


















2021 Benefit Highlights Chart

IMPERIAL INSURANCE COMPANIES

2021 Benefit	Imperial Insurance Company Traditional – (HMO) 003	Imperial Insurance Company DUAL – (HMO SNP) 004	Imperial Insurance Value - (HMO C-SNP) 005	Imperial Insurance Traditional Plus- (HMO) 007
 Premium Part C	\$0			
 Physician Services	Doctor: \$0 Specialist ^{1,2} : \$0	Doctor: 20% co-insurance Specialist ^{1,2} : 20% co-insurance	Doctor: \$0 Specialist ^{1,2} : \$0	Doctor: 20% co-insurance Specialist ^{1,2} : 20% co-insurance
 Inpatient Hospital Care^{1,2}	\$125 per day for days 1 through 5 and \$0 for days 6 through 90	Original Medicare	\$125 per day for days 1 through 5 and \$0 for days 6 through 90	Original Medicare
 Emergency Care	\$120 (waived if admitted within 48 hours)	20% co-insurance (waived if admitted within 3 days)	\$120 (waived if admitted within 48 hours)	20% (waived if admitted within 3 days)
 Urgent Care	\$0	20% co-insurance (waived if admitted within 3 days)	\$0	20% co-insurance (waived if admitted within 3 days)
 Worldwide Emergency Care	\$0 co-payment Maximum of \$50,000 for qualifying expenses			
 Ambulance Services¹	\$125 Ground 20% Air	20% Co-insurance	\$125 Ground 20% Air	20% Co-insurance
 Transportation^{1,2}	\$0 co-payment Round trip to plan approved health-related location			
Durable Medical Equipment^{1,2}	20% co-insurance			
 Health and Wellness	\$0 for fitness center membership or up to two home fitness kits per calendar year			

2021 Benefit	Imperial Insurance Company Traditional – (HMO) 003	Imperial Insurance Company DUAL – (HMO D-SNP) 004	Imperial Insurance Value - (HMO C-SNP) 005	Imperial Insurance Traditional Plus- (HMO) 007
 Vision Care	\$15 for annual routine eye exam, \$250 maximum for contacts, lenses and frames (every two years)	20% co-insurance for annual routine eye exam, \$250 maximum for contacts, lenses and frames (every two years)	\$15 for annual routine eye exam, \$250 maximum for contacts, lenses and frames (every two years)	20% co-insurance for annual routine eye exam, \$250 maximum for contacts, lenses and frames (every two years)
 Dental Services	\$0 Preventative \$500 Max and \$0 Comprehensive \$500 Max dental services			
 Hearing Services	20% co-insurance for routine hearing exams fitting/evaluation \$250 Max. 20% co-insurance for Hearing Aid \$1,250 maximum for both ears per year	20% co-insurance for routine hearing exams fitting/evaluation. 20% co-insurance for Hearing Aid \$1,250 maximum for both ears per year	20% co-insurance for routine hearing exams fitting/evaluation \$250 Max. 20% co-insurance for Hearing Aid \$1,250 maximum for both ears per year	20% co-insurance for routine hearing exams fitting/evaluation. 20% co-insurance for Hearing Aid \$1,250 maximum for both ears per year
 Over-the-Counter (OTC)	\$0 You have a \$60 Max every three months	\$0 You have a \$70 Max every three months	\$0 You have a \$35 Max every month	\$0 You have a \$70 Max every three months
 Podiatry Services^{1,2}	\$0 for 6 routine foot care visits per calendar year	20% co-insurance for 6 routine foot care visits per calendar year	\$0 for 6 routine foot care visits per calendar year	20% co-insurance for 6 routine foot care visits per calendar year
 Part D Drugs	Covered. Refer to your Evidence of Coverage for detailed information.			

Services with a ¹ may require prior authorization. Services with a ² may require a referral from your doctor. Allowance will vary based on plan. Co-insurance and co-payments vary by plan. Imperial Insurance Companies is an (HMO) (HMO SNP) with a Medicare Contract. Enrollment in Imperial Insurance Companies depends on contract renewal. This information is not a complete description of benefits. Contact 1-800-838-8271 (TTY: 711) for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/ or copayments/co-insurance may change on January 1 of each year. Imperial Insurance Companies (HMO) (HMO SNP) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-838-8271 (TTY: 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-838-8271 (TTY:711).