

# MEDICARE PLATINO CONTRACT

APPENDIX C (7) (23)

BENEFITS NOT-COVERED BY  
WRAP AROUND SUPPLEMENTARY  
BENEFITS PART C



**APPENDIX C (7)**

**Part C Supplementary Benefits Certification**

I, James P. O’Drobinak, Chief Executive Officer, hereby certify that MCS Advantage, Inc., will be offering the following additional benefits not covered in the Wrap-Around 2023 to all members enrolled in:

**Product Identification: H5577-002 MCS Classicare Platino Ideal (HMO D-SNP)**

Description Benefits	Copay			
	100	110	120	130
<b>1) Acupuncture</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>2) Therapeutic Massage</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>3) Foot Reflexology</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>4) Club Te Paga</b> Through the Club Te Paga initiative, you will	\$0	\$0	\$0	\$0



Description Benefits	Copay			
	100	110	120	130
<p>receive a variety of experiences to enhance your health. We offer you activities (both online and face-to-face) that promote social, emotional, intellectual, and physical health for you to achieve a healthy balance quality of life. These include:</p> <ul style="list-style-type: none"> <li>• Health lectures: Includes topics for Care Management such as chronic health conditions including diabetes, cardiovascular health, chronic kidney disease, respiratory conditions, bone health among others; preventive health which include mental health, health monitoring, nutrition, and physical activity.</li> <li>• Preventive reminders: To promote healthy actions that leads to early detection and management of certain health conditions.</li> <li>• Support interventions: Provide interventions to improve quality of life in a holistic approach. The topics include financial education, social services, hygiene, gardening, arts among others.</li> <li>• Exercise Program: This benefit allows you to participate in exercise sessions offered by certified fitness instructors, and other health professionals, through which you will learn about concepts and techniques aimed at helping you maintain an active life. You will be able to participate in exercise sessions held at various places in the Island.</li> </ul>				EMR
<p><b>5) Healthy Welcome Program</b></p> <ul style="list-style-type: none"> <li>• After enrollment, members will receive a call to help them coordinate their first complete health evaluation appointment with their physician.</li> <li>• This service allows us to offer members the continuous and preventive care they need, according to their medical history.</li> <li>• MCS Classicare will help members establish an effective relationship with their physicians and become more involved in the decisions about</li> </ul>	\$0	\$0	\$0	\$0



Description Benefits	Copay			
	100	110	120	130
their healthcare.				
<b>6) MCS En Alerta</b> Offers educational campaigns about safety measures regarding hurricanes, earthquakes, and other natural disasters, among other events. We provide health seminars, educational materials, media tours among others.	\$0	\$0	\$0	\$0
<b>7) Nutritional/Dietary Benefit</b> <ul style="list-style-type: none"> <li>Personal evaluation and diet plan designed by a licensed dietitian according to the patient's health needs, including exercise suggestions.</li> <li>Six (6) individual visits per year.</li> </ul>	\$0	\$0	\$0	\$0
<b>8) MCS Medilínea</b> <ul style="list-style-type: none"> <li>This is a free health consultation phone service staffed by registered nurses 24 hours a day, seven (7) days a week. This nursing staff, supported by physicians and specialized clinical personnel, offers practical help and guidance about common conditions, drugs and their possible side effects, and lab results, among others.</li> <li>Whenever members feel ill and don't know what they should do or have any doubts about the use of a drug, they contact MCS Medilínea, available 24 hours a day, seven (7) days a week. To contact MCS Medilínea, members should call 1-866-727-6271.</li> </ul>	\$0	\$0	\$0	\$0
<b>9) Non-Emergency Transportation</b> <ul style="list-style-type: none"> <li>Twenty-four (24) one-way trips every year</li> <li>If the member has been diagnosed by a qualified provider with certain chronic conditions and meet certain criteria, the member may use this benefit for medical and non-medical needs. Transportation benefit cannot exceed</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
<p>the maximum number of twenty-four (24) one-way trips every year combined. See below the eligibility requirements.</p> <ul style="list-style-type: none"> <li>• People who do not meet the eligibility requirements must use this benefit for medical needs purposes only.</li> <li>• Benefit must be used for pre-approved locations and acquired through a plan-contracted supplier.</li> </ul>				
<p><b>10) Worldwide Emergency/ Urgent Coverage</b></p> <p>Coverage is managed through reimbursement based on different fee schedules allowed by our plan, less applicable member cost share.</p>	\$0	\$0	\$0	\$0
<p><b>11) Chiropractic Services</b></p> <ul style="list-style-type: none"> <li>• Routine care, six (6) visits every year</li> </ul>	\$0	\$0	\$0	\$0
<p><b>12) Outpatient Blood Services</b></p> <ul style="list-style-type: none"> <li>• Three (3) pints deductible waived</li> </ul>	\$0	\$0	\$0	\$0
<p><b>13) Dental Services</b></p> <ul style="list-style-type: none"> <li>• MCS will cover the following services under the comprehensive dental benefit: non-routine, diagnostic, restorative, endodontics, periodontics, extractions, prosthodontics and Oral/maxillofacial surgery, \$3,000 plan maximum every year.</li> </ul> <p>Dental implants and prostheses related to implants (including crowns) are covered.</p> <p>Some services will be covered every 5 years.</p>	\$0	\$0	\$0	\$0
<p><b>14) Vision Care</b></p> <ul style="list-style-type: none"> <li>• One (1) routine eye exam</li> <li>• Supplemental eyewear (Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; Eyeglass frames); \$700 every year for supplemental eyewear</li> <li>• Eyewear benefit maximum amount</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
includes repair of eyewear. Provider and/or member must verify remaining combined maximum plan benefit coverage amount available.				
<b>15) Hearing Services</b> <ul style="list-style-type: none"> <li>One (1) routine hearing exam</li> <li>One (1) fitting/evaluation for hearing aid(s)</li> <li>Two (2) hearing aids (all types) every year; maximum plan coverage amount of \$2,500 every year for both ears combined.</li> <li>Benefit and maximum plan coverage amount includes benefit for repair for devices.</li> </ul>	\$0	\$0	\$0	\$0
<b>16) Home Assistance Services</b> <ul style="list-style-type: none"> <li>Home assistance services: plumbing, electricity, locksmith, pet grooming, technology assistance, hairstyling, basic gardening, pest control and preventive home cleaning/disinfection for people that have been diagnosed by a qualified provider with certain chronic conditions and meet certain criteria. See below the eligibility requirements.</li> <li>Services are limited twelve (12) visits per year (three (3) per quarter).</li> </ul> <p>If the full number of visits is not used in a quarter, the balance of visits is not carried over to be used in the next quarter.</p>	\$0	\$0	\$0	\$0
<b>17) Remote Access Technologies (Telemedicine)</b> <ul style="list-style-type: none"> <li><b>MCS Medilínea MD:</b> Virtual medical consultation services to receive medical attention from anywhere within Puerto Rico 365 days a year. The member has access to health consultations, for a minor illness, with a family doctor, general practitioner, internist, or licensed pediatrician.</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copoly			
	100	110	120	130
<p>Virtual visits can be done by smartphone, computer, or tablet.</p> <ul style="list-style-type: none"> <li>• <b>MCS TeleCare:</b> Additional telehealth services to receive medical attention for member's primary care physician services, physician specialist services, individual sessions for mental health specialty services and psychiatric services, and diabetes self-management training.</li> </ul>				
<p><b>18) Special Supplemental Benefits for the Chronically Ill</b></p> <ul style="list-style-type: none"> <li>• <b>Te Paga Card</b></li> </ul> <p>For members with chronic illnesses, there is a \$90 monthly allowance (\$1,080 annually), available through the Te Paga Card. Unused monthly allowance is available for rollover. This benefit does not apply for reimbursement. Cash withdrawal is not allowed.</p> <p>See below for eligibility requirements.</p> <p>The member will be able to use this debit card for any of the following:</p> <ol style="list-style-type: none"> <li>1. Food, produce, and prepared foods</li> <li>2. General supports for daily living</li> <li>3. Transportation to non-medical needs</li> <li>4. OTC, hygiene, personal care, first aid, and hurricane preparedness items</li> <li>5. Gasoline and auto repairs</li> <li>6. Cleaning products, air quality equipment and services, pest control, hardware/tools to support house maintenance, appliances</li> <li>7. Social needs benefits</li> <li>8. Services supporting self-direction</li> <li>9. Copays and coinsurances for</li> </ol>	\$0	\$0	\$0	\$0

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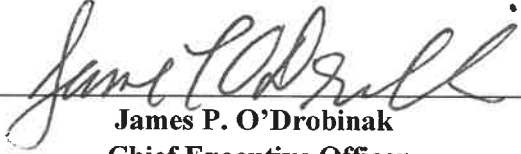
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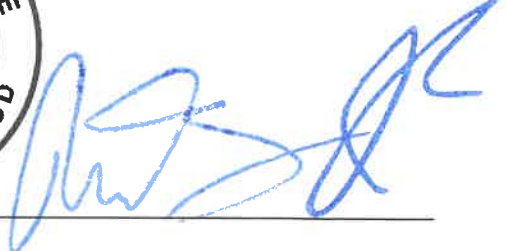
Description Benefits	Copay			
	100	110	120	130
<p>health services, and supports for complementary therapies</p> <p>10. Items for physical and mental exercise, and cognitive functions</p> <p>Members without chronic illness can use the full allowance only to purchase Over-the-Counter Items (OTC).</p>				

These benefits are subject to change, according to final CMS approval and following the Medicare annual calendar.

  
**James P. O'Drobinak**  
 Chief Executive Officer  
 MCS Advantage, Inc.



June 9, 2022   
 Date



**Eligibility requirements:**

To be eligible for these additional benefits, the member must meet the following requirements: The member must have one or more comorbid and medically complex chronic conditions that are life-threatening or significantly limit her/his health or general functioning - see the list of applicable conditions below. In addition, the member must have a high risk of hospitalization or other adverse health outcomes; and must require intensive care coordination.

Eligible chronic conditions according to Chapter 16b of the Medicare Managed Care Manual:

1. Chronic alcohol and other drugs dependence;
2. Autoimmune disorders limited to: Polyarteritis nodosa, Polymyalgia rheumatica, Polymyositis, Rheumatoid arthritis, and Systemic lupus erythematosus;
3. Cancer, excluding pre-cancer conditions or in-situ status;
4. Cardiovascular disorders limited to: Cardiac arrhythmias, Coronary artery disease, Peripheral vascular disease, and Chronic venous thromboembolic disorder;



5. Chronic heart failure;
6. Dementia;
7. Diabetes mellitus;
8. End-stage liver disease;
9. End-stage renal disease (ESRD) requiring dialysis;
10. Severe hematologic disorders limited to: Aplastic anemia, Hemophilia, Immune thrombocytopenic purpura, Myelodysplastic syndrome, Sickle-cell disease (excluding sickle-cell trait), and Chronic venous thromboembolic disorder;
11. HIV/AIDS;
12. Chronic lung disorders limited to: Asthma, Chronic bronchitis, Emphysema, Pulmonary fibrosis, and Pulmonary hypertension;
13. Chronic and disabling mental health conditions limited to: Bipolar disorders, Major depressive disorders, Paranoid disorder, Schizophrenia, and Schizoaffective disorder;
14. Neurologic disorders limited to: Amyotrophic lateral sclerosis (ALS), Epilepsy, Extensive paralysis (i.e., hemiplegia, quadriplegia, paraplegia, monoplegia), Huntington's disease, Multiple sclerosis, Parkinson's disease, Polyneuropathy, Spinal stenosis, and Stroke-related neurologic deficit;
15. Stroke;
16. Crohn's Disease;
17. Ulcerative Colitis;
18. Anemias;
19. Chronic Obstructive Pulmonary Disease (COPD);
20. Moderate to Severe Autism;
21. Severe Mental Retardation;
22. Rheumatologic disease;
23. Hx of cancer (Personal history of cancer);
24. Hypertension;
25. Valvular heart disease;
26. Cerebrovascular disease;



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27. Chronic viral hepatitis C;
28. Chronic liver disease;
29. Neurodegenerative disease;
30. Malnutrition and Cachexia;
31. Obesity;
32. Chronic kidney disease;
33. Colostomy status;
34. Non-pressure chronic ulcer;
35. Among others

This list is not exhaustive. As explained in 2021 Medicare Advantage and Part D Final Rule (CMS-4190-F1): "Further, an MA plan may consider ANY chronic condition not identified on this list if that condition is life-threatening or significantly limits the overall health or function of the enrollee." CMS recognizes "that there may be some conditions or a subset of conditions in a plan population that may meet the statutory definition of a chronic condition (for purposes of the statutory definition of a chronically-ill enrollee) but may not be present on the list."

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## APPENDIX C (7)

### Part C Supplementary Benefits Certification

I, James P. O’Drobinak, Chief Executive Officer, hereby certify that MCS Advantage, Inc., will be offering the following additional benefits not covered in the Wrap-Around 2023 to all members enrolled in:

**Product Identification: H5577 – 017 MCS Classicare Platino Progreso (HMO D-SNP)**

Description Benefits	Copay			
	100	110	120	130
<b>1) Acupuncture</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>2) Therapeutic Massage</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>3) Foot Reflexology</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0



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Description Benefits	Copay			
	100	110	120	130
<p><b>4) Club Te Paga</b></p> <p>Through the Club Te Paga initiative, you will receive a variety of experiences to enhance your health. We offer you activities (both online and face-to-face) that promote social, emotional, intellectual, and physical health for you to achieve a healthy balance quality of life. These include:</p> <ul style="list-style-type: none"> <li>• Health lectures: Includes topics for Care Management such as chronic health conditions including diabetes, cardiovascular health, chronic kidney disease, respiratory conditions, bone health among others; preventive health which include mental health, health monitoring, nutrition, and physical activity.</li> <li>• Preventive reminders: To promote healthy actions that leads to early detection and management of certain health conditions.</li> <li>• Support interventions: Provide interventions to improve quality of life in a holistic approach. The topics include financial education, social services, hygiene, gardening, arts among others.</li> </ul> <p>Exercise Program: This benefit allows you to participate in exercise sessions offered by certified fitness instructors, and other health professionals, through which you will learn about concepts and techniques aimed at helping you maintain an active life. You will be able to participate in exercise sessions held at various places in the Island.</p>	\$0	\$0	\$0	\$0
<p><b>5) Healthy Welcome Program</b></p> <ul style="list-style-type: none"> <li>• After enrollment, members will receive a call to help them coordinate their first complete health evaluation appointment with their physician.</li> <li>• This service allows us to offer members the continuous and preventive care they need,</li> </ul>	\$0	\$0	\$0	\$0



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Description Benefits	Copay			
	100	110	120	130
<p>according to their medical history.</p> <ul style="list-style-type: none"> <li>MCS Classicare will help members establish an effective relationship with their physicians and become more involved in the decisions about their healthcare.</li> </ul>				
<p><b>6) MCS En Alerta</b></p> <p>Offers educational campaigns about safety measures regarding hurricanes, earthquakes, and other natural disasters, among other events. We provide health seminars, educational materials, media tours among others.</p>	\$0	\$0	\$0	\$0
<p><b>7) Nutritional/Dietary Benefit</b></p> <ul style="list-style-type: none"> <li>Personal evaluation and diet plan designed by a licensed dietitian according to the patient's health needs, including exercise suggestions.</li> <li>Six (6) individual visits per year.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>8) MCS Medilínea</b></p> <ul style="list-style-type: none"> <li>This is a free health consultation phone service staffed by registered nurses 24 hours a day, seven (7) days a week. This nursing staff, supported by physicians and specialized clinical personnel, offers practical help and guidance about common conditions, drugs and their possible side effects, and lab results, among others.</li> <li>Whenever members feel ill and don't know what they should do or have any doubts about the use of a drug, they contact MCS Medilínea, available 24 hours a day, seven (7) days a week. To contact MCS Medilínea, members should call 1-866-727-6271.</li> </ul>	\$0	\$0	\$0	\$0



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Description Benefits	Copay			
	100	110	120	130
<p><b>9) Non-Emergency Transportation</b></p> <ul style="list-style-type: none"> <li>• Thirty-two (32) one-way trips every year</li> <li>• If the member has been diagnosed by a qualified provider with certain chronic conditions and meet certain criteria, the member may use this benefit for medical and non-medical needs. Transportation benefit cannot exceed the maximum number of thirty-two (32) one-way trips every year combined. See below the eligibility requirements.</li> <li>• People who do not meet the eligibility requirements must use this benefit for medical needs purposes only.</li> <li>• Benefit must be used for pre-approved locations and acquired through a plan-contracted supplier.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>10) Worldwide Emergency/ Urgent Coverage</b></p> <p>Coverage is managed through reimbursement based on different fee schedules allowed by our plan, less applicable member cost share.</p>	\$0	\$0	\$0	\$0
<p><b>11) Chiropractic Services</b></p> <ul style="list-style-type: none"> <li>• Routine care, six (6) visits every year</li> </ul>	\$0	\$0	\$0	\$0
<p><b>12) Outpatient Blood Services</b></p> <ul style="list-style-type: none"> <li>• Three (3) pints deductible waived</li> </ul>	\$0	\$0	\$0	\$0
<p><b>13) Dental Services</b></p> <ul style="list-style-type: none"> <li>• MCS will cover the following services under the comprehensive dental benefit: non-routine, diagnostic, restorative, endodontics, periodontics, extractions, prosthodontics, and Oral/Maxillofacial surgery, \$4,000 plan maximum every year.</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
Dental implants and prostheses related to implants (including crowns) are covered. Some services will be covered every 5 years.				
<b>14) Vision Care</b> <ul style="list-style-type: none"> <li>One (1) routine eye exam</li> <li>Supplemental eyewear (Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; Eyeglass frames); \$1,000 every year for supplemental eyewear</li> <li>Eyewear benefit maximum amount includes repair of eyewear. Provider and/or member must verify remaining combined maximum plan benefit coverage amount available.</li> </ul>	\$0	\$0	\$0	\$0
<b>15) Hearing Services</b> <ul style="list-style-type: none"> <li>One (1) routine hearing exam</li> <li>One (1) fitting/evaluation for hearing aid(s)</li> <li>Two (2) hearing aids (all types) every year; maximum plan coverage amount of \$3,000 every year for both ears combined.</li> <li>Benefit and maximum plan coverage amount includes benefit for repair for devices.</li> </ul>	\$0	\$0	\$0	\$0
<b>16) Home Assistance Services</b> <ul style="list-style-type: none"> <li>Home assistance services: plumbing, electricity, locksmith, pet grooming, technology assistance, hairstyling, basic gardening, pest control and preventive home cleaning/disinfection for people that have been diagnosed by a qualified provider with certain chronic conditions and meet certain criteria. See below the eligibility requirements.</li> </ul>	\$0	\$0	\$0	\$0



Description Benefits	Cobay			
	100	110	120	130
<ul style="list-style-type: none"> <li>Services are limited twelve (12) visits per year (three (3) per quarter).</li> </ul> <p>If the full number of visits is not used in a quarter, the balance of visits is not carried over to be used in the next quarter.</p>				
<b>17) Remote Access Technologies (Telemedicine)</b> <ul style="list-style-type: none"> <li><b>MCS Medilínea MD:</b> Virtual medical consultation services to receive medical attention from anywhere within Puerto Rico 365 days a year. The member has access to health consultations, for a minor illness, with a family doctor, general practitioner, internist, or licensed pediatrician. Virtual visits can be done by smartphone, computer, or tablet.</li> <li><b>MCS TeleCare:</b> Additional telehealth services to receive medical attention for member's primary care physician services, physician specialist services, individual sessions for mental health specialty services and psychiatric services, and diabetes self-management training.</li> </ul>	\$0	\$0	\$0	\$0
<b>18) Special Supplemental Benefits for the Chronically Ill</b> <ul style="list-style-type: none"> <li><b>Te Paga Card</b></li> </ul> <p>For members with chronic illnesses, there is a \$80 monthly allowance (\$960 annually), available through the Te Paga Card. Unused monthly allowance is available for rollover. This benefit does not apply for reimbursement. Cash withdrawal is not allowed.</p> <p>See below for eligibility requirements.</p>	\$0	\$0	\$0	\$0

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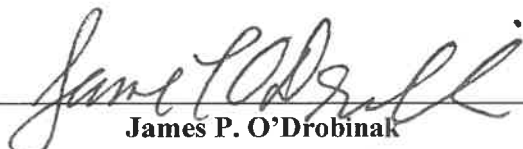




Description Benefits	Copay			
	100	110	120	130
<p>The member will be able to use this debit card for any of the following:</p> <ol style="list-style-type: none"> <li>1. Food, produce, and prepared foods</li> <li>2. General supports for daily living</li> <li>3. Transportation to non-medical needs</li> <li>4. OTC, hygiene, personal care, first aid, and hurricane preparedness items</li> <li>5. Gasoline and auto repairs</li> <li>6. Cleaning products, air quality equipment and services, pest control, hardware/tools to support house maintenance, appliances</li> <li>7. Social needs benefits</li> <li>8. Services supporting self-direction</li> <li>9. Copays and coinsurances for health services, and supports for complementary therapies</li> <li>10. Items for physical and mental exercise, and cognitive functions</li> </ol> <p>Members without chronic illness can use the full allowance only to purchase Over-the-Counter Items (OTC).</p>				

These benefits are subject to change, according to final CMS approval and following the Medicare annual calendar.

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**James P. O'Drobinak**  
 Chief Executive Officer  
 MCS Advantage, Inc.



*[Signature]*  
 June 9, 2022  
 Date

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Eligibility requirements:

To be eligible for these additional benefits, the member must meet the following requirements: The member must have one or more comorbid and medically complex chronic conditions that are life-threatening or significantly limit her/his health or general functioning - see the list of applicable conditions below. In addition, the member must have a high risk of hospitalization or other adverse health outcomes; and must require intensive care coordination.

Eligible chronic conditions according to Chapter 16b of the Medicare Managed Care Manual:

1. Chronic alcohol and other drugs dependence;
2. Autoimmune disorders limited to: Polyarteritis nodosa, Polymyalgia rheumatica, Polymyositis, Rheumatoid arthritis, and Systemic lupus erythematosus;
3. Cancer, excluding pre-cancer conditions or in-situ status;
4. Cardiovascular disorders limited to: Cardiac arrhythmias, Coronary artery disease, Peripheral vascular disease, and Chronic venous thromboembolic disorder;
5. Chronic heart failure;
6. Dementia;
7. Diabetes mellitus;
8. End-stage liver disease;
9. End-stage renal disease (ESRD) requiring dialysis;
10. Severe hematologic disorders limited to: Aplastic anemia, Hemophilia, Immune thrombocytopenic purpura, Myelodysplastic syndrome, Sickle-cell disease (excluding sickle-cell trait), and Chronic venous thromboembolic disorder;
11. HIV/AIDS;
12. Chronic lung disorders limited to: Asthma, Chronic bronchitis, Emphysema, Pulmonary fibrosis, and Pulmonary hypertension;
13. Chronic and disabling mental health conditions limited to: Bipolar disorders, Major depressive disorders, Paranoid disorder, Schizophrenia, and Schizoaffective disorder;
14. Neurologic disorders limited to: Amyotrophic lateral sclerosis (ALS), Epilepsy, Extensive paralysis (i.e., hemiplegia, quadriplegia, paraplegia, monoplegia), Huntington's disease, Multiple sclerosis, Parkinson's disease, Polyneuropathy, Spinal stenosis, and Stroke-related neurologic deficit;
15. Stroke;



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16. Crohn's Disease;
17. Ulcerative Colitis;
18. Anemias;
19. Chronic Obstructive Pulmonary Disease (COPD);
20. Moderate to Severe Autism;
21. Severe Mental Retardation;
22. Rheumatologic disease;
23. Hx of cancer (Personal history of cancer);
24. Hypertension;
25. Valvular heart disease;
26. Cerebrovascular disease;
27. Chronic viral hepatitis C;
28. Chronic liver disease;
29. Neurodegenerative disease;
30. Malnutrition and Cachexia;
31. Obesity;
32. Chronic kidney disease;
33. Colostomy status;
34. Non-pressure chronic ulcer;
35. Among others



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This list is not exhaustive. As explained in 2021 Medicare Advantage and Part D Final Rule (CMS-4190-F1): "Further, an MA plan may consider ANY chronic condition not identified on this list if that condition is life-threatening or significantly limits the overall health or function of the enrollee." CMS recognizes "that there may be some conditions or a subset of conditions in a plan population that may meet the statutory definition of a chronic condition (for purposes of the statutory definition of a chronically-ill enrollee) but may not be present on the list."



**APPENDIX C (7)**

**Part C Supplementary Benefits Certification**

I, James P. O’Drobinak, Chief Executive Officer, hereby certify that MCS Advantage, Inc., will be offering the following additional benefits not covered in the Wrap-Around 2023 to all members enrolled in:

**Product Identification: H5577 – 029 MCS Classicare Platino MasCa\$h (HMO D-SNP)**

Description Benefits	Copay			
	100	110	120	130
<b>1) Acupuncture</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>2) Therapeutic Massage</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>3) Foot Reflexology</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
payable according to regular health care fees.				
<p><b>4) Club Te Paga</b></p> <p>Through the Club Te Paga initiative, you will receive a variety of experiences to enhance your health. We offer you activities (both online and face-to-face) that promote social, emotional, intellectual, and physical health for you to achieve a healthy balance quality of life. These include:</p> <ul style="list-style-type: none"> <li>• Health lectures: Includes topics for Care Management such as chronic health conditions including diabetes, cardiovascular health, chronic kidney disease, respiratory conditions, bone health among others; preventive health which include mental health, health monitoring, nutrition, and physical activity.</li> <li>• Preventive reminders: To promote healthy actions that leads to early detection and management of certain health conditions.</li> <li>• Support interventions: Provide interventions to improve quality of life in a holistic approach. The topics include financial education, social services, hygiene, gardening, arts among others.</li> <li>• Exercise Program: This benefit allows you to participate in exercise sessions offered by certified fitness instructors, and other health professionals, through which you will learn about concepts and techniques aimed at helping you maintain an active life. You will be able to participate in exercise sessions held at various places in the Island.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>5) Healthy Welcome Program</b></p> <ul style="list-style-type: none"> <li>• After enrollment, members</li> </ul>	\$0	\$0	\$0	\$0

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Administración de Seguros de Salud  
Contrato Número 23-004

Description Benefits	Copay			
	100	110	120	130
<p>will receive a call to help them coordinate their first complete health evaluation appointment with their physician.</p> <ul style="list-style-type: none"> <li>This service allows us to offer members the continuous and preventive care they need, according to their medical history.</li> <li>MCS Classicare will help members establish an effective relationship with their physicians and become more involved in the decisions about their healthcare.</li> </ul>				
<p><b>6) MCS En Alerta</b></p> <p>Offers educational campaigns about safety measures regarding hurricanes, earthquakes, and other natural disasters, among other events. We provide health seminars, educational materials, media tours among others.</p>	\$0	\$0	\$0	\$0
<p><b>7) Nutritional/Dietary Benefit</b></p> <ul style="list-style-type: none"> <li>Personal evaluation and diet plan designed by a licensed dietitian according to the patient's health needs, including exercise suggestions.</li> <li>Six (6) individual visits per year.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>8) MCS Medilínea</b></p> <ul style="list-style-type: none"> <li>This is a free health consultation phone service staffed by registered nurses 24 hours a day, seven (7) days a week. This nursing staff, supported by physicians and specialized clinical personnel, offers practical help and guidance about common conditions, drugs and their possible side effects, and lab results,</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
<p>among others.</p> <ul style="list-style-type: none"> <li>Whenever members feel ill and don't know what they should do or have any doubts about the use of a drug, they contact MCS Medilínea, available 24 hours a day, seven (7) days a week. To contact MCS Medilínea, members should call 1-866-727-6271.</li> </ul>				
<p><b>9) Non-Emergency Transportation</b></p> <ul style="list-style-type: none"> <li>Twenty-six (26) one-way trips every year</li> <li>If the member has been diagnosed by a qualified provider with certain chronic conditions and meet certain criteria, the member may use this benefit for medical and non-medical needs. Transportation benefit cannot exceed the maximum number of twenty-six (26) one-way trips every year combined. See below the eligibility requirements.</li> <li>People who do not meet the eligibility requirements must use this benefit for medical needs purposes only.</li> <li>Benefit must be used for pre-approved locations and acquired through a plan-contracted supplier.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>10) Worldwide Emergency/ Urgent Coverage</b></p> <p>Coverage is managed through reimbursement based on different fee schedules allowed by our plan, less applicable member cost share.</p>	\$0	\$0	\$0	\$0
<p><b>11) Chiropractic Services</b></p> <ul style="list-style-type: none"> <li>Routine care, six (6) visits</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
every year				
<b>12) Outpatient Blood Services</b> <ul style="list-style-type: none"> <li>Three (3) pints deductible waived</li> </ul>	\$0	\$0	\$0	\$0
<b>13) Dental Services</b> <ul style="list-style-type: none"> <li>MCS will cover the following services under the comprehensive dental benefit: non-routine, diagnostic, restorative, endodontics, periodontics, extractions, prosthodontics, and oral/maxillofacial surgery, \$2,100 plan maximum every year.</li> </ul> <p>Dental implants and prostheses related to implants (including crowns) are covered.</p> <p>Some services will be covered every five (5) years.</p>	\$0	\$0	\$0	\$0
<b>14) Vision Services</b> <ul style="list-style-type: none"> <li>One (1) routine eye exam</li> </ul>	\$0	\$0	\$0	\$0
<b>15) Hearing Services</b> <ul style="list-style-type: none"> <li>One (1) routine hearing exam</li> <li>One (1) fitting/evaluation for hearing aid(s)</li> </ul>	\$0	\$0	\$0	\$0
<b>16) Combined Eyewear and Hearing Allowance</b> <p>MCS will cover the following services under a combined \$500 yearly Eyewear and Hearing Allowance:</p> <ul style="list-style-type: none"> <li>Supplemental eyewear (Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; Eyeglass frames</li> <li>Eyewear benefit maximum amount includes repair of eyewear.</li> </ul>	\$0	\$0	\$0	\$0





Description Benefits	Copay			
	100	110	120	130
<ul style="list-style-type: none"> <li>Two (2) hearing aids (all types) every year; both ears combined.</li> <li>For hearing aids, the benefit and maximum plan coverage amount includes repair for hearing aid devices.</li> <li>Provider and/or member must verify remaining combined maximum plan benefit coverage amount available.</li> </ul>				
<b>17) Home Assistance Services</b> <ul style="list-style-type: none"> <li>Home assistance services: plumbing, electricity, locksmith, pet grooming, technology assistance, hairstyling, basic gardening, pest control and preventive home cleaning/disinfection for people that have been diagnosed by a qualified provider with certain chronic conditions and meet certain criteria. See below the eligibility requirements.</li> <li>Services are limited twelve (12) visits per year (three (3) per quarter).</li> </ul> <p>If the full number of visits is not used in a quarter, the balance of visits is not carried over to be used in the next quarter.</p>	\$0	\$0	\$0	\$0
<b>18) Remote Access Technologies (Telemedicine)</b> <ul style="list-style-type: none"> <li><b>MCS Medilínea MD:</b> Virtual medical consultation services to receive medical attention from anywhere within Puerto Rico 365 days a year. The member has access to health consultations, for a minor illness, with a family doctor, general practitioner, internist, or licensed pediatrician. Virtual visits can be done by smartphone, computer, or</li> </ul>	\$0	\$0	\$0	\$0



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*[Handwritten signatures in blue ink]*

Description Benefits	Copay			
	100	110	120	130
tablet. <ul style="list-style-type: none"> <li> <b>MCS TeleCare:</b> Additional telehealth services to receive medical attention for member's primary care physician services, physician specialist services, individual sessions for mental health specialty services and psychiatric services, and diabetes self-management training.             </li> </ul>				
<b>19) Special Supplemental Benefits for the Chronically Ill</b> <ul style="list-style-type: none"> <li> <b>Te Paga Card</b>                For members with chronic illnesses, there is a \$60 monthly allowance (\$720 annually), available through the Te Paga Card. Unused monthly allowance is available for rollover. This benefit does not apply for reimbursement. Cash withdrawal is not allowed.                 See below for eligibility requirements.                 The member will be able to use this debit card for any of the following:               <ol style="list-style-type: none"> <li>Food, produce, and prepared foods</li> <li>General supports for daily living</li> <li>Transportation to non-medical needs</li> <li>OTC, hygiene, personal care, first aid, and hurricane preparedness items</li> <li>Gasoline and auto repairs</li> <li>Cleaning products, air quality equipment and services, pest control, hardware/tools to support</li> </ol> </li> </ul>	\$0	\$0	\$0	\$0


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Description Benefits	Copay			
	100	110	120	130
<p>house maintenance, appliances</p> <p>7. Social needs benefits</p> <p>8. Services supporting self-direction</p> <p>9. Copays and coinsurances for health services, and supports for complementary therapies</p> <p>10. Items for physical and mental exercise, and cognitive functions</p> <ul style="list-style-type: none"> <li> <b>Cell Phone Benefit</b>            You will receive one (1) cell phone per year with cellular data plan from plan-approved vendor, to improve or maintain the health and overall function of the member.         </li> </ul> <p>Members without chronic illness can use the full allowance only to purchase Over-the-Counter Items (OTC).</p>				

These benefits are subject to change, according to final CMS approval and following the Medicare annual calendar.

  
**James P. O'Drobinak**  
 Chief Executive Officer  
 MCS Advantage, Inc.



June 9, 2022   
 Date  


**Eligibility requirements:**

To be eligible for these additional benefits, the member must meet the following requirements: The member must have one or more comorbid and medically complex chronic conditions that are life-threatening or significantly limit her/his health or general functioning - see the list of applicable conditions below. In addition, the member must have a high risk of hospitalization or other adverse health outcomes; and must require intensive care coordination.

Eligible chronic conditions according to Chapter 16b of the Medicare Managed Care Manual:

1. Chronic alcohol and other drugs dependence;
2. Autoimmune disorders limited to: Polyarteritis nodosa, Polymyalgia rheumatica, Polymyositis, Rheumatoid arthritis, and Systemic lupus erythematosus;
3. Cancer, excluding pre-cancer conditions or in-situ status;
4. Cardiovascular disorders limited to: Cardiac arrhythmias, Coronary artery disease, Peripheral vascular disease, and Chronic venous thromboembolic disorder;
5. Chronic heart failure;
6. Dementia;
7. Diabetes mellitus;
8. End-stage liver disease;
9. End-stage renal disease (ESRD) requiring dialysis;
10. Severe hematologic disorders limited to: Aplastic anemia, Hemophilia, Immune thrombocytopenic purpura, Myelodysplastic syndrome, Sickle-cell disease (excluding sickle-cell trait), and Chronic venous thromboembolic disorder;
11. HIV/AIDS;
12. Chronic lung disorders limited to: Asthma, Chronic bronchitis, Emphysema, Pulmonary fibrosis, and Pulmonary hypertension;
13. Chronic and disabling mental health conditions limited to: Bipolar disorders, Major depressive disorders, Paranoid disorder, Schizophrenia, and Schizoaffective disorder;
14. Neurologic disorders limited to: Amyotrophic lateral sclerosis (ALS), Epilepsy, Extensive paralysis (i.e., hemiplegia, quadriplegia, paraplegia, monoplegia), Huntington's disease, Multiple sclerosis, Parkinson's disease, Polyneuropathy, Spinal stenosis, and Stroke-related neurologic deficit;
15. Stroke;
16. Crohn's Disease;
17. Ulcerative Colitis;
18. Anemias;
19. Chronic Obstructive Pulmonary Disease (COPD);
20. Moderate to Severe Autism;
21. Severe Mental Retardation;



22. Rheumatologic disease;
23. Hx of cancer (Personal history of cancer);
24. Hypertension;
25. Valvular heart disease;
26. Cerebrovascular disease;
27. Chronic viral hepatitis C;
28. Chronic liver disease;
29. Neurodegenerative disease;
30. Malnutrition and Cachexia;
31. Obesity;
32. Chronic kidney disease;
33. Colostomy status;
34. Non-pressure chronic ulcer;
35. Among others

This list is not exhaustive. As explained in 2021 Medicare Advantage and Part D Final Rule (CMS-4190-F1): "Further, an MA plan may consider ANY chronic condition not identified on this list if that condition is life-threatening or significantly limits the overall health or function of the enrollee." CMS recognizes "that there may be some conditions or a subset of conditions in a plan population that may meet the statutory definition of a chronic condition (for purposes of the statutory definition of a chronically-ill enrollee) but may not be present on the list."





**APPENDIX C (7)**

**Part C Supplementary Benefits Certification**

I, James P. O’Drobinak, as Chief Executive Officer, hereby certify that MCS Advantage, Inc., will be offering the following additional benefits not covered in the Wrap-Around 2023 to all members enrolled in:

**Product Identification: H5577 – 037 MCS Classicare Platino @Home (HMO D-SNP)**

Description Benefits	Copay			
	100	110	120	130
<b>1) Acupuncture</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>2) Therapeutic Massage</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>3) Foot Reflexology</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
payable according to regular health care fees.				
<b>4) In-Home Foot Care:</b> <ul style="list-style-type: none"> <li>One (1) visit per quarter for specialized foot care, provided by plan-approved supplier.</li> </ul>	\$0	\$0	\$0	\$0
<b>5) Club Te Paga</b> Through the Club Te Paga initiative, you will receive a variety of experiences to enhance your health. We offer you activities (both online and face-to-face) that promote social, emotional, intellectual, and physical health for you to achieve a healthy balance quality of life. These include: <ul style="list-style-type: none"> <li>Health lectures: Includes topics for Care Management such as chronic health conditions including diabetes, cardiovascular health, chronic kidney disease, respiratory conditions, bone health among others; preventive health which include mental health, health monitoring, nutrition, and physical activity.</li> <li>Preventive reminders: To promote healthy actions that leads to early detection and management of certain health conditions.</li> <li>Support interventions: Provide interventions to improve quality of life in a holistic approach. The topics include financial education, social services, hygiene, gardening, arts among others.</li> <li>Exercise Program: This benefit allows you to participate in exercise sessions offered by certified fitness instructors, and other health professionals, through which you will learn about concepts and techniques aimed at helping you maintain an active life. You will be able to participate in exercise</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
sessions held at various places in the Island.				
<b>6) Healthy Welcome Program</b> <ul style="list-style-type: none"> <li>After enrollment, members will receive a call to help them coordinate their first complete health evaluation appointment with their physician.</li> <li>This service allows us to offer members the continuous and preventive care they need, according to their medical history.</li> <li>MCS Classicare will help members establish an effective relationship with their physicians and become more involved in the decisions about their healthcare.</li> </ul>	\$0	\$0	\$0	\$0
<b>7) MCS En Alerta</b> <ul style="list-style-type: none"> <li>Offers educational campaigns about safety measures regarding hurricanes, earthquakes, and other natural disasters, among other events. We provide health seminars, educational materials, media tours among others.</li> </ul>	\$0	\$0	\$0	\$0
<b>8) Nutritional/Dietary Benefit</b> <ul style="list-style-type: none"> <li>Personal evaluation and diet plan designed by a licensed dietitian according to the patient's health needs, including exercise suggestions.</li> <li>Six (6) individual visits per year.</li> </ul>	\$0	\$0	\$0	\$0
<b>9) MCS Medilínea</b> <ul style="list-style-type: none"> <li>This is a free health consultation phone service staffed by registered nurses 24 hours a day, seven (7) days a week. This nursing</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
<p>staff, supported by physicians and specialized clinical personnel, offers practical help and guidance about common conditions, drugs and their possible side effects, and lab results, among others.</p> <ul style="list-style-type: none"> <li>Whenever members feel ill and don't know what they should do or have any doubts about the use of a drug, they contact MCS Medilínea, available 24 hours a day, seven (7) days a week. To contact MCS Medilínea, members should call 1-866-727-6271.</li> </ul>				
<p><b>10) Non-Emergency Transportation</b></p> <ul style="list-style-type: none"> <li>Twenty-four (24) one-way trips every year.</li> <li>The member may use this benefit for medical and non-medical needs. Transportation benefit cannot exceed the maximum number of twenty-four (24) one-way trips every year combined.</li> <li>Benefit must be used for pre-approved locations and acquired through a plan-contracted supplier.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>11) Worldwide Emergency/ Urgent Coverage</b></p> <p>Coverage is managed through reimbursement based on different fee schedules allowed by our plan, less applicable member cost share.</p>	\$0	\$0	\$0	\$0
<p><b>12) Chiropractic Services</b></p> <ul style="list-style-type: none"> <li>Routine care, six (6) visits every year.</li> </ul>	\$0	\$0	\$0	\$0



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Description Benefits	Copay			
	100	110	120	130
<b>13) Outpatient Blood Services</b> <ul style="list-style-type: none"> <li>Three (3) pints deductible waived.</li> </ul>	\$0	\$0	\$0	\$0
<b>14) Dental Services</b> <ul style="list-style-type: none"> <li>MCS will cover the following services under the comprehensive dental benefit: non-routine, diagnostic, restorative, endodontics, periodontics, extractions, prosthodontics and oral/maxillofacial surgery, \$2,000 plan maximum every year.</li> </ul> <p>Dental implants and prostheses related to implants (including crowns) are covered.</p> <p>Some services will be covered every five (5) years.</p>	\$0	\$0	\$0	\$0
<b>15) Vision Services</b> <ul style="list-style-type: none"> <li>One (1) routine eye exam</li> </ul>	\$0	\$0	\$0	\$0
<b>16) Hearing Services</b> <ul style="list-style-type: none"> <li>One (1) routine hearing exam</li> <li>One (1) fitting/evaluation for hearing aid(s)</li> </ul>	\$0	\$0	\$0	\$0
<b>17) Combined Eyewear and Hearing Allowance</b> <p>MCS will cover the following services under a combined \$1,000 every year Eyewear and Hearing Allowance:</p> <ul style="list-style-type: none"> <li>Supplemental eyewear (Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; Eyeglass frames</li> <li>Eyewear benefit maximum amount includes repair of eyewear.</li> <li>Two (2) hearing aids (all</li> </ul>	\$0	\$0	\$0	\$0



Description Benefits	Copay			
	100	110	120	130
<p>types) every year; both ears combined.</p> <ul style="list-style-type: none"> <li>For hearing aids, the benefit and maximum plan coverage amount includes repair for hearing aid devices.</li> <li>Provider and/or member must verify remaining combined maximum plan benefit coverage amount available.</li> </ul>				
<p><b>18) Home Assistance Services</b></p> <ul style="list-style-type: none"> <li>Home assistance services: plumbing, electricity, locksmith, pet grooming, technology assistance, hairstyling, basic gardening, pest control and preventive home cleaning/disinfection.</li> <li>Services are limited twelve (12) visits per year (three (3) per quarter).</li> </ul> <p>If the full number of visits is not used in a quarter, the balance of visits is not carried over to be used in the next quarter.</p>	\$0	\$0	\$0	\$0
<p><b>19) Remote Access Technologies (Telemedicine)</b></p> <ul style="list-style-type: none"> <li><b>MCS Medilínea MD:</b> Virtual medical consultation services to receive medical attention from anywhere within Puerto Rico 365 days a year. The member has access to health consultations, for a minor illness, with a family doctor, general practitioner, internist, or licensed pediatrician. Virtual visits can be done by smartphone, computer, or tablet.</li> <li><b>MCS TeleCare:</b> Additional telehealth services to receive medical attention for member's primary care physician services, physician specialist services, individual sessions</li> </ul>	\$0	\$0	\$0	\$0



Description Benefits	Copoly			
	100	110	120	130
for mental health specialty services and psychiatric services, and diabetes self-management training.				
<b>20) Wellness and Health Care Planning (WHP) including Advance Care Planning (ACP):</b> This Model Benefit is offered as part of a Medicare initiative to increase the quality and decrease the cost of care for beneficiaries in the MA program. The WHP and the ACP will be incorporated into the existing annual Comprehensive Health Risk Assessment (CHRA) program.	\$0	\$0	\$0	\$0
<b>21) Te Paga Card</b> There is a \$50 monthly allowance (\$600 annually), available through the Te Paga Card. Unused monthly allowance is available for rollover. This benefit does not apply for reimbursement. Cash withdrawal is not allowed.  The member will be able to use this debit card for any of the following: <ol style="list-style-type: none"> <li>1. Food, produce, and prepared foods</li> <li>2. General supports for daily living</li> <li>3. Transportation to non-medical needs</li> <li>4. OTC, hygiene, personal care, first aid, and hurricane preparedness items</li> <li>5. Gasoline and auto repairs</li> <li>6. Cleaning products, air quality equipment and services, pest control, hardware/tools to support house maintenance, appliances</li> </ol>	\$0	\$0	\$0	\$0


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Description Benefits	Copay			
	100	110	120	130
7. Social needs benefits 8. Services supporting self-direction 9. Copays and coinsurances for health services, and supports for complementary therapies 10. Items for physical and mental exercise, and cognitive functions				
<b>22) Home Bundle Benefit:</b> <ul style="list-style-type: none"> <li>A monthly \$250 amount (\$3,000 annually) available for the purchase of adult incontinence items (diapers, cream, wipes,) and nutritional supplements (for example, Ensure).</li> </ul>	\$0	\$0	\$0	\$0

These benefits are subject to change, according to final CMS approval and following the Medicare annual calendar.

  
**James P. O'Drobinak**  
**Chief Executive Officer**  
**MCS Advantage, Inc.**

June 9, 2022  
 Date



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**APPENDIX C (7)**

**Part C Supplementary Benefits Certification**

I, James P. O’Drobinak, Chief Executive Officer, hereby certify that MCS Advantage, Inc., will be offering the following additional benefits not covered in the Wrap-Around 2023 to all members enrolled in:

**Product Identification: H5577 – 041 MCS Classicare Platino Solido (HMO D-SNP)**

Description Benefits	Copay			
	100	110	120	130
<b>1) Acupuncture</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>2) Therapeutic Massage</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>3) Foot Reflexology</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0

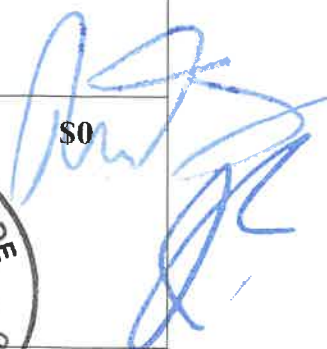
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Description Benefits	Copay			
	100	110	120	130
<p><b>4) Club Te Paga</b></p> <p>Through the Club Te Paga initiative, you will receive a variety of experiences to enhance your health. We offer you activities (both online and face-to-face) that promote social, emotional, intellectual, and physical health for you to achieve a healthy balance quality of life. These include:</p> <ul style="list-style-type: none"> <li>• Health lectures: Includes topics for Care Management such as chronic health conditions including diabetes, cardiovascular health, chronic kidney disease, respiratory conditions, bone health among others; preventive health which include mental health, health monitoring, nutrition, and physical activity.</li> <li>• Preventive reminders: To promote healthy actions that leads to early detection and management of certain health conditions.</li> <li>• Support interventions: Provide interventions to improve quality of life in a holistic approach. The topics include financial education, social services, hygiene, gardening, arts among others.</li> </ul> <p>Exercise Program: This benefit allows you to participate in exercise sessions offered by certified fitness instructors, and other health professionals, through which you will learn about concepts and techniques aimed at helping you maintain an active life. You will be able to participate in exercise sessions held at various places in the Island.</p>	\$0	\$0	\$0	\$0
<p><b>5) Healthy Welcome Program</b></p> <ul style="list-style-type: none"> <li>• After enrollment, members will receive a call to help them coordinate their first complete health evaluation appointment with their physician.</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
<ul style="list-style-type: none"> <li>This service allows us to offer members the continuous and preventive care they need, according to their medical history.</li> <li>MCS Classicare will help members establish an effective relationship with their physicians and become more involved in the decisions about their healthcare.</li> </ul>				
<p><b>6) MCS En Alerta</b></p> <p>Offers educational campaigns about safety measures regarding hurricanes, earthquakes, and other natural disasters, among other events. We provide health seminars, educational materials, media tours among others.</p>	\$0	\$0	\$0	\$0
<p><b>7) Nutritional/Dietary Benefit</b></p> <ul style="list-style-type: none"> <li>Personal evaluation and diet plan designed by a licensed dietitian according to the patient's health needs, including exercise suggestions.</li> <li>Six (6) individual visits per year.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>8) MCS Medilínea</b></p> <ul style="list-style-type: none"> <li>This is a free health consultation phone service staffed by registered nurses 24 hours a day, seven (7) days a week. This nursing staff, supported by physicians and specialized clinical personnel, offers practical help and guidance about common conditions, drugs and their possible side effects, and lab results, among others.</li> <li>Whenever members feel ill and don't know what they should do or have any doubts about the use of a drug, they</li> </ul>	\$0	\$0	\$0	\$0





Description Benefits	Copay			
	100	110	120	130
contact MCS Medilínea, available 24 hours a day, seven (7) days a week. To contact MCS Medilínea, members should call 1-866-727-6271.				
<b>9) Non-Emergency Transportation</b> <ul style="list-style-type: none"> <li>• Thirty (30) one-way trips every year</li> <li>• If the member has been diagnosed by a qualified provider with certain chronic conditions and meet certain criteria, the member may use this benefit for medical and non-medical needs. Transportation benefit cannot exceed the maximum number of thirty (30) one-way trips every year combined. See below the eligibility requirements.</li> <li>• People who do not meet the eligibility requirements must use this benefit for medical needs purposes only.</li> <li>• Benefit must be used for pre-approved locations and acquired through a plan-contracted supplier.</li> </ul>	\$0	\$0	\$0	\$0
<b>10) Worldwide Emergency/ Urgent Coverage</b> Coverage is managed through reimbursement based on different fee schedules allowed by our plan, less applicable member cost share.	\$0	\$0	\$0	\$0
<b>11) Chiropractic Services</b> <ul style="list-style-type: none"> <li>• Routine care, six (6) visits every year</li> </ul>	\$0	\$0	\$0	\$0
<b>12) Outpatient Blood Services</b> <ul style="list-style-type: none"> <li>• Three (3) pints deductible waived</li> </ul>	\$0	\$0	\$0	\$0



Description Benefits	Copay			
	100	110	120	130
<p><b>13) Dental Services</b></p> <ul style="list-style-type: none"> <li>MCS will cover the following services under the comprehensive dental benefit: non-routine, diagnostic, restorative, endodontics, periodontics, extractions, prosthodontics and oral/maxillofacial surgery, \$3,000 plan maximum every year.</li> </ul> <p>Dental implants and prostheses related to implants (including crowns) are covered.</p> <p>Some services will be covered every five (5) years.</p>	\$0	\$0	\$0	\$0
<p><b>14) Vision Care</b></p> <ul style="list-style-type: none"> <li>One (1) routine eye exam</li> <li>Supplemental eyewear (Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; Eyeglass frames); \$750 every year.</li> <li>Eyewear benefit maximum amount includes repair of eyewear. Provider and/or member must verify remaining combined maximum plan benefit coverage amount available.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>15) Hearing Services</b></p> <ul style="list-style-type: none"> <li>One (1) routine hearing exam</li> <li>One (1) fitting/evaluation for hearing aid(s)</li> <li>Two (2) hearing aids (all types) every year; maximum plan coverage amount of \$2,500 every year for both ears combined.</li> <li>Benefit and maximum plan coverage amount includes</li> </ul>	\$0	\$0	\$0	\$0



Description Benefits	Cōpay			
	100	110	120	130
benefit for repair for devices.				
<b>16) Home Assistance Services</b> <ul style="list-style-type: none"> <li>Home assistance services: plumbing, electricity, locksmith, pet grooming, technology assistance, hairstyling, basic gardening, pest control and preventive home cleaning/disinfection for people that have been diagnosed by a qualified provider with certain chronic conditions and meet certain criteria. See below the eligibility requirements.</li> <li>Services are limited twelve (12) visits per year (three (3) per quarter).</li> </ul> <p>If the full number of visits is not used in a quarter, the balance of visits is not carried over to be used in the next quarter.</p>	\$0	\$0	\$0	\$0
<b>17) Remote Access Technologies (Telemedicine)</b> <ul style="list-style-type: none"> <li><b>MCS Medilínea MD:</b> Virtual medical consultation services to receive medical attention from anywhere within Puerto Rico 365 days a year. The member has access to health consultations, for a minor illness, with a family doctor, general practitioner, internist, or licensed pediatrician. Virtual visits can be done by smartphone, computer, or tablet.</li> <li><b>MCS TeleCare:</b> Additional telehealth services to receive medical attention for member's primary care physician services, physician specialist services, individual sessions for mental health specialty services and psychiatric services, and diabetes self-management training.</li> </ul>	\$0	\$0	\$0	\$0
<b>18) Special Supplemental Benefits for the Chronically Ill</b>	\$0	\$0	\$0	\$0



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Description Benefits	Copay			
	100	110	120	130
<p>• <b>Te Paga Card</b></p> <p>For members with chronic illnesses, there is a \$230 monthly allowance (\$2,760 annually), available through the Te Paga Card. Unused monthly allowance is available for rollover. This benefit does not apply for reimbursement. Cash withdrawal is not allowed.</p> <p>See below for eligibility requirements.</p> <p>The member will be able to use this debit card for any of the following:</p> <ol style="list-style-type: none"> <li>1. Food, produce, and prepared foods</li> <li>2. General supports for daily living</li> <li>3. Transportation to non-medical needs</li> <li>4. OTC, hygiene, personal care, first aid, and hurricane preparedness items</li> <li>5. Gasoline and auto repairs</li> <li>6. Cleaning products, air quality equipment and services, pest control, hardware/tools to support house maintenance, appliances</li> <li>7. Social needs benefits</li> <li>8. Services supporting self-direction</li> <li>9. Copays and coinsurances for health services, and supports for complementary therapies</li> <li>10. Items for physical and mental exercise, and cognitive functions</li> </ol>				




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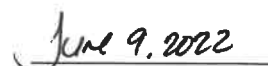
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Description Benefits	Copay			
	100	110	120	130
Members without chronic illness can use the full allowance only to purchase Over-the-Counter Items (OTC).				

These benefits are subject to change, according to final CMS approval and following the Medicare annual calendar.

  
**James P. O'Drobinak**  
**Chief Executive Officer**  
**MCS Advantage, Inc.**

  
**June 9, 2022**  
**Date**

Eligibility requirements:

To be eligible for these additional benefits, the member must meet the following requirements: The member must have one or more comorbid and medically complex chronic conditions that are life-threatening or significantly limit her/his health or general functioning - see the list of applicable conditions below. In addition, the member must have a high risk of hospitalization or other adverse health outcomes; and must require intensive care coordination.

Eligible chronic conditions according to Chapter 16b of the Medicare Managed Care Manual:

1. Chronic alcohol and other drugs dependence;
2. Autoimmune disorders limited to: Polyarteritis nodosa, Polymyalgia rheumatica, Polymyositis, Rheumatoid arthritis, and Systemic lupus erythematosus;
3. Cancer, excluding pre-cancer conditions or in-situ status;
4. Cardiovascular disorders limited to: Cardiac arrhythmias, Coronary artery disease, Peripheral vascular disease, and Chronic venous thromboembolic disorder;
5. Chronic heart failure;
6. Dementia;
7. Diabetes mellitus;
8. End-stage liver disease;



9. End-stage renal disease (ESRD) requiring dialysis;
10. Severe hematologic disorders limited to: Aplastic anemia, Hemophilia, Immune thrombocytopenic purpura, Myelodysplastic syndrome, Sickle-cell disease (excluding sickle-cell trait), and Chronic venous thromboembolic disorder;
11. HIV/AIDS;
12. Chronic lung disorders limited to: Asthma, Chronic bronchitis, Emphysema, Pulmonary fibrosis, and Pulmonary hypertension;
13. Chronic and disabling mental health conditions limited to: Bipolar disorders, Major depressive disorders, Paranoid disorder, Schizophrenia, and Schizoaffective disorder;
14. Neurologic disorders limited to: Amyotrophic lateral sclerosis (ALS), Epilepsy, Extensive paralysis (i.e., hemiplegia, quadriplegia, paraplegia, monoplegia), Huntington's disease, Multiple sclerosis, Parkinson's disease, Polyneuropathy, Spinal stenosis, and Stroke-related neurologic deficit;
15. Stroke;
16. Crohn's Disease;
17. Ulcerative Colitis;
18. Anemias;
19. Chronic Obstructive Pulmonary Disease (COPD);
20. Moderate to Severe Autism;
21. Severe Mental Retardation;
22. Rheumatologic disease;
23. Hx of cancer (Personal history of cancer);
24. Hypertension;
25. Valvular heart disease;
26. Cerebrovascular disease;
27. Chronic viral hepatitis C;
28. Chronic liver disease;
29. Neurodegenerative disease;
30. Malnutrition and Cachexia;



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- 31. Obesity;
- 32. Chronic kidney disease;
- 33. Colostomy status;
- 34. Non-pressure chronic ulcer;
- 35. Among others

This list is not exhaustive. As explained in 2021 Medicare Advantage and Part D Final Rule (CMS-4190-F1): "Further, an MA plan may consider ANY chronic condition not identified on this list if that condition is life-threatening or significantly limits the overall health or function of the enrollee." CMS recognizes "that there may be some conditions or a subset of conditions in a plan population that may meet the statutory definition of a chronic condition (for purposes of the statutory definition of a chronically-ill enrollee) but may not be present on the list."



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**APPENDIX C (7)**

**Part C Supplementary Benefits Certification**

I, James P. O’Drobinak, Chief Executive Officer, hereby certify that MCS Advantage, Inc., will be offering the following additional benefits not covered in the Wrap-Around 2023 to all members enrolled in:

**Product Identification: H5577 – 046 MCS Classicare Platino Total (HMO D-SNP)**

Description Benefits	Copay			
	100	110	120	130
<b>1) Acupuncture</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>2) Therapeutic Massage</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0
<b>3) Foot Reflexology</b> <ul style="list-style-type: none"> <li>Limited to six (6) visits per year. These services must be furnished by network providers.</li> <li>Additional visits are the enrollee’s responsibility, and payable according to regular health care fees.</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
<p><b>4) Club Te Paga</b></p> <p>Through the Club Te Paga initiative, you will receive a variety of experiences to enhance your health. We offer you activities (both online and face-to-face) that promote social, emotional, intellectual, and physical health for you to achieve a healthy balance quality of life. These include:</p> <ul style="list-style-type: none"> <li>• Health lectures: Includes topics for Care Management such as chronic health conditions including diabetes, cardiovascular health, chronic kidney disease, respiratory conditions, bone health among others; preventive health which include mental health, health monitoring, nutrition, and physical activity.</li> <li>• Preventive reminders: To promote healthy actions that leads to early detection and management of certain health conditions.</li> <li>• Support interventions: Provide interventions to improve quality of life in a holistic approach. The topics include financial education, social services, hygiene, gardening, arts among others.</li> <li>• Exercise Program: This benefit allows you to participate in exercise sessions offered by certified fitness instructors, and other health professionals, through which you will learn about concepts and techniques aimed at helping you maintain an active life. You will be able to participate in exercise sessions held at various places in the Island.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>5) Healthy Welcome Program</b></p> <ul style="list-style-type: none"> <li>• After enrollment, members will receive a call to help them coordinate their first complete</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
<p>health evaluation appointment with their physician.</p> <ul style="list-style-type: none"> <li>This service allows us to offer members the continuous and preventive care they need, according to their medical history.</li> <li>MCS Classicare will help members establish an effective relationship with their physicians and become more involved in the decisions about their healthcare.</li> </ul>				
<p><b>6) MCS En Alerta</b></p> <p>Offers educational campaigns about safety measures regarding hurricanes, earthquakes, and other natural disasters, among other events. We provide health seminars, educational materials, media tours among others.</p>	\$0	\$0	\$0	\$0
<p><b>7) Nutritional/Dietary Benefit</b></p> <ul style="list-style-type: none"> <li>Personal evaluation and diet plan designed by a licensed dietitian according to the patient's health needs, including exercise suggestions.</li> <li>Six (6) individual visits per year.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>8) MCS Medilínea</b></p> <ul style="list-style-type: none"> <li>This is a free health consultation phone service staffed by registered nurses 24 hours a day, seven (7) days a week. This nursing staff, supported by physicians and specialized clinical personnel, offers practical help and guidance about common conditions, drugs and their possible side effects, and lab results, among others.</li> <li>Whenever members feel ill</li> </ul>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
and don't know what they should do or have any doubts about the use of a drug, they contact MCS Medilínea, available 24 hours a day, seven (7) days a week. To contact MCS Medilínea, members should call 1-866-727-6271.				
<b>9) Non-Emergency Transportation</b> <ul style="list-style-type: none"> <li>• Thirty (30) one-way trips every year.</li> <li>• The member may use this benefit for medical and non-medical needs. Transportation benefit cannot exceed the maximum number of thirty (30) one-way trips every year combined.</li> <li>• Benefit must be used for pre-approved locations and acquired through a plan-contracted supplier.</li> </ul>	\$0	\$0	\$0	\$0
<b>10) Worldwide Emergency/ Urgent Coverage</b> Coverage is managed through reimbursement based on different fee schedules allowed by our plan, less applicable member cost share.	\$0	\$0	\$0	\$0
<b>11) Chiropractic Services</b> <ul style="list-style-type: none"> <li>• Routine care, six (6) visits every year</li> </ul>	\$0	\$0	\$0	\$0
<b>12) Outpatient Blood Services</b> <ul style="list-style-type: none"> <li>• Three (3) pints deductible waived</li> </ul>	\$0	\$0	\$0	\$0
<b>13) Dental Services</b> <ul style="list-style-type: none"> <li>• MCS will cover the following services under the comprehensive dental benefit: non-routine, diagnostic,</li> </ul>	\$0	\$0	\$0	\$0



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Description Benefits	Copay			
	100	110	120	130
<p>restorative, endodontics, periodontics, extractions, prosthodontics and oral/maxillofacial surgery, \$1,000 plan maximum every year.</p> <p>Dental implants and prostheses related to implants (including crowns) are covered.</p> <p>Some services will be covered every five (5) years.</p>				
<p><b>14) Vision Services</b></p> <ul style="list-style-type: none"> <li>One (1) routine eye exam</li> </ul>	\$0	\$0	\$0	\$0
<p><b>15) Hearing Services</b></p> <ul style="list-style-type: none"> <li>One (1) routine hearing exam</li> <li>One (1) fitting/evaluation for hearing aid(s)</li> </ul>	\$0	\$0	\$0	\$0
<p><b>16) Combined Eyewear and Hearing Allowance</b></p> <p>MCS will cover the following services under a combined \$800 yearly Eyewear and Hearing Allowance:</p> <ul style="list-style-type: none"> <li>Supplemental eyewear (Contact lenses; Eyeglasses (lenses and frames); Eyeglass lenses; Eyeglass frames</li> <li>Eyewear benefit maximum amount includes repair of eyewear.</li> <li>Two (2) hearing aids (all types) every year; both ears combined.</li> <li>For hearing aids, the benefit and maximum plan coverage amount includes repair for hearing aid devices.</li> <li>Provider and/or member must verify remaining combined maximum plan benefit coverage amount available.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>17) Home Assistance Services</b></p>	\$0	\$0	\$0	\$0

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Description Benefits	Copay			
	100	110	120	130
<ul style="list-style-type: none"> <li>Home assistance services: plumbing, electricity, locksmith, pet grooming, technology assistance, hairstyling, basic gardening, pest control, and preventive home cleaning/disinfection.</li> <li>Services are limited twelve (12) visits per year (three (3) per quarter).</li> </ul> <p>If the full number of visits is not used in a quarter, the balance of visits is not carried over to be used in the next quarter.</p>				
<p><b>18) Remote Access Technologies (Telemedicine)</b></p> <ul style="list-style-type: none"> <li><b>MCS Medilínea MD:</b> Virtual medical consultation services to receive medical attention from anywhere within Puerto Rico 365 days a year. The member has access to health consultations, for a minor illness, with a family doctor, general practitioner, internist, or licensed pediatrician. Virtual visits can be done by smartphone, computer, or tablet.</li> <li><b>MCS TeleCare:</b> Additional telehealth services to receive medical attention for member's primary care physician services, physician specialist services, individual sessions for mental health specialty services and psychiatric services, and diabetes self-management training.</li> </ul>	\$0	\$0	\$0	\$0
<p><b>19) Wellness and Health Care Planning (WHP) including Advance Care Planning (ACP):</b> This Model Benefit is offered as part of a Medicare initiative to increase the quality and decrease the cost of care for</p>	\$0	\$0	\$0	\$0

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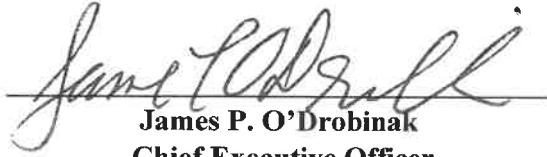
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Description Benefits	Copay			
	100	110	120	130
beneficiaries in the MA program. The WHP and the ACP will be incorporated into the existing annual Comprehensive Health Risk Assessment (CHRA) program.				
<p><b>20) Te Paga Card</b>            There is a \$250 monthly allowance (\$3,000 annually), available through the Te Paga Card. Unused monthly allowance is available for rollover. This benefit does not apply for reimbursement. Cash withdrawal is not allowed.</p> <p>The member will be able to use this debit card for any of the following:</p> <ol style="list-style-type: none"> <li>1. Food, produce, and prepared foods</li> <li>2. General supports for daily living</li> <li>3. Transportation to non-medical needs</li> <li>4. OTC, hygiene, personal care, first aid, and hurricane preparedness items</li> <li>5. Gasoline and auto repairs</li> <li>6. Cleaning products, air quality equipment and services, pest control, hardware/tools to support house maintenance, appliances</li> <li>7. Social needs benefits</li> <li>8. Services supporting self-direction</li> <li>9. Copays and coinsurances for health services, and supports for complementary therapies</li> <li>10. Items for physical and mental exercise, and cognitive functions</li> </ol>	\$0	\$0	\$0	\$0

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These benefits are subject to change, according to final CMS approval and following the Medicare annual calendar.



**James P. O'Drobinak**  
**Chief Executive Officer**  
**MCS Advantage, Inc.**

June 9, 2022  
Date

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