

2019 Summary of Benefits



RiverSpring FIDA Plan

(Medicare-Medicaid Plan)

To contact Participant Services, please call 1-800-950-9000 (TTY 711).
We are available to take your call 7 days a week from 8 a.m. to 8 p.m. EST.

RiverSpring FIDA Plan: **Summary of Benefits**

Introduction

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

Table of Contents

A. Disclaimers	3
B. Frequently Asked Questions	5
C. Overview of Services	11
D. Other services that RiverSpring FIDA covers	19
E. Benefits covered outside of RiverSpring FIDA.....	20
F. Services that RiverSpring FIDA, Medicare, and Medicaid do not cover	21
G. Your rights as a Participant of the plan.....	22
H. How to file a complaint or appeal a denied service.....	23
I. What to do if you suspect fraud	24



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RiverSpring FIDA Plan: **Summary of Benefits**

A. Disclaimers



This is a summary of health services covered by RiverSpring FIDA Plan for 2019. This is only a summary. Please read the *Participant Handbook* for the full list of benefits.

- ❖ RiverSpring FIDA Plan is a managed care plan that contracts with both Medicare and the New York State Department of Health (Medicaid) to provide benefits of both programs to Participants through the Fully Integrated Duals Advantage (FIDA) Demonstration. It is for people with both Medicare and Medicaid and who meet other eligibility requirements for the FIDA Demonstration.
- ❖ Under RiverSpring FIDA Plan you can get your Medicare and Medicaid services in one managed care plan called a FIDA Plan. A RiverSpring FIDA Plan Care Manager will help manage your 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 *Participant Handbook*.

- ❖ Limitations and restrictions may apply. For more information, call RiverSpring FIDA Participant Services or read the RiverSpring FIDA Participant Handbook. This means that you need to follow certain rules to have RiverSpring FIDA pay for your services
- ❖ The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.
- ❖ Benefits may change on January 1 of each year.
- ❖ **ATTENTION:** If you speak Creole, French, Spanish, Korean, Chinese, Russian, or Italian, language assistance services, free of charge, are available to you. Call 1-800-950-9000 (TTY 711), 7 days a week from 8 a.m. to 8 p.m. ET. The call is free.

Ou ka jwenn enfòmasyon sa a gratis nan lòt lang. Rele nan 1-800-950-9000 ak nan TTY/TDD: 711 ant 8:00 am ak 8:00 pm., Lè Zòn Lès, 7 jou pa semèn. Koutfil la gratis.

Vous pouvez obtenir ces informations gratuitement dans d'autres langues. Appelez le 1-800-950-9000 ou notre numéro TTY/TDD: 711 - 7 jours sur 7 de 8 a.m. à 8 p.m. EST. L'appel est gratuit.



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RiverSpring FIDA Plan: **Summary of Benefits**

Usted puede obtener esta informacion en otros idiomas de forma gratuita. Llame al 1-800-950-9000 y TTY/TDD: 711 8:00 am a 8:00 pm Hora del Este, los 7 días de la semana. La llamada es gratuita.

이 정보는 다른 언어로도 제공됩니다(무료). 주 7일 8:00 am – 8:00 pm(EST) 중 1-800-950-9000 나 TTY/TDD: 711 으로 전화 주십시오. 통화료는 무료입니다.

您可免費取得以其他語言撰寫的資訊。請於週一至週日美國東部標準時間上午 8 時至下午 8 時致電：1-800-950-9000，TTY/TDD 使用者：711。每週 7 天服務。此為免付費電話。

Данная информация доступна бесплатно на других языках. Звоните по номеру 1-800-950-9000 или 711 (линия TTY/TDD) с 8:00 до 20:00 по восточному поясному времени 7 дней в неделю. Звонок бесплатный.

È possibile ricevere queste informazioni in altre lingue gratuitamente. Contatta il 1-800-950-9000 e TTY/TDD: 711 dalle ore 8:00 alle ore 20:00 EST (ora standard orientale degli Stati Uniti), 7 giorni su 7. Il servizio è gratuito.

- ❖ You can get this document for free in other formats, such as large print, braille, or audio. Call 1-800-950-9000 (TTY 711), 7 days a week from 8 a.m. to 8 p.m. ET. The call is free.
- ❖ Your preferred language and/or format request is captured at the time of enrollment and we will keep your language/preference on file for future requests. You can also make a standing request for materials. The call is free. Please note that this process is voluntary, and you have the option to change your preference at any time by calling Participant Services at 1-800-950-9000 TTY 711 during 8:00 A.M. and 8:00 P.M., 7 days a week. You may also email your request to RiverSpringFIDA.org.
- ❖ ElderServe Health, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
- ❖ The State of New York has created a Participant ombudsman program called the Independent Consumer Advocacy Network (ICAN) to provide Participants free, confidential assistance on any services offered by RiverSpring FIDA Plan. ICAN may be reached toll-free at 1-844-614-8800 or online at icannys.org. (TTY users call 711, then follow the prompts to dial 844-614-8800.)



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RiverSpring FIDA Plan: **Summary of Benefits**

B. Frequently Asked Questions

The following chart lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers
What is a Fully Integrated Duals Advantage (FIDA) Plan?	A Fully Integrated Duals Advantage (FIDA) Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has Care Managers and Interdisciplinary Teams to help you plan and manage all your providers and services. They all work together to provide the care you need. RiverSpring FIDA Plan is a FIDA Plan that provides benefits of Medicaid and Medicare to Participants in the FIDA Demonstration.
What is a RiverSpring FIDA Plan Care Manager and Interdisciplinary Team (IDT)? (continued on the next page)	A RiverSpring FIDA Plan Care Manager is one main person that you may contact. This person helps manage all your providers and services and makes sure you get what you need. This person is part of your Interdisciplinary Team (IDT), which also includes you and your designee(s). You may also choose to have any of the following people participate in any or all of your IDT meetings: <ul style="list-style-type: none"><li data-bbox="724 911 1745 984">• Your Primary Care Provider (PCP) or a designee from your PCP's office (or practice) who has clinical experience and knowledge of your needs;<li data-bbox="724 1016 1780 1130">• Your Behavioral Health (BH) Professional, if you have one, or a designee from your BH Professional's office (or practice) who has clinical experience and knowledge of your needs;



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RiverSpring FIDA Plan: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
What is a RiverSpring FIDA Plan Care Manager and Interdisciplinary Team (IDT)? (continued from previous page)	<ul style="list-style-type: none">• Your home care aide(s), or a designee with clinical experience from the home care agency who has knowledge of your needs, if you are getting home care;• A clinical representative from your nursing facility, if getting nursing facility care; and• Additional individuals including:<ul style="list-style-type: none">○ Other providers either as asked for by you or your designee, or as recommended by the IDT members as necessary for adequate care planning and approved by you or your designee; or○ The registered nurse (RN) who completed your assessment.
What are long-term services and supports?	Long-term services and supports 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 facility or hospital.
Can I direct my own care or hire my own aides?	You have the right to choose to direct your own care by selecting Consumer Directed Personal Assistance Services (CDPAS). Through CDPAS, you can hire your own aides and make other decisions about how to get services.



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RiverSpring FIDA Plan: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
Will you get the same Medicare and Medicaid benefits in RiverSpring FIDA Plan that you get now?	<p>You will get your covered Medicare and Medicaid benefits directly from RiverSpring FIDA Plan. 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. You will get almost all of your covered Medicare and Medicaid benefits directly from RiverSpring FIDA Plan, but you will get four benefits the same way you do now, outside of the plan. These benefits include: Hospice Services, Out-of-Network Family Planning Services, Methadone Maintenance Treatment Program, and Directly Observed Therapy for Tuberculosis Disease.</p> <p>When you enroll in RiverSpring FIDA Plan, you and your Interdisciplinary Team (IDT) will work together to develop a Person-Centered Service Plan (PCSP) to address your health and support needs. When you first enroll in RiverSpring FIDA Plan, you can keep seeing your doctors and getting your current services for 90 days, or until your PCSP is complete, whichever is later. When you join our plan, if you are taking any Medicare Part D prescription drugs that RiverSpring FIDA Plan does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for RiverSpring FIDA Plan to cover your drug, if medically necessary.</p>



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RiverSpring FIDA Plan: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
Can you go to the same doctors you see now?	<p>Often that is the case. If your providers (including doctors, therapists, and pharmacies) work with RiverSpring FIDA Plan and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none">• Providers with an agreement with us are “in-network.” You must use the providers in RiverSpring FIDA Plan’s network, unless RiverSpring FIDA Plan or your IDT has authorized you to see an out-of-network provider.• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of RiverSpring FIDA Plan’s plan. <p>To find out if your doctors are in the plan’s network, call Participant Services or read RiverSpring FIDA Plan’s <i>Provider and Pharmacy Directory</i>.</p> <p>If RiverSpring FIDA Plan is new for you, you can continue seeing the doctors you go to now for 90 days or until your Person-Centered Service Plan is complete, whichever is later. If you currently get behavioral health services, your Interdisciplinary Team (IDT) will review your current episode of care to decide if you can continue the services with the same provider you see now. If they decide you can see the same provider you see now, you will be able to see that provider for 24 months following your enrollment in RiverSpring FIDA Plan.</p>
Can you remain in the same nursing facility you live in now?	<p>Yes. If you live in a nursing facility when you enroll in RiverSpring FIDA Plan, you can remain in that nursing facility for the entire time that you are in a FIDA Plan like RiverSpring FIDA Plan, even if that nursing facility is out-of-network and does not participate with RiverSpring FIDA Plan.</p>
What happens if you need a service but no one in RiverSpring FIDA Plan’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, RiverSpring FIDA Plan will pay for the cost of an out-of-network provider.</p>



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RiverSpring FIDA Plan: **Summary of Benefits**

Frequently Asked Questions (FAQ)	Answers
Where is RiverSpring FIDA Plan available?	The service area for this plan includes: Bronx, Kings, Nassau, New York, Queens, Richmond, and Westchester Counties, New York. You must live in one of these areas to join the plan.
Do you pay a monthly amount (also called a premium) under RiverSpring FIDA Plan?	You will not pay any monthly premiums to RiverSpring FIDA Plan for your coverage. You also will not have any copays or other costs when you get care from network providers.
What is prior authorization?	<p>Prior authorization means that you must get approval from RiverSpring FIDA Plan or your Interdisciplinary Team (IDT) before you can get a specific service, item, or drug or before you can see an out-of-network provider.</p> <ul style="list-style-type: none">• RiverSpring FIDA Plan may not cover the service, item, or drug if you don't get approval from RiverSpring FIDA Plan or your IDT. A small number of services require prior authorization by a specialist and not by RiverSpring FIDA Plan or your IDT.• Please refer to Chapter 4 of your <i>Participant Handbook</i> for more information.• RiverSpring FIDA Plan can also provide you with a list of services or procedures that require you to get prior authorization from a provider other than your IDT. <p>Some services do not require any prior authorization, such as emergency or urgently needed care, out-of-area dialysis services, primary care provider visits, and women's health specialist services. For the full list of services that do not require prior authorization, please see Chapter 4 of your <i>Participant Handbook</i> or call RiverSpring FIDA Plan to learn which services require prior authorization.</p>



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RiverSpring FIDA Plan: **Summary of Benefits**

What is a referral?	A referral means that your Primary Care Provider gives you approval to see someone that is not your Primary Care Provider. Referrals are not necessary in RiverSpring FIDA Plan and will not be required. However, prior authorization rules must be followed.
Who should you contact if you have questions or need help?	<p>If you have general questions or questions about our plan, services, service area, billing, or Participant ID Cards, please call RiverSpring FIDA Plan Participant Services:</p> <p>CALL 1-800-950-9000 Calls to this number are free. 7 days a week from 8 a.m. to 8 p.m., ET.</p> <p>Participant Services also has free language interpreter services available for people who do not speak English.</p> <p>TTY 711 Calls to this number are free. 7 days a week, 24 hours a day.</p> <p>If you have questions about your health, please call the Nurse Advice Call line:</p> <p>CALL 1-800-950-9000 Calls to this number are free. 7 days a week from 8 a.m. to 8 p.m., ET.</p> <p>TTY 711 Calls to this number are free. 7 days a week, 24 hours a day</p>



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RiverSpring FIDA Plan: **Summary of Benefits**

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 to see a doctor (This section is continued on the next page)	Visits to treat an injury or illness	\$0	Visits that do not need prior authorization: <ul style="list-style-type: none"> - PCP - Emergency care - Urgent care - Out-of-area dialysis - Immunizations - Palliative Care - Family planning Visits that may need prior authorization: <ul style="list-style-type: none"> - Specialist - Outpatient surgery or services
	Wellness visits, such as a physical	\$0	Do not need prior authorization.
	Transportation to a doctor's office	\$0	Need prior authorization at least 48 hours before your appointment. Transportation is also available to non-medical events or services such as religious services, community activities, or supermarkets.
	Specialist care	\$0	May need prior authorization.



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RiverSpring FIDA Plan: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
	Care to keep you from getting sick, such as flu shots	\$0	Do not need prior authorization.
	“Welcome to Medicare” preventive visit (one time only)	\$0	Do not need prior authorization.



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RiverSpring FIDA Plan: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need medical tests	Lab tests, such as blood work	\$0	Authorization is required.
	X-rays or other pictures, such as CAT scans	\$0	Authorization is required..
	Screening tests, such as tests to check for cancer	\$0	Preventive screenings do not need prior authorization. Diagnostic screenings prior authorization is required.
You need drugs to treat your illness or condition (This service is continued on the next page)	Generic drugs (no brand name)	\$0 for a 31 supply. \$0 for a 90-day supply	There may be limitations on the types of drugs covered. Please see RiverSpring FIDA Plan's <i>List of Covered Drugs</i> (Drug List) for more information. Some drugs that you take on a regular basis, for a chronic or a long-term medical condition, are available through mail-order services or extended (90) day supply at a participating retail pharmacy.



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RiverSpring FIDA Plan: **Summary of Benefits**

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)	Brand name drugs	\$0 for a 31-day supply \$0 for a 90-day supply	There may be limitations on the types of drugs covered. Please see RiverSpring FIDA Plan's <i>List of Covered Drugs</i> (Drug List) for more information. Some drugs that you take on a regular basis, for a chronic or a long-term medical condition, are available through mail-order services or extended (90) day supply at a participating retail pharmacy.
	Over-the-counter drugs	\$0	RiverSpring FIDA Plan covers some OTC drugs when they are written as prescriptions by your provider. Please see RiverSpring FIDA Plan's <i>List of Covered Drugs</i> (Drug List) for more information.
	Medicare Part B prescription drugs	\$0	Part B drugs include drugs given by your doctor in his or her office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Participant Handbook</i> for more information on these drugs.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	Physical therapy is limited to 40 visits per year. Occupational and speech therapies are limited to 20 visits per year, per therapy. Need prior authorization.



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RiverSpring FIDA Plan: **Summary of Benefits**

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	Emergency room services	\$0	Emergency room services will be provided by out of network providers. No prior authorization is required. You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories. Emergency care is not covered outside the United States and its territories.
	Ambulance services	\$0	<p>Do not need prior authorization for in-network and out-of-network emergency ambulance services.</p> <p>Emergency ambulance services are not covered outside the United States and its territories.</p> <p>Non-emergent ambulance services need prior authorization.</p>
	Urgent care	\$0	<p>Urgent care services will be provided out of network and no prior authorization is required.</p> <p>Urgent care is not covered outside of the United States and its territories.</p>
You need hospital care	Hospital stay	\$0	Need prior authorization.
	Doctor or surgeon care	\$0	Doctor or surgeon care during a covered hospital stay does not need prior authorization.



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RiverSpring FIDA Plan: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help getting better or have special health needs	Rehabilitation services	\$0	Cardiac rehab, first course of treatment do not need prior authorization. Other rehabilitation services may need prior authorization.
	Medical equipment for home care	\$0	Need prior authorization.
	Skilled nursing care	\$0	Need prior authorization.
You need eye care	Eye exams	\$0	One routine eye exam is covered once every 24 months and requires a prior authorization except vision services provided through Article 28 Clinics that provide optometry services and are affiliated with the College of Optometry of the State University of New York do not require a prior authorization.
	Glasses or contact lenses	\$0	One pair every two years. These services must be authorized by an Optometrist or Ophthalmologist or as otherwise specified in the NYSDOH IDT Policy. Vision services provided through Article 28 Clinics that provide optometry services and are affiliated with the College of Optometry of the State University of New York do not require authorization.



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RiverSpring FIDA Plan: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care	Dental check-ups	\$0	One dental check-up every six months. Oral Exams and Cleanings must be authorized as specified in the NYSDOH IDT Policy. Dental x-rays must be authorized by a Dentist or as otherwise specified in the NYSDOH IDT Policy. Dental Services provided through Article 28 Clinics operated by Academic Dental Centers do not require authorization.
You need hearing/auditory services	Hearing screenings	\$0	Need prior authorization.
	Hearing aids	\$0	Need prior authorization.
You have a chronic condition, such as diabetes or heart disease	Services to help manage your disease	\$0	Need prior authorization.
	Diabetes supplies and services	\$0	Need prior authorization.
You have a mental health condition	Mental or behavioral health services	\$0	May need prior authorization.
You have a substance abuse problem	Substance abuse services	\$0	May need prior authorization.
You need long-term mental health services	Inpatient care for people who need mental health care	\$0	Need prior authorization.



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RiverSpring FIDA Plan: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need durable medical equipment (DME)	Wheelchairs	\$0	Need prior authorization.
	Nebulizers	\$0	Need prior authorization.
	Crutches	\$0	Need prior authorization.
	Walkers	\$0	Need prior authorization.
	Oxygen equipment and supplies	\$0	Need prior authorization.
You need help living at home (This service is continued on the next page)	Meals brought to your home	\$0	Need prior authorization.
	Home services, such as cleaning or housekeeping	\$0	Need prior authorization.
	Changes to your home, such as ramps and wheelchair access	\$0	Need prior authorization.
You need help living at home (This section is continued on the next page)	Personal care assistant (You may be able to employ your own assistant. Call Participant Services for more information.)	\$0	Need prior authorization.
	Training to help you get paid or unpaid jobs	\$0	Need prior authorization.
	Services to help you live on your own	\$0	Need prior authorization.



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RiverSpring FIDA Plan: **Summary of Benefits**

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
	Adult day services or other support services	\$0	Need prior authorization.
You need a place to live with people available to help you	Assisted living or other housing services	\$0	Need prior authorization.
	Nursing facility care	\$0	Need prior authorization.
Your caregiver needs some time off	Respite care	\$0	Need prior authorization.

D. Other services that RiverSpring FIDA Plan covers

This is not a complete list. Call Participant Services or read the *Participant Handbook* to find out about other covered services.

Other services covered by RiverSpring FIDA Plan	Your costs for in-network providers
Over-the-counter supplies benefit	<p>\$0. You are covered for up to \$25 a month for over-the-counter products.</p> <p>OTC items may only be purchased for the participant. Please contact the plan for specific instructions for using this benefit.</p>



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RiverSpring FIDA Plan: **Summary of Benefits**

E. Benefits covered outside of RiverSpring FIDA Plan

This is not a complete list. Call Participant Services to find out about other services not covered by RiverSpring FIDA Plan but available through Medicare or Medicaid.

Other services covered by Medicare or Medicaid	Your costs
Day treatment	\$0
Freestanding birth center services	As determined under Medicare/Medicaid fee-for-service.
Out of network family planning services	As determined under Medicare/Medicaid fee-for-service.
Methadone Maintenance Treatment Program (MMTP)	As determined under Medicare/Medicaid fee-for-service.
Directly observed therapy for tuberculosis (TB)	As determined under Medicare/Medicaid fee-for-service.
Hospice services	As determined under Medicare/Medicaid fee-for-service.



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RiverSpring FIDA Plan: **Summary of Benefits**

F. Services that RiverSpring FIDA Plan, Medicare, and Medicaid do not cover

This is not a complete list. Call Participant Services to find out about other excluded services.

Services <u>not</u> covered by RiverSpring FIDA Plan, Medicare, or Medicaid
Services that are not medically necessary according to the standards of Medicare and New York Medicaid unless otherwise approved or entered in your Person-Centered Service Plan (PCSP).
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.
Services provided to veterans in Veterans Affairs (VA) facilities. However, when emergency services are received at a VA hospital and the VA cost sharing is more than the cost sharing under our plan, we will reimburse veterans for the difference.
LASIK surgery.
Services that you get without prior authorization, when prior authorization is required for getting that service.
Naturopath services (uses natural or alternative treatments).
Emergency facility services for non-authorized, routine conditions that are not a medical emergency.
Services provided outside the United States and its territories.
Private room in a hospital, except when it is considered medically necessary.
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.
Cosmetic surgery or procedures, unless because of an accidental injury or when medically necessary. However, all stages of reconstruction for a breast are covered after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
Acupuncture.



If you have questions, please call RiverSpring FIDA Plan at 1-800-950-9000 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. ET. The call is free. **For more information**, visit www.RiverSpringFIDA.org.

RiverSpring FIDA Plan: **Summary of Benefits**

G. Your rights as a Participant of the plan

As a Participant of RiverSpring FIDA Plan, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your services from RiverSpring FIDA Plan. We will tell you about your rights at least once a year. For more information on your rights, please read the *Participant Handbook*. This is not a complete list of all your rights. 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
 - Ask for information in other formats (e.g., large print, braille, or audio)
 - Be free from any form of physical restraint or seclusion
 - Not be billed by network providers
 - Have your questions and concerns answered completely and courteously
 - Freely apply your rights without any negative effect on the way RiverSpring FIDA Plan or your provider treats you
- **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 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 you can change your PCP at any time
 - Participate in Interdisciplinary Team meetings about your care
 - 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. RiverSpring FIDA Plan will pay for the cost of your second opinion visit
 - Create and apply an advance directive, such as a living will or health care proxy
- **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



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RiverSpring FIDA Plan: **Summary of Benefits**

- 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
- **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 prior approval in an emergency
 - See 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 ask for your records to be changed or corrected
 - Have your personal health information kept private
 - Direct your own care or hire your own aides through Consumer-Directed Personal Assistance Services
- **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
 - Get a detailed reason for why services were denied

For more information about your rights, you can read the RiverSpring FIDA Plan *Participant Handbook*. If you have questions, you can also call RiverSpring FIDA Plan Participant Services.

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

If you have a complaint or think RiverSpring FIDA Plan should cover something we denied, call RiverSpring FIDA Plan at 1-800-950-9000 (TTY 711), 7 days a week from 8 a.m. to 8 p.m. ET. You may be able to appeal our decision.

For questions about grievances (complaints) and appeals, you can read Chapter 9 of the RiverSpring FIDA Plan *Participant Handbook*. You can also call RiverSpring FIDA Plan Participant Services.

Additionally, you can get help from the Independent Consumer Advocacy Network (ICAN). ICAN can give you free, confidential assistance on any services offered by RiverSpring FIDA Plan, including any problems getting quality care. ICAN may be reached at 1-844-614-8800 or online at icannys.org. (TTY users call 711, then follow the prompts to dial 844-614-8800.)



If you have questions, please call RiverSpring FIDA Plan at 1-800-950-9000 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. ET. The call is free. **For more information**, visit www.RiverSpringFIDA.org.

RiverSpring FIDA Plan: **Summary of Benefits**

For additional information about complaints, grievances, or appeals, talk to your Care Manager or call Participant Services at 1-800-950-9000.

I. What to 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 RiverSpring FIDA Plan Participant 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, call the New York State Office of the Medicaid Inspector General at 1-877-87-FRAUD (1-877-873-7283).



If you have questions, please call RiverSpring FIDA Plan at 1-800-950-9000 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. ET. The call is free. **For more information**, visit www.RiverSpringFIDA.org.

RiverSpring FIDA Plan: **Summary of Benefits**

ElderServe Health, Inc. Notice of Non-Discrimination

ElderServe Health, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ElderServe Health, Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

ElderServe Health, Inc.:

- 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 Civil Rights Coordinator. If you believe that ElderServe Health, Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you may file a grievance with:

Civil Rights Coordinator
80 West 225th Street
Bronx, NY, 10463
Phone: 1-347-842-3660, TTY 711
Fax: 1-888-341-5009

You may file a grievance in person or by mail, phone, or fax. If you need help filing a grievance, Civil Rights Coordinator, is available to help you.

You may 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 <https://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, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



If you have questions, please call RiverSpring FIDA Plan at 1-800-950-9000 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. ET. The call is free. **For more information**, visit www.RiverSpringFIDA.org.

RiverSpring FIDA Plan: **Summary of Benefits**

Language Taglines:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-950-9000 (TTY 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-950-9000 (TTY 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-950-9000 (TTY 711)。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-950-9000 (TTY 711)..

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-950-9000 (TTY 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-950-9000 (TTY 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-950-9000 (TTY 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-950-9000 (TTY 711).번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-950-9000 (телетайп: 711).

فتاه مصلًا مكبل او: (711). مقر (1-800-950-9000) مقر ب لصتا. ن ا ج م ا ب ل ك ل ر ف ا و ت ت ة و غ ل ل ا ة د ع ا س م ل ا ت ا م د خ ن ا ف ، ة غ ل ل ا ر ك ذ ا ث د ح ت ت ن ك ا ذ ا : ة ظ و ح ل م

ध्यान दः यद आप हदी बोलते ह तो आपके िलए मुफ्त म भाषा सहायता सेवाएं उपलब्ध ह। 1-800-950-9000 (TTY 711). पर कॉल कर।

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-950-9000 (TTY 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-950-9000 (TTY 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-950-9000 (TTY 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-950-9000 (TTY 711).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-950-9000 (TTY 711)。まで、お電話にてご連絡ください。



If you have questions, please call RiverSpring FIDA Plan at 1-800-950-9000 (TTY 711), 7 days a week, 8 a.m. to 8 p.m. ET. The call is free. **For more information**, visit www.RiverSpringFIDA.org.