



2023 Summary of Benefits

The following is a summary of your Iron Road Healthcare (sponsored by UPREHS) HCPP Part B Medicare Health Cost Plan & Medicare Part A & B Secondary Plan benefits for 2023. The complete list of services is in the Evidence of Coverage on our website at medicare.ironroadhealthcare.com. If you have questions, please call Iron Road Healthcare Member Services at 800-547-0421 Monday - Friday from 7:30 AM - 3:30 PM (MT). TTY users can call 711 for assistance. Medicare lifetime / annual maximums apply. Coverage reflected are for in-network, Medicare approved charges. Please make sure your provider is in our network.

Premium Information	
Monthly premium	\$270
Annual deductible	100%
Benefit - In-Network Care	Plan Covers
Provider Care	
Physician visits	100%
Preventative care / Wellness Exam (Per Medicare Guidelines)	100%
Emergency & Urgent Care	
Emergency transport / ambulance	100%
Emergency room	100%
Telemedicine (limited)**	100%
Urgent care	100%
Diagnostic tests and procedures	
Blood work, Labs, etc.	100%
Radiology, X-rays	100%
Imaging (scans, MRI, etc.)	100%
Outpatient procedures	
Facility fee (i.e., Ambulatory Surgery center)	100%
Physician fees	100%
Inpatient / Hospitalization	
Facility fee (hospital)	100%
Physician fees	100%



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Mental health services	
Physician (specialist and non-specialist)	100%
Intensive outpatient services (per incident)	100%
Inpatient (per incident)	100%
Recovery, special care, rehabilitation	
Home health care	100%
Rehabilitation services	100%
Habilitation services	100%
Skilled nursing (limited)**	100%
Durable medical equipment (limited)**	100%
Hospice care	100%
Speech therapy	100%
Chiropractic	100%
Physical therapy	100%
Other benefits	
Dialysis	100%
Diabetes	100%
Durable Medical Equipment (DME)	100%
Transplants	100%
Hearing Services (including aids, tests, etc.) Covered through Amplifon only - Enhanced Benefit	Copay varies by hearing aid selected
Acupuncture	100%
Medical-related Vision & Dental*	100%
CPAP	100%
Medicare Part B Drugs	100%

^{*}Annual or routine vision or dental services are NOT covered by Medicare or Iron Road Healthcare. **Please see the EOC for details. To Access or order a Medicare & You handbook click here Medicare & You handbook or you may call 1-800-Medicare (1-800-633-4227).