



2019 Summary of Benefits

Lasso Healthcare MSA

H1924 Plans 001-003

H1924_2019SBAll4_M

MEDICARE...WELL SPENT

Lasso Healthcare MSA is a **high-deductible health plan** *plus* a **special medical savings account**. We deposit money from Medicare into your account. You decide what health services to spend it on.



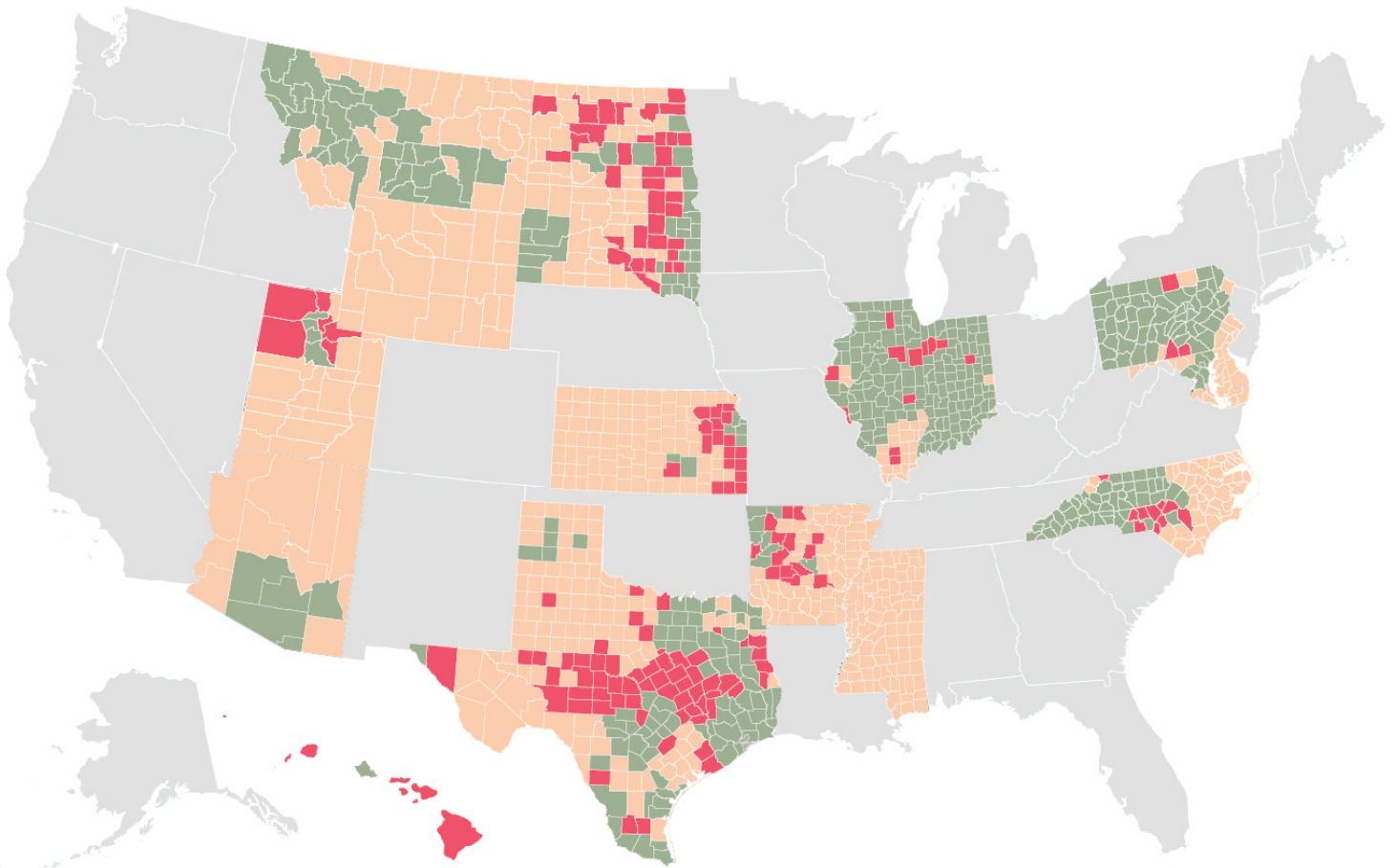
Deposit, Premium & Benefits	Lasso Healthcare MSA		
	Region 1	Region 2	Region 3
Monthly Plan Premium	\$0	\$0	\$0
Deductible	\$6,700	\$7,700	\$8,700
Maximum Out-of-Pocket Responsibility	\$4,180	\$5,180	\$6,180
Deposit	\$2,520	\$2,520	\$2,520
Inpatient Hospital Coverage	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p> <p>Prior authorizations and/or physician referrals are not required.</p>		
Outpatient Hospital Coverage			
Doctor Visits (Primary and Specialists)			
Preventive Care			
Emergency Care			
Urgently Needed Services			
Diagnostic Services, Labs & Imaging			
Hearing Services			
Dental Services			
Vision Services			
Mental Health Services			
Skilled Nursing Facility			
Physical Therapy			
Ambulance			
Transportation			
Medicare Part B Drugs			

This information is not a complete description of benefits. Call 1-866-766-2583 (TTY: 711) 8 a.m. - 8 p.m., seven days a week from October 1 through March 31, and M-F from April 1 through September 30 for more information. 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) 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Eligibility and Service Area

To enroll in our Plan, you must:

- Be Medicare eligible
- Reside in the U.S. for 183 days or more during the calendar year
- Not have other medical coverage below the Plan deductible, including but not limited to benefits under an employer or union group, the Department of Defense/TRICARE, the Department of Veteran Affairs (VA) or the Federal Employee Health Benefit Plan (FEHBP)
- Not be eligible for Medicaid
- Not currently receive Medicare hospice benefits
- Not have end-stage renal disease (ESRD) unless you meet certain criteria (please call us for more information)
- Live in one of our three service areas (see pages 4-7 for a detailed listing of service area counties)



Region 1 Service Area:

ARIZONA: Graham, Maricopa, Pima, Pinal, Santa Cruz

ARKANSAS: Benton, Carroll, Crawford, Franklin, Logan, Pulaski, Scott, Sebastian, Washington

HAWAII: Honolulu

ILLINOIS: Adams, Bond, Boone, Brown, Bureau, Carroll, Cass, Champaign, Christian, Clark, Clinton, Cook, Cumberland, De Witt, Douglas, DuPage, Edgar, Effingham, Fayette, Ford, Fulton, Greene, Grundy, Henderson, Henry, Jasper, Jersey, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Logan, McHenry, McLean, Macon, Macoupin, Madison, Marshall, Mason, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Ogle, Peoria, Piatt, Pike, Putnam, Randolph, Rock Island, St. Clair, Sangamon, Scott, Shelby, Stark, Stephenson, Tazewell, Vermilion, Warren, Washington, Whiteside, Will, Winnebago, Woodford

INDIANA: Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, Dearborn, Decatur, De Kalb, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, Lagrange, Lake, La Porte, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Noble, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Putnam, Randolph, Ripley, Rush, St. Joseph, Scott, Shelby, Spencer, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warwick, Washington, Wells, White, Whitley

KANSAS: Butler, Douglas, Harvey, Johnson, Leavenworth, Miami, Wyandotte

MARYLAND: Anne Arundel, Baltimore, Baltimore City, Harford, Howard, Montgomery, Prince George's

MONTANA: Big Horn, Broadwater, Carbon, Cascade, Chouteau, Custer, Deer Lodge, Fergus, Flathead, Gallatin, Golden Valley, Jefferson, Lake, Lewis and Clark, Lincoln, Mineral, Missoula, Musselshell, Pondera, Powell, Ravalli, Rosebud, Sanders, Silver Bow, Stillwater, Sweet Grass, Teton, Treasure, Wheatland, Yellowstone

NORTH CAROLINA: Alamance, Alexander, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Johnston, Lincoln, McDowell, Macon, Madison, Mecklenburg, Mitchell, Orange, Person, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Stokes, Surry, Swain, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey

NORTH DAKOTA: Burleigh, Cass, Grand Forks, Morton, Richland, Stutsman

PENNSYLVANIA: Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Butler, Cambria,

Region 1 Service Area, Continued:

Cameron, Carbon, Centre, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, McKean, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

SOUTH DAKOTA: Bon Homme, Brookings, Butte, Clark, Clay, Codington, Custer, Davison, Deuel, Fall River, Grant, Hamlin, Hutchinson, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Roberts, Turner, Union, Yankton

TEXAS: Angelina, Aransas, Atascosa, Austin, Bandera, Bastrop, Bee, Bexar, Bowie, Brazoria, Burnet, Caldwell, Cameron, Cass, Chambers, Cherokee, Collin, Comal, Cooke, Dallas, Deaf Smith, Delta, Denton, Ellis, El Paso, Fannin, Fort Bend, Galveston, Gillespie, Gray, Grayson, Guadalupe, Hardin, Harris, Hays, Henderson, Hidalgo, Hood, Jasper, Jefferson, Jim Wells, Johnson, Kaufman, Kendall, Kerr, Kleberg, Liberty, Medina, Montgomery, Moore, Nacogdoches, Newton, Nueces, Orange, Parker, Polk, Potter, Randall, Red River, Rockwall, Rusk, San Jacinto, San Patricio, Smith, Starr, Tarrant, Titus, Travis, Tyler, Upshur, Van Zandt, Walker, Waller, Webb, Willacy, Williamson, Wilson, Wise, Wood

UTAH: Davis, Salt Lake, Utah, Weber

Region 2 Service Area:

ARKANSAS: Boone, Cleburne, Faulkner, Garland, Hot Spring, Jefferson, Johnson, Madison, Marion, Montgomery, Pope, Saline, Yell

HAWAII: Hawaii, Kauai, Maui

ILLINOIS: Calhoun, Coles, DeKalb, Franklin, Hancock, Iroquois, Livingston, Williamson

INDIANA: Grant, Jasper, Newton, Pulaski

KANSAS: Allen, Anderson, Atchison, Bourbon, Cherokee, Crawford, Franklin, Jackson, Jefferson, Labette, Linn, Lyon, Montgomery, Osage, Pottawatomie, Sedgwick, Shawnee, Wabaunsee

NORTH CAROLINA: Alleghany, Anson, Harnett, Hoke, Lee, Montgomery, Moore, Sampson, Scotland, Stanly

NORTH DAKOTA: Barnes, Dickey, Emmons, Foster, Griggs, Kidder, LaMoure, McHenry, McLean, Mercer, Pembina, Pierce, Ramsey, Ransom, Stark, Steele, Traill, Walsh, Ward, Williams

PENNSYLVANIA: Adams, Franklin, Tioga

SOUTH DAKOTA: Aurora, Beadle, Brown, Brule, Charles Mix, Day, Hand, Hanson, Hughes,

Region 2 Service Area, Continued:

Kingsbury, Lyman, McCook, Marshall, Miner, Spink

TEXAS: Bell, Blanco, Bosque, Brazos, Brooks, Burluson, Coke, Coleman, Concho, Coryell, Crockett, Dimmit, Ector, Falls, Gonzales, Gregg, Grimes, Hamilton, Harrison, Hill, Houston, Hudspeth, Jim Hogg, Kimble, Lampasas, Lee, Leon, Limestone, Llano, Lubbock, McCulloch, McLennan, Madison, Mason, Matagorda, Menard, Midland, Milam, Mills, Montague, Navarro, Palo Pinto, Panola, Rains, Reagan, Robertson, Runnels, San Augustine, San Saba, Schleicher, Shelby, Somervell, Sterling, Sutton, Taylor, Tom Green, Trinity, Washington, Wharton, Wichita, Young

UTAH: Box Elder, Cache, Morgan, Summit, Tooele, Wasatch

Region 3 Service Area:

ARIZONA: Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Mohave, Navajo, Yavapai, Yuma

ARKANSAS: Arkansas, Ashley, Baxter, Bradley, Calhoun, Chicot, Clark, Clay, Cleveland, Columbia, Conway, Craighead, Crittenden, Cross, Dallas, Desha, Drew, Fulton, Grant, Greene, Hempstead, Howard, Independence, Izard, Jackson, Lafayette, Lawrence, Lee, Lincoln, Little River, Lonoke, Miller, Mississippi, Monroe, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Prairie, Randolph, St. Francis, Searcy, Sevier, Sharp, Stone, Union, Van Buren, White, Woodruff

DELAWARE: All counties

HAWAII: Kalawao

ILLINOIS: Alexander, Clay, Crawford, Edwards, Gallatin, Hamilton, Hardin, Jackson, Jefferson, Johnson, La Salle, Lawrence, McDonough, Marion, Massac, Perry, Pope, Pulaski, Richland, Saline, Schuyler, Union, Wabash, Wayne, White

INDIANA: Ohio, Wayne

KANSAS: Barber, Barton, Brown, Chase, Chautauqua, Cheyenne, Clark, Clay, Cloud, Coffey, Comanche, Cowley, Decatur, Dickinson, Doniphan, Edwards, Elk, Ellis, Ellsworth, Finney, Ford, Geary, Gove, Graham, Grant, Gray, Greeley, Greenwood, Hamilton, Harper, Haskell, Hodgeman, Jewell, Kearny, Kingman, Kiowa, Lane, Lincoln, Logan, McPherson, Marion, Marshall, Meade, Mitchell, Morris, Morton, Nemaha, Neosho, Ness, Norton, Osborne, Ottawa, Pawnee, Phillips, Pratt, Rawlins, Reno, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Scott, Seward, Sheridan, Sherman, Smith, Stafford, Stanton, Stevens, Sumner, Thomas, Trego, Wallace, Washington, Wichita, Wilson, Woodson

Region 3 Service Area, Continued:

MARYLAND: Allegany, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico, Worcester

MISSISSIPPI: All counties

MONTANA: Beaverhead, Blaine, Carter, Daniels, Dawson, Fallon, Garfield, Glacier, Granite, Hill, Judith Basin, Liberty, McCone, Madison, Meagher, Park, Petroleum, Phillips, Powder River, Prairie, Richland, Roosevelt, Sheridan, Toole, Valley, Wibaux

NORTH CAROLINA: Ashe, Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Duplin, Edgecombe, Franklin, Gates, Granville, Greene, Halifax, Hertford, Hyde, Jones, Lenoir, Martin, Nash, New Hanover, Northampton, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Robeson, Tyrrell, Vance, Warren, Washington, Watauga, Wayne, Wilson

NORTH DAKOTA: Adams, Benson, Billings, Bottineau, Bowman, Burke, Cavalier, Divide, Dunn, Eddy, Golden Valley, Grant, Hettinger, Logan, McIntosh, McKenzie, Mountrail, Nelson, Oliver, Renville, Rolette, Sargent, Sheridan, Sioux, Slope, Towner, Wells

PENNSYLVANIA: Bradford, Bucks, Chester, Delaware, Fulton, Montgomery, Philadelphia, Pike

SOUTH DAKOTA: Bennett, Buffalo, Campbell, Corson, Dewey, Douglas, Edmunds, Faulk, Gregory, Haakon, Harding, Hyde, Jackson, Jerauld, Jones, McPherson, Mellette, Oglala Lakota, Perkins, Potter, Sanborn, Stanley, Sully, Todd, Tripp, Walworth, Ziebach

TEXAS: Anderson, Andrews, Archer, Armstrong, Bailey, Baylor, Borden, Brewster, Briscoe, Brown, Calhoun, Callahan, Camp, Carson, Castro, Childress, Clay, Cochran, Collingsworth, Colorado, Comanche, Cottle, Crane, Crosby, Culberson, Dallam, Dawson, DeWitt, Dickens, Donley, Duval, Eastland, Edwards, Erath, Fayette, Fisher, Floyd, Foard, Franklin, Freestone, Frio, Gaines, Garza, Glasscock, Goliad, Hale, Hall, Hansford, Hardeman, Hartley, Haskell, Hemphill, Hockley, Hopkins, Howard, Hunt, Hutchinson, Irion, Jack, Jackson, Jeff Davis, Jones, Karnes, Kenedy, Kent, King, Kinney, Knox, Lamar, Lamb, La Salle, Lavaca, Lipscomb, Live Oak, Loving, Lynn, McMullen, Marion, Martin, Maverick, Mitchell, Morris, Motley, Nolan, Ochiltree, Oldham, Parmer, Pecos, Presidio, Real, Reeves, Refugio, Roberts, Sabine, Scurry, Shackelford, Sherman, Stephens, Stonewall, Swisher, Terrell, Terry, Throckmorton, Upton, Uvalde, Val Verde, Victoria, Ward, Wheeler, Wilbarger, Winkler, Yoakum, Zapata, Zavala

UTAH: Beaver, Carbon, Daggett, Duchesne, Emery, Garfield, Grand, Iron, Juab, Kane, Millard, Piute, Rich, San Juan, Sanpete, Sevier, Uintah, Washington, Wayne

WYOMING: All counties

Clinical Access Follows Original Medicare Rules

Medicare-participating Providers

Must see you if accepting new patients. Service charges are capped at 100% Medicare Fee-for-Services (FFS) rates, and count towards your deductible.

Medicare-non-participating Providers

Not required to see you. This provider may “balance bill” you, where allowed by state law, up to a “limiting charge” that may be higher than Medicare FFS rates. These excess charges are not reimbursed by the Plan, and do not count towards your plan deductible.

Providers Opting Out of Medicare

Not required to see you. This is a private contract between you and this provider; service charges are not reimbursed by the Plan, and do not count towards your plan deductible.

For more information, or for this document in another language or format, please call us at 1-866-766-2583 (TTY 711) 8 a.m. to 8 p.m., 7 days a week from October 1 – March 31, and Monday – Friday from April 1 – September 30. You can also visit www.lassohealthcare.com.

Lasso Healthcare MSA is a Medicare Advantage Medical Savings Account (MSA) plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

