

2027



Summary of Benefits

CalOptima Health OneCare Complete

(HMO D-SNP), a Medicare Medi-Cal Plan

CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan 2027 Summary of Benefits

Introduction

This document is a brief summary of the benefits and services covered by CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal 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 member of CalOptima Health OneCare Complete. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

Table of Contents

A. Disclaimers.....	2
B. Frequently asked questions (FAQ)s.....	10
C. List of covered services.....	15
D. Benefits covered outside of CalOptima Health OneCare Complete	33
E. Services that CalOptima Health OneCare Complete, Medicare, and Medi-Cal don't cover	35
F. Your rights as a member of the plan.....	36
G. How to file a complaint or appeal a denied, delayed, or modified service.....	38
H. What to do if you suspect fraud	39



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan 2027 Summary of Benefits

A. Disclaimers



This is a summary of health services covered by CalOptima Health OneCare Complete for January 1 - December 31, 2027. This is only a summary. Please read the *Member Handbook* for the full list of benefits. An up-to-date copy of the *Member Handbook* is available on our website at www.caloptima.org/OneCare. You may also call Customer Service at **1-877-412-2734** (TTY **711**) to ask us to mail you a *Member Handbook*. Hours are 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). Messages received on holidays or outside our business hours will be returned within 1 business day.

- ❖ CalOptima Health OneCare (HMO D-SNP), a Medicare Medi-Cal Plan is a Medicare Advantage organization with Medicare and Medi-Cal contracts. Enrollment in CalOptima Health OneCare depends on contract renewal. Call CalOptima Health OneCare Customer Service toll-free at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30).
- ❖ This benefit is a Special Supplemental Benefit for the Chronically Ill (SSBCI). To qualify, you must have a qualifying chronic condition such as heart disease, diabetes, cancer, lung disease or dementia. Not all members with a chronic condition will qualify. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please see **Chapter 4** in the CalOptima Health OneCare Complete *Member Handbook*.
- ❖ For more information about Medicare, you can read the *Medicare & You* handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days a week. TTY users should call 1-877-486-2048. For more information about Medi-Cal, you can check the California Department of Healthcare Services (DHCS) website (www.dhcs.ca.gov/) or contact the Medi-Cal Office of the Ombudsman at 1-888-452-8609, Monday through Friday, between 8 a.m. and 5 p.m. You can also call the special Ombudsman for people who have both Medicare and Medi-Cal, at 1-855-501-3077, Monday through Friday, between 9 a.m. and 5 p.m.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits

Notice of Availability of Language Assistance Services
and Auxiliary Aids and Services

English

ATTENTION: If you need help in your language, call **1-877-412-2734 (TTY 711)**. Aids and services for people with disabilities, like documents in braille and large print, are also available. Call **1-877-412-2734 (TTY 711)**. These services are free of charge.

(Arabic) العربية

يُرجى الانتباه: إذا احتجت إلى المساعدة بلغتك، فاتصل بـ **1-877-412-2734 (TTY 711)**. توفر أيضًا المساعدات والخدمات للأشخاص ذوي الإعاقة، مثل المستندات المكتوبة بطريقة بريـل والخط الكبير. اتصل بـ **1-877-412-2734 (TTY 711)**. هذه الخدمات مجانية.

Հայերեն (Armenian)

ՈՒՇԱԴՐՈՒԹՅՈՒՆ: Եթե Ձեզ օգնություն է հարկավոր Ձեր լեզվով, զանգահարեք **1-877-412-2734 (TTY 711)**: Կան նաև օժանդակ միջոցներ ու ծառայություններ հաշմանդամություն ունեցող անձանց համար, օրինակ՝ Բրայլի գրատիպով ու խոշորատառ տպագրված կտրվածքներ: Չանգահարեք **1-877-412-2734 (TTY 711)**: Այդ ծառայություններն անվճար են:

ខ្មែរ (Cambodian)

ចំណាំ៖ បើអ្នក ត្រូវ ការជំនួយ ជាភាសា របស់អ្នក សូម ទូរស័ព្ទទៅលេខ **1-877-412-2734 (TTY 711)** ។ ជំនួយ និង សេវាកម្ម សម្រាប់ ជនពិការ ដូចជា ឯកសារសរសេរជាអក្សរធំ សម្រាប់ជនពិការភ្នែក ឬឯកសារសរសេរជាអក្សរពុម្ពធំ ក៏អាចរកបានផងដែរ។ ទូរស័ព្ទមកលេខ **1-877-412-2734 (TTY 711)** ។ សេវាកម្ម ទាំងនេះមិនគិតថ្លៃឡើយ។



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. For more information, visit www.caloptima.org/OneCare.

简体中文 (Simplified Chinese)

请注意:如果您需要以您的母语提供帮助,请致电 **1-877-412-2734 (TTY 711)**。我们另外还提供针对残疾人士的帮助和服务,例如盲文和大字体阅读,提供您方便取用。请致电 **1-877-412-2734 (TTY 711)**。这些服务都是免费的。

繁體中文 (Traditional Chinese)

注意:如果您需要以您的語言獲得幫助,請致電 **1-877-412-2734 (TTY 711)**。為殘障人士也提供幫助和服務,例如盲文和大字體的文件。致電 **1-877-412-2734 (TTY 711)**。這些服務是免費的。

(Farsi) فارسی

توجه: اگر می خواهید به زبان خود کمک دریافت کنید, با **1-877-412-2734 (TTY 711)** تماس بگیرید. کمک ها و خدمات مخصوص افراد دارای معلولیت, مانند نسخه های خط بریل و چاپ با حروف بزرگ, نیز موجود است. با **1-877-412-2734 (TTY 711)** تماس بگیرید. این خدمات رایگان ارائه می شوند.

ગુજરાતી (Gujarati)

ધ્યાન આપો: જો તમને તમારી ભાષામાં મદદની જરૂર હોય તો આ નંબર પર કોલ કરો: **1-877-412-2734 (TTY 711)**. વિકલાંગ લોકો માટે સહાય અને સેવાઓ, જેમ કે બ્રેઇલ અને મોટી પ્રિન્ટમાં પણ દસ્તાવેજો ઉપલબ્ધ છે. કોલ કરો: **1-877-412-2734 (TTY 711)**. આ સેવા વિનામૂલ્યે ઉપલબ્ધ છે.

हिंदी (Hindi)

ध्यान दें: अगर आपको अपनी भाषा में सहायता की आवश्यकता है तो **1-877-412-2734 (TTY 711)** पर कॉल करें। अशक्तता वाले लोगों के लिए सहायता और सेवाएं, जैसे ब्रेल और बड़े प्रिंट में भी दस्तावेज़ उपलब्ध हैं। **1-877-412-2734 (TTY 711)** पर कॉल करें। ये सेवाएं नि: शुल्क हैं।



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. For more information, visit www.caloptima.org/OneCare.

Hmoob (Hmong)

CEEB TOOM: Yog koj xav tau kev pab txhais koj hom lus hu rau **1-877-412-2734** (TTY **711**). Muaj cov kev pab txhawb thiab kev pab cuam rau cov neeg xiam oob qhab, xws li puav leej muaj ua cov ntawv su thiab luam tawm ua tus ntawv loj. Hu rau **1-877-412-2734** (TTY **711**). Cov kev pab cuam no yog pab dawb xwb.

日本語 (Japanese)

注意日本語での対応が必要な場合は **1-877-412-2734** (TTY **711**) へお電話ください。点字の資料や文字の拡大表示など、障がいをお持ちの方のためのサービスも用意しています。**1-877-412-2734** (TTY **711**) へお電話ください。これらのサービスは無料で提供しています。

한국어 (Korean)

유의사항: 귀하의 언어로 도움을 받고 싶으시면 **1-877-412-2734** (TTY **711**) 번으로 문의하십시오. 점자나 큰 활자로 된 문서와 같이 장애가 있는 분들을 위한 도움과 서비스도 이용 가능합니다. **1-877-412-2734** (TTY **711**) 번으로 문의하십시오. 이러한 서비스는 무료로 제공됩니다.

ພາສາລາວ (Laotian)

ປະກາດ: ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໃຫ້ໂທຫາເບີ **1-877-412-2734** (TTY **711**). ຍັງມີຄວາມຊ່ວຍເຫຼືອແລະການບໍລິການສໍາລັບຄົນພິການ ເຊັ່ນເອກະສານທີ່ເປັນອັກສອນນູນແລະມີໂຕພິມໃຫຍ່ ໃຫ້ໂທຫາເບີ **1-877-412-2734** (TTY **711**). ການບໍລິການເຫຼົ່ານີ້ບໍ່ຕ້ອງເສຍຄ່າໃຊ້ຈ່າຍໃດໆ.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. For more information, visit www.caloptima.org/OneCare.

Mien

LONGC HNYOUV JANGX LONGX OC: Beiv taux meih qiemx longc mienh tengx faan benx meih nyei waac nor douc waac daaih lorx taux **1-877-412-2734** (TTY **711**). Liouh lorx jauv-louc tengx aengx caux nzie gong bun taux ninh mbuo wuaaic fangx mienh, beiv taux longc benx nzangc-pokc bun hluc mbiutc aengx caux aamz mborqv benx domh sou se mbenc nzoih bun longc. Douc waac daaih lorx **1-877-412-2734** (TTY **711**). Naaiv deix nzie weih gong-bou jauv-louc se benx wang-henh tengx mv zuqc cuotv nyaanh oc.

Português (Portuguese)

ATENÇÃO: Se você precisar de ajuda no seu idioma, ligue para **1-877-412-2734** (TTY **711**). Serviços e auxílio para pessoas com incapacidades, como documentos em braile ou impressos com letras grandes, também estão disponíveis. Ligue para **1-877-412-2734** (TTY **711**). Esses serviços são gratuitos.

ਪੰਜਾਬੀ (Punjabi)

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਾਲ ਕਰੋ **1-877-412-2734** (TTY **711**). ਅਪਾਹਜ ਲੋਕਾਂ ਲਈ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ, ਜਿਵੇਂ ਕਿ ਬ੍ਰੇਲ ਅਤੇ ਮੋਟੀ ਛਪਾਈ ਵਿੱਚ ਦਸਤਾਵੇਜ਼, ਵੀ ਉਪਲਬਧ ਹਨ। ਕਾਲ ਕਰੋ **1-877-412-2734** (TTY **711**) ਇਹ ਸੇਵਾਵਾਂ ਮੁਫਤ ਹਨ।

Română (Romanian)

ATENȚIE: În cazul în care aveți nevoie de ajutor în limba dvs., sunați la **1-877-412-2734** (TTY **711**). Sunt disponibile, de asemenea, ajutoare și servicii pentru persoanele cu dizabilități, precum documente în limbaj Braille și cu caractere mărite. Sunați la **1-877-412-2734** (TTY **711**). Aceste servicii sunt gratuite.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. For more information, visit www.caloptima.org/OneCare.

Русский (Russian)

ВНИМАНИЕ! Если вам нужна помощь на вашем родном языке, звоните по номеру **1-877-412-2734** (линия TTY **711**). Также предоставляются средства и услуги для людей с ограниченными возможностями, например документы крупным шрифтом или шрифтом Брайля. Звоните по номеру **1-877-412-2734** (линия TTY **711**). Такие услуги предоставляются бесплатно.

Español (Spanish)

ATENCIÓN: si necesita ayuda en su idioma, llame al **1-877-412-2734** (TTY **711**). También ofrecemos asistencia y servicios para personas con discapacidades, como documentos en braille y con letras grandes. Llame al **1-877-412-2734** (TTY **711**). Estos servicios son gratuitos.

Tagalog (Filipino)

ATENSIYON: Kung kailangan mo ng tulong sa iyong wika, tumawag sa **1-877-412-2734** (TTY **711**). Mayroon ding mga tulong at serbisyo para sa mga taong may kapansanan, tulad ng mga dokumento sa braille at malaking print. Tumawag sa **1-877-412-2734** (TTY **711**). Libre ang mga serbisyonang ito.

ภาษาไทย (Thai)

โปรดทราบ: หากคุณต้องการความช่วยเหลือเป็นภาษาของคุณ กรุณา โทรศัพทไปที่หมายเลข **1-877-412-2734** (TTY **711**) นอกจากนี้ ยังพร้อมให้ความช่วยเหลือและบริการต่าง ๆ สำหรับบุคคลที่มีความพิการ เช่น เอกสารต่าง ๆ ที่เป็นอักษรเบรลล์และเอกสารที่พิมพ์ด้วยตัวอักษรขนาดใหญ่ กรุณาโทรศัพทไปที่หมายเลข **1-877-412-2734** (TTY **711**) ไม่มีค่าใช้จ่ายสำหรับบริการเหล่านี้



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. For more information, visit www.caloptima.org/OneCare.

Türkçe Etiket (Turkish)

DIKKAT: Kendi dilinizde yardıma ihtiyacınız varsa **1-877-412-2734 (TTY 711)** numaralı telefonu arayın. Braille alfabesi ve büyük harflerle yazılmış belgeler gibi engellilere yönelik yardım ve hizmetler de mevcuttur. Call: **1-877-412-2734 (TTY 711)**. Bu hizmetler ücretsizdir.

Українська (Ukrainian)

УВАГА! Якщо вам потрібна допомога вашою рідною мовою, телефонуйте на номер **1-877-412-2734 (TTY 711)**. Люди з обмеженими можливостями також можуть скористатися допоміжними засобами та послугами, наприклад, отримати документи, надруковані шрифтом Брайля та великим шрифтом. Телефонуйте на номер **1-877-412-2734 (TTY 711)**. Ці послуги безкоштовні.

اردو ٹیگ لائن (Urdu)

توجہ: اگر آپ کو اپنی زبان میں مدد کی ضرورت ہے تو کال کریں **1-877-412-2734 (TTY 711)**۔ معذور افراد کے لئے امداد اور خدمات، جیسے بریل اور بڑے پرنٹ میں دستاویزات، بھی دستیاب ہیں۔ کال **1-877-412-2734 (TTY 711)**۔ یہ خدمات مفت ہیں۔

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu quý vị cần trợ giúp bằng ngôn ngữ của mình, vui lòng gọi số **1-877-412-2734 (TTY 711)**. Chúng tôi cũng hỗ trợ và cung cấp các dịch vụ dành cho người khuyết tật, như tài liệu bằng chữ nổi Braille và chữ khổ lớn (chữ hoa). Vui lòng gọi số **1-877-412-2734 (TTY 711)**. Các dịch vụ này đều miễn phí.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. For more information, visit www.caloptima.org/OneCare.

CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan 2027 Summary of Benefits

- ❖ This document is available for free in Spanish, Vietnamese, Farsi, Korean, Chinese, Arabic, and Russian.
- ❖ You can get this Summary of Benefits for free in other formats, such as large print, braille, or audio. Call **1-877-412-2734** (TTY **711**).
 - You can also make a standing request to get materials in other languages and/or alternate formats
 - To make a standing request for materials in a threshold language or in an alternative format, call Customer Service at the number at the bottom of the page or by accessing our secure online member portal at <https://member.caloptima.org/#/user/login>
 - Your standing request will be kept in our system for all future mailings and communications
 - To cancel or make a change to your standing request, please call Customer Service at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). Messages received on holidays or outside our business hours will be returned within 1 business day. The call is free.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

B. Frequently asked questions (FAQ)s

The following table lists frequently asked questions.

Frequently Asked Questions	Answers
What's a Medi-Medi Plan?	A Medi-Medi Plan is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to enrollees. It's for people age 21 and older. A Medi-Medi Plan is an organization made up of doctors, hospitals, pharmacies, providers of Long-term Services and Supports (LTSS), and other providers. It also has personal care coordinators to help you manage all your providers and services and supports. They all work together to provide the care you need.
Will I get the same Medicare and Medi-Cal benefits in CalOptima Health OneCare Complete that I get now?	You'll get most of your covered Medicare and Medi-Cal benefits directly from CalOptima Health OneCare Complete. You'll 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 based on your needs, and your doctor and care team's assessment. You may also get other benefits outside of your health plan the same way you do now, directly from a State or county agency like In-Home Supportive Services (IHSS), specialty mental health and substance use disorder services, or regional center services. When you enroll in CalOptima Health OneCare Complete, you and your care team will work together to develop a care plan to address your health and support needs, reflecting your personal preferences and goals. If you're taking any Medicare Part D drugs that CalOptima Health OneCare Complete doesn't normally cover, you can get a temporary supply and we'll help you to transition to another drug or get an exception for CalOptima Health OneCare Complete to cover your drug if medically necessary. For more information, call Customer Service at the numbers listed at the bottom of this page.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Frequently Asked Questions	Answers
Can I use the same doctors I use now?	Often that's the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with CalOptima Health OneCare Complete and have a contract with us, you can keep going to them. • Providers with an agreement with us are "in-network." Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. You must use the providers in CalOptima Health OneCare Complete's network. If you use providers or pharmacies that aren't in our network, the plan may not pay for these services or drugs. • If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of CalOptima Health OneCare Complete's plan. • If you're currently under treatment with a provider that's out of CalOptima Health OneCare Complete's network, or have an established relationship with a provider that's out of CalOptima Health OneCare Complete's network, call Customer Service to check about staying connected and ask for continuity of care. To find out if your doctors are in the plan's network, call Customer Service at the numbers listed at the bottom of this page or read CalOptima Health OneCare Complete's <i>Provider and Pharmacy Directory</i> on the plan's website at www.caloptima.org/OneCare. If CalOptima Health OneCare Complete is new for you, we'll work with you to develop a care plan to address your needs.
What's a CalOptima Health OneCare Complete personal care coordinator?	A CalOptima Health OneCare Complete personal care coordinator is the main person for you to contact. This person helps to manage all your providers and services and make sure you get what you need.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Frequently Asked Questions	Answers
What are Long-term Services and Supports (LTSS)?	Long-term Services and Supports (LTSS) are help for people who need assistance to do everyday tasks like bathing, toileting, 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. In some cases, a county or other agency may administer these services, and your personal care coordinator or care team will work with that agency.
What's a Multipurpose Senior Services Program (MSSP)?	A MSSP provides on-going care coordination with health care providers beyond what your health plan already provides and can connect you to other needed community services and resources. This program helps you get services that help you live independently in your home.
What happens if I need a service but no one in CalOptima Health OneCare Complete's network can provide it?	Most services will be provided by our network providers. If you need a service that can't be provided within our network, CalOptima Health OneCare Complete will pay for the cost of an out-of-network provider.
Where's CalOptima Health OneCare Complete available?	The service area for this plan includes: Orange County, California. You must live in this area to join the plan.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Frequently Asked Questions	Answers
What's prior authorization?	Prior authorization means an approval from CalOptima Health OneCare Complete to seek services outside of our network or to get services not routinely covered by our network before you get the services. CalOptima Health OneCare Complete may not cover the service, procedure, item, or drug if you don't get prior authorization. If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first. CalOptima Health OneCare Complete can provide you or your provider with a list of services or procedures that require you to get prior authorization from CalOptima Health OneCare Complete before the service is provided. If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Customer Service at the numbers listed at the bottom of this page for help.
What's a referral?	A referral means that your primary care provider (PCP) must give you approval to go to someone that's not your PCP. A referral is different than a prior authorization. If you don't get a referral from your PCP, CalOptima Health OneCare Complete may not cover the services. CalOptima Health OneCare Complete can provide you with a list of services that require you to get a referral from your PCP before the service is provided. Refer to the <i>Member Handbook</i> to learn more about when you'll need to get a referral from your PCP.
Do I pay a monthly amount (also called a premium) under CalOptima Health OneCare Complete?	No. Because you have Medi-Cal, you won't pay any monthly premiums, including your Medicare Part B premium, for your health coverage.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Frequently Asked Questions	Answers
Do I pay a deductible as a member of CalOptima Health OneCare Complete?	No. You don't pay deductibles in CalOptima Health OneCare Complete.
What's the maximum out-of-pocket amount that I'll pay for medical services as a member of CalOptima Health OneCare Complete?	There's no cost-sharing for medical services in CalOptima Health OneCare Complete, so your annual out-of-pocket costs will be \$0.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

C. List of covered services

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

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Hospital stay	\$0	You are covered for 90 days for an inpatient hospital stay. You are also covered for 60 “lifetime reserve days.” Referral and authorization rules may apply.
	Doctor or surgeon care	\$0	Provided as part of your hospital stay. Referral and authorization rules may apply.
	Outpatient hospital services, including observation	\$0	Referral and authorization rules may apply.
	Ambulatory surgical center (ASC) services	\$0	Referral and authorization rules may apply.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	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	You must get your care from network doctors, specialists, and hospitals. Authorization rules may apply.
	Specialist care	\$0	You must get your care from network doctors, specialists, and hospitals. Referral and authorization rules may apply.
	Wellness visits, such as a physical	\$0	You are covered for one physical exam and one annual wellness visit per year.
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	Referral and authorization rules may apply.
	"Welcome to Medicare" (preventive visit, one time only)	\$0	You are covered for one visit only.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	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 are covered out-of-network and without prior authorization. You are also covered for urgent and emergency care outside of the U.S. You may be reimbursed up to \$100,000 per year.
	Urgent care	\$0	Urgent care services are covered out-of-network and without prior authorization. You are also covered for urgent and emergency care outside of the U.S. You may be reimbursed up to \$100,000 per year.
You need medical tests	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	Referral and authorization rules may apply.
	Lab tests and diagnostic procedures, such as blood work	\$0	Referral and authorization rules may apply.
You need hearing/auditory services	Hearing screenings	\$0	Referral and authorization rules may apply.
	Hearing aids	\$0	Referral and authorization rules may apply. You have a \$500 allowance for hearing aids. Medi-Cal may cover up to an additional \$1,510.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit [**www.caloptima.org/OneCare**](http://www.caloptima.org/OneCare).

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care (continued on the next page)	Dental check-ups and preventive care	\$0	You are covered for dental services and procedures including: • Oral Exams (1 limited oral evaluation and 1 preventive exam) – 2 per year • Cleanings – 1 per year Our plan partners with Liberty Dental to provide your dental benefits. Benefit exclusions and limitations may apply. There may be exceptions if medically necessary. For more information or to find a dentist, call Liberty Dental at 1-888-704-9838 (TTY 711). You are also covered for Medi-Cal covered dental services and procedures. More information about Medi-Cal dental benefits and providers is on the SmileCalifornia.org website.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit [**www.caloptima.org/OneCare**](https://www.caloptima.org/OneCare).

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care (continued from previous page)	Restorative and emergency dental care	\$0	You are covered for dental services and procedures including: • Restorative • Prosthodontics (fixed and removable) • Adjunctive General Services Our plan partners with Liberty Dental to provide your dental benefits. Benefit exclusions and limitations may apply. There may be exceptions if medically necessary. For more information or to find a dentist, call Liberty Dental at 1-888-704-9838 (TTY 711). Authorization rules may apply. You are also covered for Medi-Cal covered dental services and procedures. More information about Medi-Cal dental benefits and providers is on the SmileCalifornia.org website.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit [**www.caloptima.org/OneCare**](https://www.caloptima.org/OneCare).

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need eye care	Eye exams	\$0	Medically necessary vision exams to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening). Up to 1 supplemental routine eye exam per year.
	Glasses or contact lenses	\$0	<u>Medically Necessary</u> One (1) pair of Medicare-covered eyeglasses (lenses and frames) or contact lenses after cataract surgery. <u>Supplemental</u> Up to \$500 for eyeglasses (lenses and frames), contact lenses, and repairs every two years.
	Other vision care	\$0	



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need mental health services (continued on the next page)	Mental health services	\$0	You are covered for the following services: • Outpatient treatment (including but not limited to psychotherapy, medication management, Intensive Outpatient Program (IOP), Partial Hospitalization Program (PHP) services) with a behavioral health care professional • Psychiatric consultation For questions about behavioral health, call the CalOptima Health Behavioral Health Line at 1-855-877-3885 (TTY 711), 24 hours a day, 7 days a week. Additional specialty mental health services are available to you through the Orange County Behavioral Health Plan. To access these services, you can call 1-800-723-8641, 24 hours a day, 7 days a week. Authorization rules may apply.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit [**www.caloptima.org/OneCare**](http://www.caloptima.org/OneCare).

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need mental health services (continued from previous page)	Inpatient and outpatient care and community-based services for people who need mental health services	\$0	You are covered for 90 days for an inpatient hospital stay. You are also covered for 60 non-renewable Lifetime Reserve (LTR) days to cover inpatient psychiatric care past 90 consecutive days. You are covered for up to 190 days of inpatient psychiatric hospital care in a lifetime. For questions about behavioral health, call the CalOptima Health Behavioral Health Line. Additional specialty mental health services are available to you through the Orange County Behavioral Health Plan. Referral and authorization rules may apply.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit [**www.caloptima.org/OneCare**](http://www.caloptima.org/OneCare).

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need substance use disorder services	Substance use disorder services	\$0	Substance abuse services include: • Screening, Assessment, Brief Intervention and Referral to Treatment (SABIRT) • Opioid Treatment Program (OTP) services For questions about behavioral health and substance abuse services, call the CalOptima Health Behavioral Health Line. Additional substance use services may be available to you through the Drug Medi-Cal Organized Delivery System (DMC-ODS). Authorization rules may apply.
You need a place to live with people available to help you	Skilled nursing care	\$0	Referral and authorization rules may apply.
	Nursing home care	\$0	Referral and authorization rules may apply.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	Referral and authorization rules may apply.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help getting to health services	Ambulance services	\$0	You are covered for unlimited emergency transport. For non-emergency ambulance, authorization rules may apply.
	Emergency transportation	\$0	
	Transportation to medical appointments and services	\$0	Unlimited transportation to and from plan-approved locations for medically necessary covered services like: • Doctor's appointments • Picking up prescriptions and medical supplies • Therapy appointments If you qualify for SSBCI, you are also covered for non-medical transportation. You get 300 one-way trips to and from grocery stores and the gym. Trips are limited to a 10-mile radius. (See disclaimer on Page 2). Schedule your transportation at least two (2) business days in advance by calling CalOptima Health OneCare transportation line at 1-866-612-1256 (TTY 711).



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	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	Medicare Part B drugs	\$0	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. Authorization rules may apply.
	Medicare Part D drugs Tier 1: Generic and Brand name drugs	\$0 for a 30-day supply.	There may be limitations on the types of drugs covered. Please refer to CalOptima Health OneCare Complete's <i>List of Covered Drugs (Drug List)</i> for more information. Some maintenance drugs are available for a 100-day supply at our plan's network retail pharmacies or mail-order services.
	Over-the-counter (OTC) drugs	\$0	There may be limitations on the types of drugs covered. Please refer to CalOptima Health OneCare Complete's <i>List of Covered Drugs (Drug List)</i> for more information.
You need help getting better or have special health needs	Rehabilitation services	\$0	Referral and authorization rules may apply.
	Medical equipment for home care	\$0	Referral and authorization rules may apply.
	Dialysis services	\$0	Referral rules may apply.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need foot care	Podiatry services	\$0	
	Orthotic services	\$0	Authorization rules may apply.
You need durable medical equipment (DME) Note: This isn't a complete list of covered DME. For a complete list, contact Customer Service or refer to Chapter 4 of the <i>Member Handbook</i>.	Wheelchairs, crutches, and walkers	\$0	Authorization rules may apply.
	Nebulizers	\$0	Authorization rules may apply.
	Oxygen equipment and supplies	\$0	Authorization rules may apply.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home (continued on the next page)	Home health services	\$0	Referral and authorization rules may apply.
	Home services, such as cleaning or housekeeping, or home modifications such as grab bars	\$0	In-Home Support Services (IHSS) is available through the County of Orange Social Services Agency. Services may include: • Light housekeeping • Meal preparation • Bathing and dressing • Grocery shopping • Home modifications For information call 1-714-825-3000. You may also qualify for Community Supports such as Personal Care and Homemaker Services, Medically-Tailored Meals, and Home Modifications. For information about Community Supports call CalOptima Health OneCare Complete Customer Service.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit [**www.caloptima.org/OneCare**](http://www.caloptima.org/OneCare).

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home (continued from the previous page)	Adult day health, Community Based Adult Services (CBAS), or other support services	\$0	Referral and authorization rules may apply. For information on how to qualify for CBAS, call CalOptima Health OneCare Complete Customer Service.
	Day habilitation services	\$0	Referral and authorization rules may apply. For information call CalOptima Health OneCare Complete Customer Service.
	Services to help you live on your own (home health care services or personal care attendant services)	\$0	Referral and authorization rules may apply. For information call CalOptima Health OneCare Complete Customer Service.
Additional services (continued on the next page)	Chiropractic Services	\$0	Medically necessary chiropractic services are available to treat subluxation of the spine. Referral and authorization rules may apply.
	Diabetes supplies and services	\$0	Referral and authorization rules may apply.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from the previous page and on the next page)	OneCare Flex Card: - Over-the-Counter (OTC) Items If SSBCI-qualified: - Healthy Food and Produce (See Disclaimer on Page 2)	\$0	\$170 quarterly allowance to use for approved over-the-counter (OTC) health and wellness items such as cold and cough medicines, vitamins, pain relievers, herbal supplements, bandages, and more. Some members with certain chronic health conditions may qualify to use the \$170 flex card allowance to purchase: Healthy food and produce Over-the-counter items and food and produce may be purchased at participating stores, online, or through mail-order catalog. Any unused funds do not roll over to the next quarter.
	Fitness benefit	\$0	Offered through One Pass: - Access a nationwide gym network and local YMCA facilities and online fitness classes. - Receive one home fitness kit per year



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from the previous page and on the next page)	Health and wellness education programs)	\$0	• Health Education classes; • Nutrition Education classes; • Smoking and Tobacco Use Cessation; and • Nurse Advice Line
	In-Home Support Services – Companion Care	\$0	Up to 90 hours of services per year including everyday support, light housekeeping, meal preparation, grocery shopping. Members must use CalOptima Health’s contracted vendor, Papa. To schedule this service, call Papa at 1-833-200-6889.
	Community Supports	\$0	
	Technology support	\$0	In-person and over-the-phone help to manage your health care.
	Prosthetic services	\$0	• Prosthetic devices • Related medical supplies Authorization rules may apply.
	Radiation therapy	\$0	Authorization rules may apply.
	Services to help manage your disease	\$0	Referral and authorization rules may apply.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit [**www.caloptima.org/OneCare**](http://www.caloptima.org/OneCare).

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from the previous page and on the next page)	California Integrated Care Management (CICM)	\$0	The Department of Health Care Services (DHCS) has identified specific populations who are eligible for California Integrated Care Management (CICM). • Adults Experiencing Homelessness • Adults At Risk for Avoidable Hospital or Emergency Department Utilization • Adults with Serious Mental Health and/or Substance Use Disorder (SUD) Needs • Adults Transitioning from Incarceration • Adults Living in the Community and At Risk for Long-Term Care (LTC) Institutionalization • Adult Nursing Facility Residents Transitioning to the Community • Adults who are Pregnant or Postpartum and Subject to Racial and Ethnic Disparities as defined by California public health data on maternal morbidity and mortality (Birth Equity) • Adults with Documented Dementia Needs CICM is a level of case management that members must agree to participate in.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit [**www.caloptima.org/OneCare**](http://www.caloptima.org/OneCare).

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued from the previous page)	California Integrated Care Management (CICM)	\$0	CICM is a level of case management that members must agree to participate in. Call OneCare Complete Customer Service at 1-877-412-2734 , 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30), 24 hours a day, 7 days a week for enrollment information.

The above summary of benefits is provided for informational purposes only and isn't a complete list of benefits. For a complete list and more information about your benefits, you can read the CalOptima Health OneCare Complete *Member Handbook*. If you don't have a *Member Handbook*, call CalOptima Health OneCare Complete Customer Service at the numbers listed at the bottom of this page to get one. If you have questions, you can also call Customer Service or visit **www.caloptima.org/OneCare**.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

D. Benefits covered outside of CalOptima Health OneCare Complete

There are some services that you can get that aren't covered by CalOptima Health OneCare Complete but are covered by Medicare, Medi-Cal, or a State or county agency. This isn't a complete list. Call Customer Service at the numbers listed at the bottom of this page to find out about these services.

Other services covered by Medicare, Medi-Cal, or a State Agency	Your costs
Acupuncture We pay for up to two outpatient acupuncture services in any one calendar month, or more often if they are medically necessary. We also pay for up to 12 acupuncture visits in 90 days if you have chronic low back pain, defined as: • lasting 12 weeks or longer; • not specific (having no systemic cause that can be identified, such as not associated with metastatic, inflammatory, or infectious disease); • not associated with surgery; and • not associated with pregnancy. In addition, we pay for an additional eight sessions of acupuncture for chronic low back pain if you show improvement. You may not get more than 20 acupuncture treatments for chronic low back pain each year. Acupuncture treatments must be stopped if you don't get better or if you get worse.	\$0
Assisted Living Waiver	For cost information, go to https://www.dhcs.ca.gov/services/ltc/Pages/AssistedLivingWaiver.aspx.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

Other services covered by Medicare, Medi-Cal, or a State Agency	Your costs
Certain dental services For Medi-Cal Dental Fee-for-Service, contact Medi-Cal Dental at 1-800-322-6384 or visit the website at smilecalifornia.org or sonriecalifornia.org .	\$0
Certain hospice care services covered outside of CalOptima Health OneCare Complete	\$0 Refer to the <i>Member Handbook</i> , Chapter 4, Section D for more information about what we pay for while you are getting hospice care services.
Community Supports (housing navigation, medically-tailored meals, home modifications, etc.)	\$0
In Home Support Services (IHSS) Program	\$0
Psychosocial rehabilitation	\$0
Regional Center Services	For cost information, contact Regional Center of Orange County at 1-714-796-5100.
Targeted case management	



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

E. Services that CalOptima Health OneCare Complete, Medicare, and Medi-Cal don't cover

This isn't a complete list. Call Customer Service at the numbers listed at the bottom of this page to find out about other excluded services.

Services CalOptima Health OneCare Complete, Medicare, and Medi-Cal don't cover	
A private room in a hospital, except when medically necessary.	Drugs received outside the United States and its territories.
Cosmetic surgery or other cosmetic work, unless it is needed because of an accidental injury.	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 necessary.
Experimental medical and surgical treatments, items, and drugs, unless Medicare, a Medicare-approved clinical research study, or our plan covers them.	Orthopedic shoes, unless the shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease.
Fees charged by your immediate relatives or members of your household.	Full-time nursing care in your home.
Naturopath services (the use of natural or alternative treatments).	Paramedic Services are emergency medical treatments given at the scene by a paramedic. Call your city hall for information on coverage.
Personal items in your room at a hospital or a nursing facility.	



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

F. Your rights as a member of the plan

As a member of CalOptima Health OneCare Complete, 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'll 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 aren't limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
 - Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex, sexual orientation, national origin, race, color, religion, creed, or public assistance
 - Get information in other languages and formats (for example, large print, braille, or audio) free of charge
 - Be free from any form of physical restraint or seclusion
- **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 language and format you can understand. This includes the right to get information on:
 - Description of the services we cover
 - How to get services
 - How much services will cost you
 - Names of health care providers
- **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're covered
 - Refuse treatment, even if your health care provider advises against it
 - Stop taking medicine, even if your health care provider advises against it
 - Ask for a second opinion. CalOptima Health OneCare Complete will pay for the cost of your second opinion visit
 - Make your health care wishes known in an advance directive



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan 2027 Summary of Benefits

- **You have the right to timely access to care that doesn't 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 health care providers 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 authorization 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 file a complaint or appeal a denied, delayed, or modified service, please see section G below.** This includes the right to:
 - File a complaint or grievance against us or our providers
 - Appeal certain decisions made by us or our providers
 - File a complaint with the California Department of Managed Health Care (DMHC) through a toll-free phone number 1-888-466-2219, or a TDD line 1-877-688-9891 for the hearing and speech impaired. The DMHC website (www.dmhc.ca.gov/) has complaint forms, Independent Medical Review (IMR) application forms, and instructions available online.
 - Ask DMHC for an IMR of Medi-Cal services or items that are medical in nature
 - Ask for a State Hearing
 - Get a detailed reason for why services were denied and ask for free copies of all the information used to make the decision

For more information about your rights, you can read the *Member Handbook*. If you have questions, you can call CalOptima Health OneCare Complete Customer Service at the numbers listed at the bottom of this page.

You can also call the special Ombudsman for people who have Medicare and Medi-Cal at 1-855-501-3077, Monday through Friday, between 9 a.m. and 5 p.m., or the Medi-Cal Office of the Ombudsman at 1-888-452-8609, Monday through Friday, between 8 a.m. and 5 p.m.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

G. How to file a complaint or appeal a denied, delayed, or modified service

If you have a complaint or think CalOptima Health OneCare Complete improperly denied, delayed, or modified a service, call Customer Service at the numbers listed at the bottom of this page. You may also submit a complaint in writing to:

CalOptima Health OneCare Complete
505 City Parkway West
Orange, CA 92868

You may be able to appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the *Member Handbook*. You can also call CalOptima Health OneCare Complete Customer Service at the numbers listed at the bottom of this page.

You can ask for help from any of the following:

- Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.
- Your doctor or other provider. Your doctor or other provider can ask for a coverage decision or appeal on your behalf.
- A friend or family member. You can name another person to act for you as your “representative” and ask for a coverage decision or make an appeal.
- A lawyer. You have the right to a lawyer, but you are not required to have a lawyer to ask for a coverage decision or make an appeal.
 - Call your own lawyer or get the name of a lawyer from the local bar association or other referral service. Some legal groups will give you free legal services if you qualify.
 - Ask for a legal aid attorney from the Health Consumer Alliance at 1-888-804-3536.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit www.caloptima.org/OneCare.

H. 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 CalOptima Health OneCare Complete Customer Service. Phone numbers are the numbers listed at the bottom of this page.
- Or, call the Medi-Cal Customer Service Center at 1-800-541-5555. TTY users may call 1-800-430-7077.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734 (TTY 711)**, 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

**CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan
2027 Summary of Benefits**

If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call CalOptima Health OneCare Complete Customer Service:

1-877-412-2734

Calls to this number are free. 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30).

Customer Service also has free language interpreter services available for non-English speakers.

711

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Calls to this number are free. 24 hours a day, 7 days a week.

If you have questions about your health:

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed.

If your PCP's office is closed, you can also call CalOptima Health's Nurse Advice Line. A nurse will listen to your problem and tell you how to get care. (Example: urgent care, emergency room). The numbers for the CalOptima Health's Nurse Advice Line are:

1-844-447-8441

Calls to this number are free. 24 hours a day, 7 days a week.

CalOptima Health OneCare Complete also has free language interpreter services available for non-English speakers.

TTY: **1-844-514-3774**

Calls to this number are free. 24 hours a day, 7 days a week.

If you need immediate behavioral health care, please call the CalOptima Health Behavioral Health Crisis Line:

1-855-877-3885

Calls to this number are free. 24 hours a day, 7 days a week.

CalOptima Health OneCare Complete also has free language interpreter services available for non-English speakers.

711

Calls to this number are free. 24 hours a day, 7 days a week.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.



CalOptima Health, A Public Agency
505 City Parkway West, Orange, CA 92868
caloptima.org/OneCare

If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call CalOptima Health OneCare Complete Customer Service:

1-877-412-2734

Calls to this number are free. 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30).

Customer Service also has free language interpreter services available for non-English speakers.

711

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Calls to this number are free. 24 hours a day, 7 days a week.

If you have questions about your health:

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed.

If your PCP's office is closed, you can also call CalOptima Health's Nurse Advice Line. A nurse will listen to your problem and tell you how to get care. (Example: urgent care, emergency room). The numbers for the CalOptima Health's Nurse Advice Line are:

1-844-447-8441

Calls to this number are free. 24 hours a day, 7 days a week.

CalOptima Health OneCare Complete also has free language interpreter services available for non-English speakers.

TTY: 1-844-514-3774

Calls to this number are free. 24 hours a day, 7 days a week.

If you need immediate behavioral health care, please call the CalOptima Health Behavioral Health Crisis Line:

1-855-877-3885

Calls to this number are free. 24 hours a day, 7 days a week.

CalOptima Health OneCare Complete also has free language interpreter services available for non-English speakers.

711

Calls to this number are free. 24 hours a day, 7 days a week.