CHAMPION HEALTH PLAN



Summary of *Benefits*

Champion Choice
(HMO C-SNP) H6170-009

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

H6170_SB009CA2026_M

2026 Summary of *Benefits*

Champion Health Plan

January 1, 2026 - December 31, 2026

Champion Health Plan is a Medicare Advantage HMO C-SNP 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 Choice (HMO C-SNP)** you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area, and have a diagnosis of Cardiovascular Disease, Congestive Heart Failure, Chronic Heart Failure (CHF), Coronary Artery Disease (CAD), Cardiac Arrhythmias, or Diabetes. 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 Choice
Monthly Premium	$12
Plan Deductible	No Plan Deductible $257 Part B Deductible (2025 cost sharing amounts and may change for 2026. Champion Health Plan will provide updated rates on its website when 2026 rates are released.)
Annual Maximum Out of Pocket (MOOP)	$9,250

Plan Details	Champion Choice
Inpatient Hospital	$1,676 Deductible per benefit period $0 for days 1 - 60 $419 Copay for days 61 - 90 $838 Copay for each lifetime reserve day after day 90 for each benefit period (up to 60 days over your lifetime) 100% of all costs beyond the lifetime reserve days *These are 2025 cost sharing amounts and may change for 2026. Champion Health Plan will provide updated rates on its website when 2026 rates are released.
Outpatient Hospital and Ambulatory Surgery Centers (ASC)	20% of the Cost for outpatient hospital services 20% of the Cost for surgery in an Ambulatory Surgery Center 20% of the Cost for outpatient hospital observation Services may require authorization and a referral.
Primary Care Providers	$0 Copay
Specialists	20% of the Cost Authorization may be required for all services except nephrology.
Preventive Services (Medicare Covered Screenings)	$0 Copay
Emergency Care (Hospital Emergency Department) **Worldwide Emergency Care**	$115 Copay Copay is waived if admitted to hospital within 24 hours for related health event. $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) **Worldwide Urgently Needed Care**	$0 Copay $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.

Plan Details	Champion Choice
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 for lab services and X-Rays 20% of the Cost for all other services 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
Dental Services	$0 Copay for Preventive Dental Services and Medicare-covered dental services 20% to 40% of the Cost for Comprehensive Dental Services $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 • Medicare covered frames and lenses or contacts • Routine eye exam • Frames and lenses, or contacts	$0 Copay for a Medicare-covered exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening) $0 Copay for (1) pair of Medicare covered eyewear (eyeglasses or contact lenses) after a cataract surgery $0 Copay for (1) routine eye exam, refraction up to (1) per year $500 Allowance for frames and lenses and upgrades every year

Plan Details	Champion Choice
Mental Health Inpatient	$1,676 Deductible per benefit period $0 for days 1 - 60 $419 Copay for days 61 - 90 $838 Copay for each lifetime reserve day after day 90 for each benefit period (up to 60 days over your lifetime) 100% of all costs beyond the lifetime reserve days *These are 2025 cost sharing amounts and may change for 2026. Champion Health Plan will provide updated rates on its website when 2026 rates are released.
Mental Health Outpatient (Medicare-covered individual and group sessions)	$0 Copay for group sessions 20% of the Cost for individual sessions Services may require authorization and a referral.
Skilled Nursing Facility	$0 Copay for days 1-20 $218 Copay for days 21-100 Services may require authorization and a referral.
Outpatient Rehabilitation • Physical Therapy • Speech Therapy • Occupational Therapy	$0 Copay for occupational therapy services 20% of the Cost for physical and speech therapy services Services may require authorization and a referral.
Ambulance Services	0% to 20% of the cost for air ambulance 0% to 20% of the cost for ground ambulance, not to exceed $125 copay Minimum cost share applies to non-emergency ambulance transport. Authorization may be required for non-emergency services.
Transportation	$0 Copay 36 one-way plan-approved locations
Medicare Part B Drugs	0% to 20% Copay You may no more than $35 for a 30-day supply of insulins.
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.

Plan Details	Champion Choice
Healthy Foods / Over-the-Counter Items / Utilities Benefit	$500 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 Benefit does not rollover to the next period. The benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify. Qualifying conditions include diabetes, cardiovascular disorders, and chronic heart failure. Please see your Evidence of Coverage, Chapter 4, Section 2's Medical Benefit Chart for more information.
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
Respite Service	$0 Copay Up to 12 times per year
Personal Emergency Response System (PERS)	$0 Copay
Annual Physical Exam	$0 Copay for one (1) annual exam
Home and Bathroom Safety Devices and Modifications	$0 Copay for the provision of a shower chair
Health Education	$0 Copay

Prescription Drug Coverage		
Plan Details	**Champion Choice**	
Part D Deductible	$615 deductible (does not apply to Tiers 1, 2 and 6)	
	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	$0 Copay	$0 Copay
Tier 3: Preferred Brand	25% of the Cost	25% of the Cost
Tier 4: Non-Preferred Brand	25% of the Cost	25% of the Cost
Tier 5: Specialty Tier	25% 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	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 and no more than $35 for a one-month supply of insulin on Tier 5, even if you haven't paid your deductible.	
Important Message About What You Pay for Vaccines	Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. 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.	