CHAMPION HEALTH PLAN



Summary of *Benefits*

Champion Ally
(HMO) H6170-007

For Fresno, Imperial, Kern, Los Angeles, Madera, Orange, Riverside, San Bernardino and San Diego counties

H6170_SB007CA2026_M

2026 Summary of *Benefits*

Champion Health Plan

January 1, 2026 - December 31, 2026

Champion Health Plan is a Medicare Advantage HMO with a Medicare contract. Enrollment in Champion Health Plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you can expect to pay. It doesn't list every service that we cover or list every limitation or exclusion. For a complete list of services, we cover, please access the "Evidence of Coverage" booklet at championhmo.com.

To join **Champion Ally (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in California: Fresno, Imperial, Kern, Los Angeles, Madera, Orange, Riverside, San Bernardino and San Diego.

Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View online at medicare.gov or receive a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours, 7 days a week, including some federal holidays. TTY users should call 1-877-486-2048. This document is available in other formats such as Braille, large print or audio.

For more information, please call us toll free 1-800-885-8000 from October 1 - March 31, 7 days a week from 8 am to 8 pm pacific standard time (PST) and from April 1 - September 30, Monday through Friday from 8 am to 8 pm PST. You can also visit us at championhmo.com.

Plan Details	Champion Ally
Monthly Premium	$0
Annual Plan Deductible	No Deductible
Annual Maximum Out of Pocket (MOOP)	$199
Inpatient Hospital	$0 Per Stay Services may require authorization and a referral.
Outpatient Hospital and Ambulatory Surgery Centers (ASC)	$100 Copay for outpatient hospital services $0 Copay for surgery in an Ambulatory Surgery Center $0 Copay for outpatient hospital observation Services may require authorization and a referral.

Plan Details	Champion Ally
Primary Care Providers	$0 Copay
Specialists	$0 Copay Authorization may be required for all services except nephrology.
Preventive Services (Medicare Covered Screenings)	$0 Copay
Emergency Care (Hospital Emergency Department)	$70 Copay Copay is waived if admitted to hospital within 24 hours for related health event.
Worldwide Emergency Care	$0 Copay for up to $100,000 maximum Worldwide benefit limit reimbursable by the plan not to exceed 60% of local Medicare rates. Combined with Worldwide Urgently Needed Care.
Urgent Care Services (Non-hospital Urgent Care Center)	$0 Copay
Worldwide Urgently Needed Care	$0 Copay for up to $100,000 maximum Worldwide benefit limit reimbursable by the plan not to exceed 60% of local Medicare rates. Combined with Worldwide Emergency Care.
Diagnostic Services/Labs/Imaging • Diagnostic tests and procedures • X-Rays • Lab Services • Diagnostic radiology services (such as MRI, CT Scans) • Therapeutic radiology services (such as radiation treatment for cancer)	$0 Copay Diagnostic tests and procedures and lab services may require authorization and a referral.
Hearing Services • Medicare-covered services • Routine hearing exam and fitting/ evaluation for hearing aid • Hearing Aid	$0 Copay for Medicare-covered services every year $0 Copay for one routine exam and one fitting/ evaluation for hearing aids every year $149 Copay per hearing aid (all models) up to (2) aids every (3) years

Plan Details	Champion Ally
Dental Services	$0 Copay for Preventive Dental Services and Medicare-covered dental services 20% to 40% of the Cost for Comprehensive Dental Services. Limitations may apply. $3,000 yearly benefit coverage limit for preventive and comprehensive dental services combined Comprehensive dental services may require authorization and a referral.
Vision Services	
• Medicare covered eye exam	$0 Copay for a Medicare-covered exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening)
• Medicare covered frames and lenses or contacts	$0 Copay for (1) pair of Medicare covered eyewear (eyeglasses or contact lenses) after a cataract surgery
• Routine eye exam	$0 Copay for (1) routine eye exam, refraction up to (1) per year
• Eyeglasses (lenses and frames) and upgrades	$335 Allowance for eyeglasses (lenses and frames) and upgrades every year
Mental Health Inpatient	$100 Copay for days 1-10 $0 Copay for days 11-90 Services may require authorization and a referral.
Mental Health Outpatient (Medicare-covered individual and group sessions)	$0 Copay Services may require authorization and a referral.
Skilled Nursing Facility	$0 Copay for days 1-20 $218 per day for days 21-100 Services may require authorization and a referral.
Outpatient Rehabilitation • Physical Therapy • Speech Therapy • Occupational Therapy	$0 Copay Services may require authorization and a referral.
Ambulance Services	20% of the Cost for Medicare-covered air ambulance services $0 or $125 of the Cost for Medicare-covered ground ambulance services Minimum cost share applies to non-emergency air and ground ambulance transport. Authorization may be required for non-emergency services.

Plan Details	Champion Ally
Transportation	$0 Copay 24 one-way plan-approved health-related locations
Medicare Part B Drugs	0% to 20% of the Cost $0 to $24 Copay for 30-day supply Part B insulins. Prior authorization may be required.
Dialysis	20% of the Cost
Durable Medical Equipment (DME)	DME, Prosthetics, & Medical Supplies: $0 for items $100 or less 20% of the Cost for items over $100 Services may require authorization.
Healthy Foods / Over-the-Counter Items / Utilities Benefit	$330 Allowance every (3) months $0 Copay for quarterly allowance to use for healthy foods and produce, over-the-counter items, wellness products and/or assistance with utilities. The benefits mentioned are a part of special supplemental program for the chronically ill. Not all members qualify. Qualifying conditions include diabetes, cardiovascular disorders, stroke, overweight/obesity/metabolic syndrome, and cancer. This is not a full listing of eligible conditions. Please see your Evidence of Coverage, Chapter 4, Section 2's Medical Benefit Chart for Special Supplemental Benefits for the Chronically Ill for a full listing of qualifying conditions.
Acupuncture • Medicare-covered acupuncture • Routine acupuncture	 $0 Copay $0 Copay for up to 50 visits every year
Chiropractic • Medicare-covered chiropractic care • Routine chiropractic care	 $0 Copay $0 Copay for up to 20 visits every year
Silver&Fit Fitness Benefit	$0 Copay for receiving up to $35 reimbursed each month on gym membership or fitness classes
Podiatry Services (Medicare-covered services only)	$0 Copay Services may require authorization and a referral.
Hospice	Covered by Original Medicare

Plan Details	Champion Ally
Home / Bathroom Safety Devices / Modifications	$0 Copay for the provision of a shower chair
Personal Emergency Response System (PERS)	$0 Copay
Annual Physical Exam	$0 Copay
Health Education	$0 Copay

Prescription Drug Coverage		
Plan Details	**Champion Ally**	
Part D Deductible	No Deductible	No Deductible
	Participating Retail Pharmacy	**Mail Order**
Initial Coverage	Up to a 30-day supply	100-day supply
Tier 1: Preferred Generic	$0 Copay	$0 Copay
Tier 2: Generic	$3 Copay	$6 Copay
Tier 3: Preferred Brand	$47 Copay	$94 Copay
Tier 4: Non-Preferred Brand	$100 Copay	$200 Copay
Tier 5: Specialty Tier	33% of the Cost	A 100-day supply is not available in Tier 5
Tier 6: Select Care Drugs	$0 Copay	$0 Copay
Catastrophic Coverage (after you or others on your behalf pay $2,100)	During this stage, the plan pays the full cost for your covered Part D drugs.	
Important Message About What You Pay for Insulin	At retail pharmacy locations, you won't pay more than $20 for a one-month supply or $60 for a three-month supply of each insulin product covered by our plan on Tiers 1, 2, 3, 4 and 6. You will not pay more than $35 for a one-month supply of insulin on Tier 5. For mail order, you won't pay more than $40 for a three month supply of each insulin product covered by our plan on Tiers 1, 2, 3, 4 and 6. Long term supplies of insulins in Tier 5 are not available through mail order.	
Important Message About What You Pay for Vaccines	Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.	
Extra Help from Medicare	Medicare and Social Security have a program called Extra Help that can help pay drug costs for people with limited income and resources. If you qualify, you get help paying for your Medicare drug plan's monthly plan premium, yearly deductible, and copayments. Extra Help also counts toward your out-of-pocket costs.	