



Acadiana Region

2025 Summary of Benefits

**Ochsner Health Plan Premier (HMO)
H9763-005**



**Ochsner Health Plan
1-833-674-2112 (TTY: 711)**

**8:00 a.m. to 8:00 p.m. seven
days a week from October 1st
to March 31st and 8:00 a.m. to
8:00 p.m. Monday through Friday,
April 1st to September 30th.**

**Acadia, Jefferson Davis, Lafayette,
St. Landry, St. Martin, Vermilion**

H9763_005_SB2_2025_M



MEMBER SERVICES:

1-833-674-2112 (TTY: 711)

8:00 a.m. to 8:00 p.m. seven days a week
from October 1st to March 31st and 8:00
a.m. to 8:00 p.m. Monday through Friday,
April 1st to September 30th.

ochsnerhealthplan.com

Ochsner Health Plan
1450 Poydras St., Suite 110
New Orleans, LA 70112

THIS IS A SUMMARY OF DRUG AND HEALTH SERVICES COVERED BY

Ochsner Health Plan Premier (HMO) H9763-005

JANUARY 1, 2025 - DECEMBER 31, 2025

Ochsner Health Plan is a Medicare Advantage HMO and HMO D-SNP plan with a Medicare contract. Dual Special Needs Plans also have a contract with the State Medicaid Program. Enrollment in the plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage" by calling Member Services toll-free at 1-833-674-2112. Hours are 8:00 a.m. to 8:00 p.m. seven days a week from October 1st to March 31st and 8:00 a.m. to 8:00 p.m. Monday through Friday, April 1st to September 30th (TTY users call 711), or visit our website at www.ochsnerhealthplan.com.

To join an Ochsner Health Plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. The service area for Ochsner Health Plan Premier 005 plan includes the following Louisiana Parishes: Acadia, Jefferson Davis, Lafayette, St. Landry, St. Martin, and Vermilion.

Ochsner Health Plan Medicare Advantage plans have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.



Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Monthly Plan Premium	You pay \$0 per month	You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	\$30 per month	
Annual Medical Deductible	\$0	There is no medical deductible.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs or out-of-network services)	\$3,700 annually	The most you pay for copays, coinsurance, and other costs for in-network medical services in a year.
Inpatient Hospital	\$115 copay per day for days 1-10 per admission	<i>Your provider may need to obtain prior authorization.</i>
	\$0 copay for days 11 and beyond per admission	<i>Your provider may need to obtain prior authorization.</i>
	You pay these amounts until you reach the out-of-pocket maximum.	<i>Your provider may need to obtain prior authorization.</i>

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Outpatient Hospital		
Ambulatory Surgery Center	\$150 copay per visit \$0 copay for diagnostic colonoscopy	Your provider may need to obtain prior authorization
Outpatient Hospital Including Surgery	\$150 copay per visit \$0 copay for diagnostic colonoscopy	Your provider may need to obtain prior authorization
Outpatient Observation Services	\$0 copay per visit	Your provider may need to obtain prior authorization
Doctor Visits		
Primary Care	\$0 copay per visit	
Specialist Care	\$25 copay per visit	
Preventive Care (e.g. flu vaccine, COVID-19 vaccine, diabetic screenings)	You pay \$0 copay	Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Emergency Care (local and world-wide)	\$140 copay per visit (for both in-network and out-of-network)	If you are admitted to the hospital within 24 hours, the emergency room copay is waived.
Urgently Needed Services (local and world-wide)	\$35 copay per visit (for both in-network and out-of-network)	
Diagnostic Services/Labs/Imaging		
Diagnostic Radiology Services (e.g. MRI)	\$0 copay for diagnostic mammogram \$125 copay for Medicare-covered radiological diagnostic services	<i>Your provider may need to obtain prior authorization.</i>
Lab Services	\$0 copay for each Medicare-covered lab service	<i>Your provider may need to obtain prior authorization.</i>
Diagnostic Tests and Procedures	\$10 copay	<i>Your provider may need to obtain prior authorization.</i>
Therapeutic Radiology	\$80 copay for Therapeutic Radiology	<i>Your provider may need to obtain prior authorization.</i>
Outpatient X-Rays	\$20 copay for Outpatient X-Rays	<i>Your provider may need to obtain prior authorization.</i>

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Hearing Services		
<p>Medicare-covered diagnostic hearing and balance evaluation exam</p> <p>Prescription hearing aids</p> <p>Routine hearing exams</p> <p>Hearing aid fitting/evaluations</p>	<p>\$20 copay</p> <p>Members receive a \$2,000 combined maximum allowance per calendar year for:</p> <ul style="list-style-type: none"> - Prescription hearing aids - Routine hearing exams - Hearing aid fitting/evaluations <p>Members access this allowance through a designated “wallet” on the Ochsner Health Plan Flex Card. See Ochsner Health Plan Flex Card section for more information.</p>	<p>The Ochsner Health Plan Flex Card hearing allowance can be used to help cover costs for routine hearing care including, prescription hearing aids, routine hearing exams and hearing aid fitting/evaluations at participating retailers, online and at qualified hearing provider locations.</p> <p>Visit https://flex.ochsnerhealthplan.com/ for more information.</p>
Dental Services		
<p>Preventive Dental</p> <p>Comprehensive Dental</p>	<p>\$0 copay per Medicare-covered visit</p> <p>\$3,000 combined maximum allowance per calendar year for preventive and comprehensive dental services.</p> <p>Covered services include: preventive oral exams, cleanings, x-rays, restorative services, endodontics, periodontics, prosthodontics (removable), oral and maxillofacial surgery, and adjunctive general services.</p> <p>Copays vary, please see your Evidence of Coverage for more information.</p>	<p>Preventive Dental (oral exams and cleanings) each service limited to two (2) treatments per year.</p> <p>Preventive and comprehensive dental services must be obtained from plan specified vendor. Visit www.ochsnerhealthplan.com for more information.</p> <p><i>Your provider may need to obtain prior authorization.</i></p>

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Vision Services		
Medicare-covered eye exam to diagnose and treat conditions and diseases of the eye	\$20 copay per visit	<p>Routine eye exams are limited to one (1) exam per calendar year.</p> <p>Routine eye exams and eyewear services must be obtained from plan specified vendor. Visit www.ochsnerhealthplan.com for more information.</p>
Medicare-covered glaucoma screening	\$0 copay	
Medicare-covered diabetic retinopathy screening	\$0 copay	
Medicare-covered eyewear (frames and lenses, or contact lenses) post cataract surgery	\$0 copay	
Routine eye exams	\$20 copay	
Eyewear (frames and lenses or contact lenses)	Up to \$400 maximum allowance per calendar year	

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Mental Health Services		
Inpatient visit	\$115 copay per day for days 1-10 per admission \$0 copay for days 11-90 per admission. You pay these amounts until you reach the out-of-pocket maximum.	<i>Your provider may need to obtain prior authorization.</i>
Outpatient Group Therapy or Psychiatric Visit	\$25 copay	<i>Your provider may need to obtain prior authorization.</i>
Outpatient Individual Therapy or Psychiatric Visit	\$25 copay	<i>Your provider may need to obtain prior authorization.</i>

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Skilled Nursing Facility (SNF)	\$0 copay per day for days 1-20 per admission. \$165 copay for days 21-100 per admission	Your provider may need to obtain prior authorization. Our plan covers up to 100 days in a SNF. Prior inpatient hospital stay is not required prior to SNF admission.
Therapy Services Occupational Therapy Visit Physical Therapy Visit Speech Therapy Visit	\$20 copay per visit \$20 copay per visit \$20 copay per visit	<i>Your provider may need to obtain prior authorization.</i>
Ambulance (local and world-wide)	\$235 copay for ground ambulance 20% coinsurance for air ambulance	<i>Your provider may need to obtain prior authorization for non-emergency transportation.</i>
Transportation	Not Covered	

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Medicare Part B Drugs	<p>You pay 0% - 20% of the cost for Medicare-covered Part B drugs</p> <p>You pay \$35 copay for one month supply of covered Medicare Part B insulin.</p>	<p><i>Your provider may need to obtain prior authorization.</i></p> <p>For the administration of these drugs, you will pay the cost-sharing that applies to primary care provider services, specialist services, or the outpatient hospital services (as described under “Physician/Practitioner Services, including “Doctor’s Office Visits” or “Outpatient Hospital Services” in the Evidence of Coverage) depending on where you receive drug administration or infusion services.</p>
Chiropractic Care	\$20 copay per visit	Manual manipulation of the spine to correct subluxation.

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Diabetes Management		
Diabetes Monitoring Supplies	<p>\$0 copayment for preferred brand Abbott test strips and diabetic testing supplies (e.g., solutions, lancets and lancing devices) supplied from a participating pharmacy. Abbott (Freestyle and Precision) glucose monitors are available at no charge from the manufacturer through a participating pharmacy or by calling 1-855-220-9552. Limited to one monitor per year.</p> <p>20% coinsurance for each Medicare-covered diabetic testing supply from a participating DME supplier</p>	<i>Your provider may need to obtain prior authorization.</i>
Diabetes Self-Management Training	\$0 copay per item	<i>Your provider may need to obtain prior authorization.</i>
Medicare-Covered Therapeutic Shoes or Inserts	You pay 20% coinsurance	<i>Your provider may need to obtain prior authorization.</i>

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Fitness Program	\$0 copay	Must use network fitness facility. Program includes free Home Fitness Kit.
Foot Care (Podiatry)	\$25 copay per visit	<i>Your provider may need to obtain prior authorization.</i>
Home Health Services	You pay \$0 copay for Medicare-covered services	<i>Your provider may need to obtain prior authorization.</i>



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Hospice	You pay nothing for hospice care from any Medicare approved hospice.	You may have to pay part of the costs for drugs and respite care. Hospice is covered by Original Medicare, outside of our plan.
Meal Benefit	\$0 copay	<p>Immediately following surgery or inpatient hospital stay. Nutritional need must meet CMS criteria for this benefit.</p> <p>Allowance: 2 meals per day for 7 days per Medicare-covered inpatient discharge. No maximum number of meals per year.</p>

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Medical Equipment/Supplies		
Durable Medical Equipment (e.g. wheelchairs, oxygen)	0% - 20% coinsurance for each Medicare-covered durable medical equipment	<p><i>Specific manufacturers covered and other limits may apply.</i></p> <p><i>Your provider may need to obtain prior authorization.</i></p>
Supplies	20% coinsurance for medical supplies	<p><i>Specific manufacturers covered and other limits may apply.</i></p> <p><i>Your provider may need to obtain prior authorization.</i></p>
Prosthetics (e.g. braces, artificial limbs)	20% coinsurance for prosthetic devices	<p><i>Specific manufacturers covered and other limits may apply.</i></p> <p><i>Your provider may need to obtain prior authorization.</i></p>



Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
<p>Ochsner Health Plan Flex Card</p>	<p>The Ochsner Health Plan Flex Card provides members access to two (2) separate “wallets” on a Visa debit card for the following benefits:</p> <ul style="list-style-type: none"> - \$90 maximum allowance per calendar quarter for covered over-the-counter (OTC) drugs and health related items. Any funds left on the card at the end of each calendar quarter will expire. These funds will not roll over to the following calendar quarter. - \$2,000 combined maximum allowance per calendar year for routine hearing care. Any funds left on the card at the end of the calendar year will expire. These funds will not roll over to the following calendar year. 	<p>See Over-the-Counter Benefit in Chapter 4 of the Evidence of Coverage for more information.</p> <p>Visit https://flex.ochsnerhealthplan.com/ for more information.</p> <p>See Hearing Services in Chapter 4 of the Evidence of Coverage for more information.</p> <p>Visit https://flex.ochsnerhealthplan.com/ for more information.</p>

Premiums and Benefits	Ochsner Health Plan Premier (HMO)	What You Should Know
Opioid Treatment Services	\$0 copay	<p><i>Your provider may need to obtain prior authorization .</i></p> <p>Must be provided by a CMS certified Opioid Treatment Services Program.</p>
Outpatient Substance Abuse Treatment – Group or Individual	\$20 copay	<p><i>Your provider may need to obtain prior authorization and a referral.</i></p> <p><i>Prior authorization required.</i></p> <p>Allowance: 2 meals per day for 7 days per Medicare-covered inpatient discharge. No maximum number of meals per year.</p>
Over-the-Counter (OTC) Benefit	<p>\$90 maximum allowance per calendar quarter for over-the-counter (OTC) drugs and health related items.</p> <p>Members access this allowance through a designated “wallet” on the Ochsner Health Plan Flex Card. See Ochsner Health Plan Flex Card for more information.</p>	<p>The Ochsner Health Plan Flex Card can be used to purchase covered over-the-counter (OTC) drugs and health related items at participating retailers, or by phone, mail, or web order through the Ochsner Health Plan OTC store. Visit https://flex.ochsnerhealthplan.com/ for more information.</p>
Renal dialysis	20% coinsurance	<i>Prior authorization required.</i>

Prescription Drugs

Stage 1: Annual Prescription Deductible	Since you have no deductible for Part D drugs, this payment stage doesn't apply.		
Stage 2: Initial Coverage (After you pay your deductible, if applicable)	Retail 30-day supply	90-day supply	Mail Order 90-day supply
Tier 1: Preferred Generic Drugs	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic Drugs ¹	\$10 copay	\$25 copay	\$25 copay
Tier 3: Preferred Brand Drugs Covered Insulin Drugs ²	\$45 copay \$35 copay	\$135 copay \$105 copay	\$135 copay \$105 copay
Tier 4: Non-Preferred Brand Drugs Covered Insulin Drugs ²	\$100 copay \$35 copay	\$300 copay \$105 copay	\$300 copay \$105 copay
Tier 5: Specialty Tier Drugs ³ Covered Insulin Drugs ²	33% coinsurance \$35 copay	N/A ³	N/A ³
Stage 3: Catastrophic Coverage Stage	After your yearly out-of-pocket drug costs (drugs purchased through our network pharmacies) reach \$2,000 you pay \$0 or 0% of the costs.		

Prescription Drugs

Other Limitations May Apply

1. Tier includes enhanced drug coverage.
2. You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.
3. Limited to a 30-day supply.



Multi-Language Interpreter Service

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 1-833-674-2112. Someone who speaks English 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 1-833-674-2112. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-833-674-2112。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 1-833-674-2112。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 pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1-833-674-2112. 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 1-833-674-2112. 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 1-833-674-2112 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 1-833-674-2112. 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 1-833-674-2112번으로 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 1-833-674-2112. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Multi-Language Interpreter Service

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول بمساعدتك. هذه سيقوم شخص ما يتحدث العربية 1-833-674-2112 على مترجم فوري، ليس عليك سوى الاتصال بنا على 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 1-833-674-2112 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 1-833-674-2112. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: 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 1-833-674-2112. 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 1-833-674-2112. 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 1-833-674-2112. 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、1-833-674-2112にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

For more information, contact Ochsner Health Plan from 8:00 a.m. to 8:00 p.m. seven days a week from October 1st to March 31st and 8:00 a.m. to 8:00 p.m. Monday through Friday April 1st to September 30th at 1-833-674-2112(TTY users call 711) or visit www.ochsnerhealthplan.com.

You can access the Ochsner Health Plan provider or pharmacy directory on our website at www.ochsnerhealthplan.com.

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). TTY users should call 1-877-486-2048.

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This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

This document is available in alternate formats (braille, large print, etc.) and other languages upon request. Please call Member Services at 1-833-674-2112 (TTY/TDD users call 711) from 8:00 a.m. to 8:00 p.m. seven days a week from October 1st to March 31st and 8:00 a.m. to 8:00 p.m. Monday through Friday April 1st to September 30th.

The pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



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1450 Poydras St., Suite 110
New Orleans, LA 70112

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