350 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services		
Inpatient Hospital Care*	\$0 copay		
Outpatient Surgery*	\$0 copay		
Doctor Visits • Primary Care • Specialists • Video Visits	\$0 copay		
Preventive Care	\$0 copay		
Emergency Care <i>(This copay is waived if admitted to the hospital.)</i>	\$0 copay		
Urgently Needed Services	\$0 copay		
Diagnostic Services/ Labs/Imaging*	\$0 copay		

* Prior authorization required.

SUMMARY OF BENEFITS

Presbyterian Dual Plus (HMO D-SNP)

Benefits	004 You pay	006 You pay	005 You pay
Hearing Services <ul style="list-style-type: none"> Annual routine exam Hearing aid 	\$0 copay \$2,000 maximum allowance every 24 months	\$0 copay \$2,000 maximum allowance every 24 months	\$0 copay \$2,000 maximum allowance every 36 months
Routine Dental Services	\$3,000 maximum annual allowance Dentures covered every 5 years	\$1,800 maximum annual allowance Dentures covered every 5 years	Not Covered
Vision Services <ul style="list-style-type: none"> Annual routine exam Diagnosis and treatment of diseases and conditions of eye Eyeglasses or contact lenses after cataract surgery 		\$0 copay \$0 copay \$0 copay	
Mental Health Services* <ul style="list-style-type: none"> Inpatient visit Outpatient group therapy visit Outpatient individual therapy visit 		Same as Inpatient Hospital Care \$0 copay \$0 copay	
Skilled Nursing Facility (SNF)* <ul style="list-style-type: none"> Days 1 - 100 Days 101 and beyond 		\$0 copay per day 100% of the costs	
Rehabilitation Services <ul style="list-style-type: none"> Cardiac and Pulmonary rehab Occupational, Physical, and Speech and Language therapy visits 		\$0 copay \$0 copay	
Ambulance		\$0 copay	
Transportation	50 one-way trips per year to medical, dental and pharmacy approved visits.	30 one-way trips per year to medical, dental and pharmacy approved visits.	Not Covered

SUMMARY OF BENEFITS

Presbyterian Dual Plus (HMO D-SNP)

Benefits	004 You pay	006 You pay	005 You pay
Medicare Part B Drugs and Chemotherapy		\$0 copay	
Foot Care <i>(Medicare-covered podiatry services)</i> Foot exams and treatment		\$0 copay	
Medical Equipment/Supplies* <ul style="list-style-type: none"> • Durable Medical Equipment (e.g., wheelchairs, oxygen) • Prosthetics 		\$0 copay	
Diabetic Services and Supplies <ul style="list-style-type: none"> • Test strips, lancets and meters (coverage limited to Accu-Chek branded products) • Continuous Glucose Monitors (CGM) (coverage limited to Freestyle Libre products) 		\$0 copay	
Chiropractic <ul style="list-style-type: none"> • To correct subluxation (limited to 20 visits/year) • Routine (limited to 25 visits/year) 		\$0 copay	
Home Health Care*		\$0 copay	

* Prior authorization required.

SUMMARY OF BENEFITS

Presbyterian Dual Plus (HMO D-SNP) Prescription Coverage

Deductible	<p>Depending on your Low-Income Subsidy Level – You Pay: \$0 (\$590 deductible may be paid on your behalf) Tiers 2 - 5</p>
Prescription Drug Coverage	<p>Depending on your Low-Income Subsidy Level, you pay the following:</p> <p>Generic drugs (including brand drugs treated as generic), either</p> <ul style="list-style-type: none"> • \$0 copay; or • \$1.60 copay; or • \$4.80 copay <p>For all other drugs, either</p> <ul style="list-style-type: none"> • \$0 copay; or • \$4.90 copay; or • \$12.15 copay <p>You may get your drugs at network retail pharmacies and mail order pharmacies. This plan has a preferred mail order pharmacy that offers a cost savings for 90-day supplies.</p> <p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy.</p> <p>You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.</p> <p>Your copay will be no more than \$35 for a 30-day supply of covered insulins.</p>
Medicare Prescription Payment Plan	<p>The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January - December).</p> <p>To learn more, go to phs.org/Medicare and (505) 923-7675 or 1-855-465-7737 (TTY 711).</p>
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,000, you pay nothing for all drugs.</p>

SUMMARY OF BENEFITS

Presbyterian Dual Plus (HMO D-SNP) Supplemental Benefits

Supplemental Benefits	004 You pay	006 You pay	005 You pay
Meals Up to 20 meals delivered to your home	<ul style="list-style-type: none"> You pay \$0 copay. You will receive up to 20 meals delivered to your home after a hospital stay. This program is uniquely designed to keep you healthy and strong while you are recovering from an inpatient hospital stay. The meal benefit is available during the four-week period following a hospital stay. This benefit is offered through Meals on Wheels. 		
Over-the-Counter (OTC) Debit Card	\$200 quarterly allowance/ \$800 annual allowance	\$75 quarterly allowance/ \$300 annual allowance	Not Covered
<ul style="list-style-type: none"> You will receive an OTC debit card that can be used to purchase non-prescription medications and health-related items. Any unused balance is carried over from month to month until the end of the year. You may use the OTC debit card at Walgreens, Walmart, CVS, Dollar General and other stores in the network. You also have the option of ordering online at mypres.phs.org or on the HealthyBenefits + Mobile App or by telephone from a catalog. 			
TruHearing Hearing Aid Allowance	\$2,000 every 24 months	\$2,000 every 24 months	\$2,000 every 36 months
Call TruHearing to learn more and schedule an appointment. 1-833-759-6823 TTY 711 8 a.m.- 8 p.m., Monday - Friday or visit TruHearing.com/Presbyterian .			
Eyewear Allowance	You will receive a \$275 allowance every year.		
Wellness Programs	SilverSneakers® is included. This fitness program can help you live a healthier, more active life through fitness and social connection. This fitness benefit is available online and at participating locations. Membership includes SilverSneakers instructor-led group fitness classes. Classes vary by location and can be found by visiting www.silversneakers.com .		
Grocery Benefit (SSBCI)	\$125 per quarter up to \$500 annually	\$55 per quarter up to \$220 annually	Not Covered
You may be eligible to receive money for a special supplemental grocery benefit if you have been diagnosed with a chronic condition of diabetes, congestive heart failure (CHF), hypertension, or hyperlipidemia. You must have had an annual wellness visit in the last 12 months. Eligibility is determined by your plan, and you may not be eligible even though you have one of these conditions.			

* Prior authorization required.

SUMMARY OF BENEFITS

Learn more about savings programs and how to qualify.

Low-Income Subsidy (LIS) and Other Medicare/Medicaid Savings Programs

If you qualify for Low-Income Subsidy (LIS). You also pay reduced copays and deductible for your Part D drugs. Those who qualify for Extra Help may also qualify for Medicare Savings Programs that help pay Part A and/or Part B premiums. Medicaid programs may also lower your copays, depending on the level for which you qualify.

Monthly Premium (LIS Level 100%)	
\$0	
LIS Qualifying Income Levels for 2024 Your income and resources/assets need to be at or below:	
INDIVIDUAL 2024 Annually Income: \$22,590 Resources/Assets: \$15,720	MARRIED 2024 Annually Income: \$30,660 Resources/Assets: \$31,360

Important:

- The house you live in, your vehicle(s), life insurance policies, and burial expenses do not count toward the resource/asset limit. Contact Social Security Administration for other income/resource exclusions.
- Income limits may increase in 2025. Income limits may be higher if household size is larger than two.

Find Out If You Qualify for Assistance

- 1-800-Medicare (1-800-633-4227), 24 hours a day, seven days a week (TTY 1-877-486-2048)
- Social Security, 1-800-772-1213 between 8 a.m. and 7 p.m., Monday through Friday for a representative. (TTY 1-800-325-0778). Automated messages are available 24 hours a day.
- NM State Human Services Department, 1-888-997-2583 (TTY 1-855-227-5485)
- New Mexico Health Care Authority (HCA), 1-800-283-4465 (TTY 711)

SUMMARY OF BENEFITS

January 1 – December 31, 2025

SUMMARY OF NEW MEXICO MEDICARE/MEDICAID BENEFITS

Your state Medicaid program is called Turquoise Care.

A person who is entitled to both Medicare and medical assistance from a State Medicaid plan is considered a dual eligible. As a dual eligible beneficiary your services are paid first by Medicare and then by Medicaid.

Benefit Coverage

Turquoise Care provides a comprehensive package of services that includes behavioral health, physical health, and long-term care services and supports (LTSS). Members meeting a Nursing Facility Level of Care (NF LOC) are able to access LTSS through Community Benefit (CB) services (i.e., home- and community-based services) without a waiver slot. The CB is available through Agency-Based Community Benefit (ABCB) services (services provided by a provider agency) and Self-Directed Community Benefit (SDCB) services (services that a participant can control and direct). Individuals under age 21 who are enrolled in Medicaid or the Children's Health Insurance Program (CHIP) receive Early and Periodic Screening, Diagnosis and Treatment (EPSDT) services.

Under Turquoise Care today, most adults who are enrolled in the Medicaid Expansion category receive services under an Alternative Benefit Plan (ABP). The ABP is a comprehensive benefit package that covers all services that are defined under the Patient Protection and Affordable Care Act (ACA) as "essential health benefits," as well as adult dental services. Turquoise Care proposes to redesign the ABP into a single, comprehensive adult benefit package that would cover both the Medicaid Expansion Category as well as Medicaid adults in the Parent/Caretaker category. The state proposes adding a limited vision benefit to the ABP, and waiving EPSDT services for 19-20-year-olds who are covered under the Adult Expansion or Parent/Caretaker categories. Adults who are considered "medically frail" are exempt from the ABP and may receive the standard Medicaid benefit package, including access to CB services and nursing facility care for individuals who meet the NF LOC criteria. If you are currently entitled to receive full Medicaid benefits, please see your Medicaid member handbook or other state Medicaid documents for full details on your Medicaid benefits, limitations, restrictions, and exclusions.

SUMMARY OF BENEFITS

For more information about Presbyterian Medicare Advantage plans, please call us at the phone numbers below or visit us at www.phs.org/medicare.

Presbyterian Dual Plus Sales Consultants (505) 923-5264 or 1-866-757-5264 (TTY 711)

Hours: 8 a.m. to 8 p.m., seven days a week (except holidays) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Presbyterian Customer Service Center (for members) (505) 923-7675 or 1-855-465-7737 (TTY 711)

Hours: 8 a.m. to 8 p.m., seven days a week from October 1 through March 31 and Monday to Friday (except holidays) from April 1 through September 30.

You can see our plan's provider and pharmacy directory if you visit our website at www.phs.org/medicare and select **Provider Directory** from the **Resource** panel.

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, seven days a week. TTY users should call 1-877-486-2048.

To learn how we safeguard your Protected Health Information and your rights, call us at (505) 923-7675 or 1-855-465-7737 (TTY 711) or visit www.phs.org/medicare and select **Privacy** at the bottom of the page.

Out-of-network/non-contracted providers are under no obligation to treat Presbyterian Dual Plus members, except in emergency situations. Please call our local Presbyterian Customer Service Center (customer service) number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

To get a complete list of services we cover, please contact the plan or refer to the Evidence of Coverage. You may easily download a copy of the Evidence of Coverage from our website, www.phs.org/medicare, and select **Forms, Plan Information, Policies** from the **Resource** panel. You may also request a copy by calling customer service.

Presbyterian Dual Plus is an HMO Special Needs Plan (HMO D-SNP) with a Medicare contract and a contract with the State of New Mexico Human Services Department Medicaid program. Enrollment in the plan depends on contract renewal.

Based on a Model of Care review, Presbyterian Dual Plus (HMO D-SNP) has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) through 2025.

Presbyterian complies with civil rights laws and does not discriminate on the basis of protected status including but not limited to race, color, national origin, age, disability, or sexual orientation or gender expression. If you need language assistance, services are available at no cost. Call (505) 923-5420, 1-855-592-7737 (TTY: 711). ATENCIÓN: Si usted prefiere hablar en español, están a su disposición servicios gratuitos de ayuda lingüística. Llame al (505) 923-5420, 1-855-592-7737 (TTY: 711). Díí baa akó nínízin: Díí saad bee yánítti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódílnih (505) 923-5420, 1-855-592-7737 (TTY: 711).

For more information, visit phs.org/nondiscrimination.

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 1-855-592-7737 (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 1-855-592-7737 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Navajo/Diné: Díí ats'ííís dóó azee' bínda'í díłkidgo, Dinék'ehjí yadałti'iigi ła' bich'í hadíídzih. Béésh bee hane'é t'áá jíík'e be' hódíílnih 1-855-592-7737 (TTY: 711).

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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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) 1-855-592-7737. 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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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 1-855-592-7737 (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、1-855-592-7737 (TTY: 711) にお電話ください。日本語を話す人が支援いたします。これは無料のサービスです。