

2026



Abilis Health Plan

Summary of Benefits

Abilis Health Plan (HMO FI-SNP) H2400 001

January 1, 2026 – December 31, 2026

** This page was left blank intentionally **

This is a summary of drug and health services covered by Abilis Health Plan (HMO FI-SNP),

January 1, 2026 - December 31, 2026

Abilis Health Plan (HMO FI-SNP), formerly Signature Advantage Plan, transition effective January 1, 2026, is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage" by calling Customer Service toll-free at 1- 844-214-8633. Hours are seven (7) days a week from 8:00 a.m. to 8:00 p.m, October 1 – March 31 (excluding Thanksgiving and Christmas) and Monday – Friday from 8:00 a.m. to 8:00 p.m., April 1 – September 30 (excluding federal holidays). TTY/TDD users call 711 or visit our website at www.abilishealth.com.

To join Abilis Health Plan (HMO FI-SNP), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. You must live in one of our network nursing homes.

Our service area includes the following Kentucky counties: Adair, Allen, Anderson, Barren, Bath, Bourbon, Boyle, Bracken, Breckinridge, Bullitt, Butler, Carroll, Casey, Clark, Clay, Clinton, Cumberland, Daviess, Edmonson, Estill, Fayette, Fleming, Floyd, Gallatin, Hancock, Hardin, Harrison, Hart, Henderson, Henry, Hopkins, Jackson, Jefferson, Jessamine, Knox, Larue, Lee, Lincoln, Logan, Madison, Marion, McCreary, McLean, Meade, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Powell, Pulaski, Robertson, Rockcastle, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Wayne, Webster, Whitley and Woodford

Our service area includes the following Tennessee counties: Bledsoe, Blount, Bradley, Campbell, Carter, Cheatham, Clay, Coffee, Davidson, DeKalb, Fentress, Greene, Grundy, Hamilton, Hancock, Hawkins, Haywood, Hickman, Houston, Jackson, Jefferson, Johnson, Lewis, Macon, Marion, Montgomery, Moore, Morgan, Overton, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Scott, Sevier, Sequatchie, Shelby, Smith, Sullivan, Sumner, Trousdale, Van Buren, Warren, Washington, White and Williamson.

Abilis Health Plan (HMO FI-SNP) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

Premiums & Benefits	Abilis Health Plan (HMO FI-SNP)	What You Should Know
Monthly Plan Premium	You pay \$35.90	You must continue to pay your Medicare Part B premium.
Part B Premium Buy-down (reduction)	Part B Premium Buy-down (reduction)	With this plan, the monthly premium you pay for Part B has been reduced by \$12.
Part B Deductible	\$283	This is the 2026 cost sharing amount (except for insulin furnished through an item of durable medical equipment).
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$9,250 annually	The most you pay for copays, coinsurance, and other costs for medical services in a year. Once you reach the maximum out of pocket amount, our plan pays 100% of covered medical services.
Inpatient Hospital	<p>You pay a \$1,736 deductible for days 1-60 of each benefit period.</p> <p>You pay \$434 coinsurance per day for days 61-90</p> <p>You pay \$868 coinsurance per lifetime reserve day after day 90 up to 60 days over your lifetime</p> <p>Each day after the lifetime reserve days: All costs</p>	<p>Prior authorization is required.</p> <p>These are the 2025 cost sharing amounts and may change for 2026. Abilis Health Plan (HMO FI-SNP) will provide updated rates as soon as they are released.</p> <p>Cost sharing is applied starting on the first day of admission and does not include the date of discharge.</p>
Outpatient Hospital Coverage		
Outpatient Hospital Services	You pay 20% coinsurance for Medicare-covered services.	Prior authorization is required.
Outpatient Observation Services	You pay 20% coinsurance for Medicare covered services	Prior authorization is required.
Ambulatory Surgical Center (ASC) Services	You pay 20% coinsurance for Medicare-covered services.	Prior Authorization is required.

Premiums & Benefits	Abilis Health Plan (HMO FI-SNP)	What You Should Know
<p>Diagnostic Tests and Procedures</p> <p>Outpatient X-Rays</p>	<p>You pay 20% coinsurance for Medicare-covered Diagnostic Tests and Procedures</p> <p>You pay 20% coinsurance for Medicare-covered Outpatient x-rays</p>	<p>Prior authorization is required for high tech radiological services and lab/diagnostics performed outside the nursing facility.</p> <p>No authorization required for outpatient x-rays when performed by a contracted provider or in an emergent setting.</p>
<p>Hearing Services</p> <p>Hearing Services</p> <p>Hearing Exam (Routine, Fitting, or Evaluation for Hearing Aid)</p> <p>Hearing Aids</p>	<p>20% coinsurance for Medicare Covered hearing services</p> <p>You pay nothing</p> <p>You pay nothing</p>	<p>One (1) routine exam every year.</p> <p>Plan pays up to \$4,000 every two (2) years, both ears combined.</p>
<p>Dental Services</p> <p>Preventive Dental (Oral Exams, Cleaning & Dental X-Ray)</p> <p>Comprehensive Dental (Restorative, Endodontics, Periodontics, Prosthodontics, Maxillofacial Prosthetics, Implant Services, Orthodontics, Adjunctive General Services)</p>	<p>\$0 copay for oral exams, cleaning, and dental x-ray</p> <p>You pay 20% coinsurance of the comprehensive dental cost.</p>	<p>Each service limited to two (2) treatments per year.</p> <p>Comprehensive dental services are limited to \$2,000 in total cost per year.</p> <p>Medicare-covered Benefits limited to services provided under the Medicare program.</p>
<p>Podiatry Services (Foot Care)</p>	<p>You pay nothing for up to 12 routine foot care visits per year.</p> <p>You pay 20% coinsurance for Medicare-covered services</p>	

Premiums & Benefits	Abilis Health Plan (HMO FI-SNP)	What You Should Know
<p>Vision Services</p> <p>Eye Exams / Glaucoma Screening</p> <p>Eyewear</p>	<p>You pay 20% coinsurance for Medicare-covered services</p> <p>You pay nothing</p> <p>You pay nothing</p>	<p>Routine Eye Exam & Glaucoma screening a year</p> <p>Eyewear (Glasses and Contacts) are covered up to \$275 a year</p>
<p>Mental Health Services</p> <p>Outpatient Group & Individual Therapy Sessions</p> <p>Intensive Outpatient Program (IOP) Services</p> <p>Partial Hospitalization Program</p>	<p>You pay 0% - 20% coinsurance for Medicare-covered services.</p> <p>You pay 20% coinsurance for Medicare-covered services.</p>	<p>Individual and Group Sessions:</p> <ul style="list-style-type: none"> • You pay 0% coinsurance, when services are performed within the Nursing Facility where you reside. • You pay 20% coinsurance when services performed elsewhere. <p>Prior Authorization is required for IOP and Partial Hospitalization Programs</p>
<p>Inpatient Mental Health Services</p>	<p>You pay a \$1,736 deductible for days 1-60 of each benefit period.</p> <p>You pay \$434 coinsurance per day for days 61-90.</p> <p>You pay \$868 coinsurance per lifetime reserve day after day 90 up to 60 days over your lifetime</p> <p>Each day after the lifetime reserve days: All costs</p> <p>You pay 20% of the Medicare-Approved Amount for mental health services you get from doctors and other providers while you're receiving inpatient mental health services.</p>	<p>Prior authorization is required.</p> <p>Cost sharing is applied starting on the first day of admission and does not include the date of discharge.</p>

Premiums & Benefits	Abilis Health Plan (HMO FI-SNP)	What You Should Know
Skilled Nursing Facility (SNF)	You pay \$0 per day for days 1-100 of each benefit period. You pay all costs for days 101 and beyond.	Prior authorization is required. Zero (0) hospital days required prior to SNF admission.
Rehabilitative Services Occupational Therapy Visit Physical Therapy and Speech / Language Therapy Visits	You pay 20% coinsurance for Medicare-covered services. You pay 20% coinsurance for Medicare-covered services	
Ambulance	You pay 20% coinsurance for Medicare-covered services.	Prior authorization is required for Medicare-covered non-emergent ambulance.
Transportation	Not Covered	
Medicare Part B Drugs	You pay 0% - 20% coinsurance for Medicare-covered services \$35 Copay for Insulin per month	Prior authorization is required for billed charges in excess of \$250.
Home Health Services	You pay nothing for Medicare-covered services	Prior Authorization is required.
Durable Medical Equipment (DME) / Supplies Durable Medical Equipment (e.g. wheelchairs, oxygen) Prosthetics (e.g. braces, artificial limbs) Diabetic Supplies, Shoes & Inserts	You pay 20% coinsurance for Medicare-covered services	Prior authorization is required for billed charges in excess of \$250
Home Based Palliative Care		250 Days of Service covered in a 12-month period.

**Abilis Health Plan (HMO FI-SNP)
Additional Supplemental Benefits**

Telehealth	You have the option to receive medical consultations with board certified licensed physicians through either phone or web-based video. Physicians can diagnose common health issues, recommend therapy, and if necessary and appropriate, write non-DEA controlled prescriptions. This benefit is designed to handle non-emergent medical problems, and you should not use this benefit if you are experiencing a medical emergency.
Over The Counter (OTC)	Up to \$200 per quarter. Amounts accumulate from quarter to quarter. Amounts expire at end of plan year or with disenrollment from the plan. OTC benefit may be used to purchase products from the Abilis Health Plan Partner, The HelperBees.
Healthy Food Choices Program	Members who meet the criteria may qualify for up to \$75 per month to purchase healthy, nutritious food from the Abilis Health Plan Partner, The HelperBees.
Personal Care Supplies	Members who meet the criteria may qualify for up to \$75 per month to purchase personal care items (such as adult briefs, shampoo, slippers, and compression socks) up to the allowed amount from the Abilis Health Plan Partner, The HelperBees.

**Abilis Health Plan (HMO FI-SNP)
Prescription Drug Coverage**

Stage 1: Yearly Deductible	You begin in this payment stage when you fill your first prescription of the year. During this stage, you pay the full cost of your drugs. You stay in this stage until you have paid the yearly deductible of \$615 for your drugs.
Stage 2: Initial Coverage Stage	During the Initial Coverage Stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or your 25% coinsurance amount). You stay in the Initial Coverage Stage until your out-of-pocket costs for the year reach \$2,100.
Stage 3: Catastrophic Coverage	You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$2,100 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year and the plan will pay the cost of your drugs and you will pay nothing.

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.

Important Message About What You Pay for Insulin - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

Anti-Discrimination Notice

Abilis Health Plan (HMO FI-SNP) and Abilis Community Health Plan (HMO IE-SNP).

Abilis Health Plan, offered by Signature Advantage, LLC, complies with applicable federal civil rights laws and does not discriminate or exclude individuals on the basis of race, color, national origin, age, disability, or sex.

Abilis Health Plan Provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Abilis Health Plan customer service at 1-844-214-8633; **TTY 711**.

If you believe that Abilis Health Plan has failed to provide these services or discriminated in another way, You can file a grievance with Abilis Health Plan; you can file a grievance in person or by mail, fax, or email:

By Phone (toll-free): 1-844-214-8633; **TTY 711**

8:00 a.m. – 8:00 p.m. EST; 7 days a week, October 1 – March 31; Monday – Friday, April 1 – September 30 (*Excludes Thanksgiving, Christmas and Federal Holidays*)

By Fax: 1-800-880-3263

By Email: Appeals@abilishealth.com

In Person / By Mail: Abilis Health Plan
805 N Whittington Parkway
Louisville, KY 40222

If you need help filing a grievance, an Abilis Health Plan representative is available to help you, please call 1-844-214-8633; **TTY 711** (hours previously noted above).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

Online – Office for Civil Right Compliant Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

By Mail: U.S. Department of Health and Human Services
200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201

By Phone: 1-800-368-1019, **TTY 1-800-537-7697**

Disclaimer

Abilis Health Plan (HMO FI-SNP) and Abilis Health Community Plan (HMO IE-SNP) is offered by Signature Advantage Plan, LLC, is a Health Maintenance Organization Special Needs Plan (I-SNP / IE-SNP) with a Medicare contract. Enrollment in Abilis Health Plan depends on contract renewal.

Notice of Availability

Abilis Health Plan provides free language services to people whose primary language is not English.

If you need help in your language, please call 1-844-214-8633; TTY 711.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-214-8633.

繁體中文 (Chinese): 注意：如果您使用繁體中文，可免費獲得語言協助服務。請致電 1-844-214-8633.

ملحة (Arabic): 8633-214-844 -1 تصدب 1-844-214-8633. ملاحه: كذتتد لعبية، فإخما لمساء للغة تتفلا مجاناً. تصدب 1-844-214-8633.

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi 1-844-214-8633.

Korean (한국어): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

Tagalog (Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, may makukuha kang libreng tulong sa wika. Tumawag sa 1-844-214-8633.

Русский (Russian): ВНИМАНИЕ: Если вы говорите по-русски, вам доступны бесплатные услуги перевода. Звоните по номеру 1-844-214-8633.

Français (French): ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez 1-844-214-8633.

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie 1-844-214-8633. an.

日本語 (Japanese): 注意：日本語を話される場合、無料の言語支援をご利用いただけます。1-844-214-8633. まで、お電話にてご連絡ください。

Persian (فارسی): توجه: اگر به فارسی صحبت می‌کنید، خدمات کمک زبانی به صورت رایگان برای شما در دسترس است. با شماره 1-844-214-8633 تماس بگیرید.

Hindi (हिंदी): ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-844-214-8633. पर कॉल करें।

Gujarati (ગુજરાતી): ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો ભાષા સહાય સેવાઓ તમારા માટે મફતમાં ઉપલબ્ધ છે. કૃપા કરીને 1-844-214-8633. પર કોલ કરો.

Haitian Creole (Kreyòl Ayisyen): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-844-214-8633.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-844-214-8633.

** This page was left blank intentionally **



Abilis Health Plan

Formerly **Signature** 
Advantage

Toll-free: 1-844-214-8633 ; TTY/TDD: 711

Hours: 8:00am – 8:00pm EST – 7 days a week ; October 1–March 31 and Monday – Friday ; April 1–September 30

(excludes Thanksgiving & Christmas Day and Federal Holidays)

www.abilishealth.com