



**2023 | DEVOTED HEALTH PLANS**

# Summary of Benefits

**Devoted CORE Colorado  
(HMO) Plan**

**PBP Number: H7147-001-000**

El Paso, Larimer, Teller, and Weld Counties



## Devoted CORE Colorado (HMO)

# Summary of Benefits

This Summary of Benefits tells you about our Devoted CORE Colorado (HMO) plan. It includes information on plan costs and some of the common services we cover. It's valid for the 2023 plan year, which starts on January 1, 2023 and ends December 31, 2023.

Because this document is a summary, it doesn't list all of the coverage details for this plan. If you need to know more, check the plan's **Evidence of Coverage** at [www.devoted.com](http://www.devoted.com). Or, call us at 1-800-385-0916 (TTY 711) and we can mail you one.

### Can I join this plan?

Devoted CORE Colorado (HMO) is a Health Maintenance Organization, or HMO plan. To join Devoted CORE Colorado (HMO), you must be entitled to Medicare Part A and enrolled in Medicare Part B. You also have to live in this plan's service area, which includes these counties: El Paso, Larimer, Teller, and Weld. We offer different plans for other counties.

### Does this plan cover my prescription drugs?

Find out by searching our online drug list at [www.devoted.com/search-drugs](http://www.devoted.com/search-drugs). Or, give us a call. We can look up your medications or mail you our list of covered drugs (formulary).

### Does this plan cover my doctors and pharmacies?

Find out by searching our online directory at [www.devoted.com/search-providers](http://www.devoted.com/search-providers). Or, give us a call. We can look up your doctors and pharmacies or mail you a directory.

### What's the difference between copays and coinsurance?

A copay is a flat fee. For example, a \$5 copay for a service means you pay \$5. Coinsurance is a percentage of the cost. For example, 10% coinsurance means you pay 10% of the cost of the service.

### How can I learn about Original Medicare?

Check the latest *Medicare & You* handbook. If you don't have one, visit [www.medicare.gov](http://www.medicare.gov) and enter "Medicare & You handbook" in the search tool. (Include the quotation marks for best results.) Or ask Medicare to send you one by calling 1-800-MEDICARE (1-800-633-4227) any day, any time. TTY users can dial 1-877-486-2048.

### How can I get more help?

Call us at 1-800-385-0916 (TTY 711). We're here 8am to 8pm, Monday to Friday (from October 1 to March 31, 8am to 8pm, 7 days a week). You can also visit us online at [www.devoted.com](http://www.devoted.com).

# Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call us at 1-800-385-0916 (TTY 711).

## Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [www.devoted.com](http://www.devoted.com) or call 1-800-385-0916 (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the Devoted Health network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the Devoted Health network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

## Understanding Important Rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums, and/or copayments/co-insurance may change on January 1, 2024.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

## Monthly Premium, Deductible, and Limits

### Monthly Premium

\$0

You must continue to pay your part B premium.

### Medical Deductible

This plan does not have a deductible.

### Pharmacy (Part D) Deductible

This plan does not have a deductible.

### Maximum Out-of-Pocket Responsibility

\$4,900

This is the most you will pay for copays, coinsurance, and other costs for Medicare-covered medical services, supplies, and Part B-covered medication for the plan year you receive from in network providers. What you pay out-of-pocket for Part D prescription drugs and certain supplemental benefits (dental, hearing aids) do not apply to this amount.

## Covered Medical and Hospital Benefits

### Inpatient Hospital Coverage

Prior authorization may be required.

#### Days 1 - 6

\$225 copay per day

#### Days 7 +

\$0 copay

## **Outpatient Hospital Coverage**

Prior authorization may be required for procedures performed in an Outpatient Hospital or Ambulatory Surgical Center.

If you are held in Observation, you will pay your copay for the Observation Stay. Copays for any additional services provided while in Observation will not apply.

### **Diagnostic Colonoscopies**

\$0 copay at any in-network location

### **Ambulatory Surgical Center (ASC)**

\$150 copay for surgery at an ASC

### **Outpatient Hospital**

\$200 copay for surgery at an outpatient hospital

### **Observation Stays**

\$225 copay per stay

## **Doctor Visits**

A referral from your PCP may be required to see a specialist.

### **Primary Care Provider (PCP)**

\$0 copay

### **Specialist**

\$25 copay

## Preventive Care

Our plan covers many preventive services at no cost when you see an in-network provider, including:

- Abdominal aortic aneurysm screening
- Alcohol misuse counseling
- Annual wellness visit
- Bone mass measurement (bone density)
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screenings
- Cervical and vaginal cancer screenings
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy, Cologuard®)
- Depression screening
- Diabetes screening
- Diabetes self-management training
- Glaucoma tests
- HIV screening
- Kidney disease service education
- Lung cancer screening
- Medical nutrition therapy services
- Obesity screening and counseling
- Prostate cancer screenings (PSA)
- Routine physical exam
- Sexually transmitted infections screening and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines covered under the medical benefit, including flu shots, hepatitis B shots, pneumococcal shots, and COVID-19 vaccines
- “Welcome to Medicare” preventive visit (one time)

Any additional preventive services approved by Medicare during the contract year will be covered.

## Emergency Care

\$110 copay

If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for the emergency care.

## **Worldwide Emergency and Urgent Care**

This plan covers emergency services worldwide. If you have an emergency outside of the U.S. and its territories, you generally have to pay the costs yourself at first. Then, you can submit a claim to us so we can pay you back.

### **Emergency and Urgent Care**

\$110 copay

### **Ground Ambulance**

\$270 copay  
per one-way trip

### **Air Ambulance**

20% coinsurance  
per one-way trip

## **Urgently Needed Services**

### **Urgently needed services from your PCP**

\$0 copay

### **Urgently needed services from an urgent care center or retail walk-in center**

\$35 copay

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care.



# Outpatient Care and Services

## Diagnostic Services, Labs and Imaging

Prior authorization may be required.

If your provider bills us as part of a hospital system, you may be responsible for the outpatient hospital setting cost share for the services outlined in this section.

### Lab Services

\$0 copay

### Outpatient X-rays & Ultrasounds

\$0 copay in an office or freestanding location

\$15 copay at an outpatient hospital setting

### Diagnostic Radiology (such as CT, MRI, etc.)

\$0 copay in an office or freestanding location

\$105 copay at an outpatient hospital setting

### Diagnostic Tests and Procedures (such as a stress test, etc.)

\$0 copay in an office or freestanding location

\$25 copay at an outpatient hospital setting

### Radiation Therapy

20% coinsurance

# Hearing Services

## Hearing Care

### Routine Hearing Exams

\$0 copay — 1 visit per year

### Hearing Aid Fitting and Evaluation

\$0 copay

### Medicare-covered Hearing Care

\$25 copay

## Hearing Aids

You must see a TruHearing® provider to use this benefit.

Benefit includes coverage of up to two TruHearing® Advanced or Premium hearing aids, which come in various styles and colors.

\$399 copay per aid for Advanced Aids\*

\$699 copay per aid for Premium Aids\*

Hearing aid purchase includes:

- First year of follow-up provider visits
- 60-day trial period
- 3-year extended warranty
- 80 batteries per aid for non-rechargeable models
- \$50 additional cost per aid for optional hearing aid rechargeability

\*Hearing aid copayments are not subject to the out-of-pocket maximum.

## Dental Services

### Preventive Dental Services

Devoted Health will cover the costs for preventive and comprehensive dental services covered by the plan.

Certain limitations apply. This is not an exhaustive list of covered dental services. See the plan's Evidence of Coverage (EOC) for more details.

### Periodic Oral Exams

\$0 copay

### Comprehensive Oral Evaluation

\$0 copay

### Cleanings

\$0 copay

### X-rays (bitewing, intraoral, and panoramic)

\$0 copay

## Comprehensive Dental Services

Devoted Health will pay as much as **\$3,000 per year** for comprehensive dental services. This means you will pay any additional costs above this amount.

Certain limitations apply. This is not an exhaustive list of covered dental services. See the plan's Evidence of Coverage (EOC) for details.

### Fillings

\$0 copay

### Root Planing & Scaling

\$0 copay

### Extractions

\$0 copay

### Full Mouth Debridement

\$0 copay

### Dentures

\$0 copay

### Root Canals

\$0 copay

### Crowns

\$0 copay

### Bridges

\$0 copay

## Vision Services

### Routine Vision

### Routine Eye Exam

\$0 copay — 1 visit per year

### Diabetic Eye Exam

\$0 copay — 1 visit per year

### Eyewear

You must use our designated vendor for this benefit.

Up to \$400 each year for eyeglasses or contacts

Benefit can be used for frames or lenses (or a combination of the two), contact lenses, eyeglass upgrades, or eyeglass replacements, up to the allowance amount.

**Medicare-covered Vision Care**

\$0 copay

## Additional Outpatient Care and Services

**Mental Health Services**

Prior authorization may be required.

Mental health services are coordinated by Magellan, our behavioral health provider.

**Inpatient Mental Health Care**

**Days 1 - 6**

\$225 copay per day

**Days 7 - 90**

\$0 copay

**Outpatient Mental Health Care (individual and group)**

\$25 copay

**Skilled Nursing Facility (SNF)**

Prior authorization may be required. No prior hospital stay required.

**Days 1 - 20**

\$0 copay

**Days 21 - 46**

\$196 copay per day

**Days 47 - 100**

\$0 copay

**Physical Therapy**

\$25 copay

**Ambulance Services**

This plan covers you for emergent ambulance transportation to the nearest emergency room or nearest hospital able to meet your needs.

**Ground Ambulance**

\$270 copay per one-way trip

**Air Ambulance**

20% coinsurance per one-way trip

## Transportation

### Trips to your primary care provider

\$0 copay — unlimited rides

Trips limited to 50 miles per one-way trip to your PCP.

## Prescription Drug Benefits

### Medicare Part B Drugs

Prior authorization may be required.

Part B drugs are usually not self-administered. These drugs can be given in a doctor's office as part of a medical service. In a hospital outpatient department, coverage generally is limited to drugs that are given by infusion or injection. You only pay the cost-share for the amount of the drug used. This means that if part of the drug is not used, you will not be charged for the unused portion.

### Allergy Serum

\$0 copay

### Generic Medications Used in a Nebulizer

\$0 copay

### Chemotherapy Drugs

20% coinsurance

### Other Part B Drugs

20% coinsurance

## Prescription Drugs

### Pharmacy (Part D) Deductible

This plan does not have a deductible.

### Initial Coverage Stage

You pay copays or coinsurance until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug cost paid by both you and Devoted Health.

### **30-Day Supply Network Retail Pharmacy**

Cost sharing may change when you enter a new phase of the Part D benefit.

**Tier 1: Preferred Generic**  
\$0 per prescription

**Tier 2: Generic**  
\$2 per prescription

**Tier 3: Preferred Brand**  
\$47 per prescription  
Select Insulin: \$35 per prescription  
See the Additional Part D Benefit Information section for details about insulin and other drug coverage information.

**Tier 4: Non-Preferred Drugs**  
\$95 per prescription

**Tier 5: Specialty**  
33% of the total cost

### **100-Day Supply Network Mail Order**

Cost sharing may change when you enter a new phase of the Part D benefit.

**Tier 1: Preferred Generic**  
\$0 per prescription

**Tier 2: Generic**  
\$5 per prescription

**Tier 3: Preferred Brand**  
\$117.50 per prescription  
Select Insulin: \$105 per prescription  
See the Additional Part D Benefit Information section for details about insulin and other drug coverage information.

**Tier 4: Non-Preferred Drugs**  
\$285 per prescription

**Tier 5: Specialty**  
Not available through mail

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. While you reside in the long-term care facility, you are able to receive up to a 31-day supply.

## **Coverage Gap or "Donut Hole"**

Most Medicare drug plans have a Coverage Gap or "donut hole." This means that there is a temporary change in what you will pay for your drugs. The Coverage Gap begins after the total

yearly drug costs (including what Devoted Health has paid and what you have paid) reaches \$4,660. Please note that not everyone will enter the Coverage Gap.

**This plan provides partial tier gap coverage for some tier 1 and tier 2 drugs.** This means that for some of the drugs covered in tier 1 and tier 2, you will continue to pay a copay. **For the 2023 plan year, while in the coverage gap, you will pay \$0 per prescription for certain drugs on tier 1, \$2 per prescription for certain drugs on tier 2,** and 25% of the total cost for all other drugs until you reach \$7,400 total out-of-pocket. Drugs that have partial gap coverage are indicated in the Plan Formulary (Drug list). Devoted CORE Colorado (HMO) offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be \$35 for a 30-day supply. If you receive "Extra Help", your cost for Select Insulins in the coverage gap may be different. See the "Insulin Coverage" section of this document for more details.

## Catastrophic Coverage

### Yearly Out-of-pocket Drug Costs

After you reach \$7,400 yearly out-of-pocket drug costs, you pay the greater of:

5% of the cost

— or —

**Generic Drugs or Drugs that are Treated as Generic**

\$4.15

**Covered Brand Drugs**

\$10.35

Devoted Health pays the rest of the cost.

## Additional Part D Benefit Information

### Insulin Coverage

As a member of this plan, you have extra coverage and savings for insulin drugs.

**Because this plan participates in the Senior Savings Model (SSM), you pay a \$35 copay for a 30-day supply of select insulin products covered on our formulary.** You'll pay no more than \$35 for a 30-day supply for all other covered insulins.

If you receive "Extra Help", your cost for insulins may be different.

**Erectile Dysfunction Drugs (ED)**

Sildenafil (generic Viagra) and Tadalafil (generic Cialis) are both covered as Tier 2 medications. You are covered up to 6 pills per month for either medication or a combination of both medications, but not to exceed 6 pills per month. There is a maximum of 72 pills per year of either medication or the combination of these medications.

**Other Covered Drugs**

You are covered for the following additional items as Tier 2 medications (see the Prescription Drug Benefits section above for cost sharing information):

- Folic acid 1mg tablets
- Vitamin D 50,000 unit capsules
- B12 injections

**Part D Vaccines**

You will pay a \$0 copay for all covered Part D vaccines.



## **Additional Prescription Drug Information**

If you receive Extra Help from Medicare, your costs for prescription drugs may be lower than the cost-shares in this booklet. You pay whichever is less.

Medicare beneficiaries who receive assistance from Medicaid or the state-sponsored Qualified Medicare Beneficiary program may pay nothing for Medicare-covered services. You must meet certain income and resource conditions to be eligible.

If you reside in a long term care facility, you pay the same as at a standard retail pharmacy.

Some covered drugs may be subject to quantity limitations, or require step therapy or prior authorization.

## **Additional Benefits**

### **Dialysis**

20% coinsurance

### **Foot Care (Podiatry Services)**

#### **Medicare-covered Foot Care**

\$25 copay

#### **Routine Foot Care**

\$25 copay — 6 visits per year

Routine foot care includes hygienic care such as nail trimming and callus removal.

## Home Health Care

\$0 copay

Prior authorization may be required.

Home Health Care is limited to Medicare-covered services.

## Durable Medical Equipment (DME)

Prior authorization may be required.

### Basic Medicare-covered DME Products

20% coinsurance

Including, but not limited to:

- Oxygen
- CPAP machines and supplies
- Nebulizer equipment
- Non-motorized wheelchair

### Advanced Medicare-covered DME Products (listed below)

20% coinsurance

- Medicare-covered ventilator
- Bone growth stimulator
- Portable oxygen concentrator
- Bariatric equipment
- Specialty beds
- Custom or specialty wheelchairs and scooters
- Seat lifts
- Specialty brand items
- High-frequency chest compression vests
- Pain infusion pump
- Continuous Glucose Monitor (other than our preferred product - see "Diabetes Monitoring Supplies" section for details including coinsurance)

Equipment may only be covered from certain brands and manufacturers. Please contact us for details.

## **Prosthetic Devices and Medical Supplies**

Prior authorization may be required.

### **Prosthetic Devices and Related Supplies**

20% coinsurance

### **Medical Supplies**

\$0 copay

### **Supplemental Compression Stockings**

\$0 copay

### **Supplemental Mastectomy Sleeves**

\$0 copay

You are covered for up to 2 pairs every 6 months of compression stockings/surgical stockings or mastectomy sleeves.

## **Diabetes Monitoring Supplies**

Prior authorization may be required.

### **"Fingerstick" Glucose Monitors:**

We cover blood glucose monitors and test strips made by LifeScan (OneTouch). Supplies provided by in-network pharmacies and DME suppliers that carry them.

### **Continuous Glucose Monitor (CGM):**

We cover Freestyle Libre continuous glucose monitors (CGM) with a \$0 copay at in-network pharmacies. Other CGMs are available but require authorization, and a Durable Medical Equipment (DME) cost share may apply.

### **Continuous Glucose Monitor (CGM) - Freestyle Libre**

\$0 copay

### **Continuous Glucose Monitor (CGM) - Non-Preferred Brands**

20% coinsurance

### **Diabetic Supplies (such as test strips and lancets)**

\$0 copay

**Diabetic Shoes & Therapeutic Inserts**

\$0 copay

Prior authorization may be required.

**Rehabilitation Services**

**Cardiac Rehabilitation Services**

\$0 copay

**Pulmonary Rehabilitation Services**

\$20 copay

**Physical Therapy**

\$25 copay

**Occupational Therapy**

\$25 copay

**Speech Therapy**

\$25 copay

**Substance Use Services**

**Outpatient Substance Use Services**

\$25 copay

**Opioid Treatment Program Services**

\$25 copay

**Telehealth**

This benefit may not be offered by all providers. Check directly with your provider about the availability of telehealth services.

A referral may be required.

**Virtual PCP Visits**

\$0 copay

**Virtual PT/OT/SP Visits**

\$25 copay

**Virtual Specialist Visits**

\$25 copay

Your costs may be less depending on the provider you see.

## More Benefits and Perks With Your Plan

### **Healthy Foods Card (Special Supplemental Benefit for the Chronically Ill)**

\$30 per month

The healthy foods card is only available to members with certain chronic health conditions. We'll work with you to figure out if you qualify for the benefit. For complete details about this special supplemental benefit, see your Evidence of Coverage (EOC) document.

You can use this benefit to purchase healthy foods at participating grocery and other retail stores.

You can use this benefit more than once, up to the limit per month, but this amount does not roll over.

### **Over-the-Counter Items (OTC)**

You must use our designated vendor for this benefit.

\$75 per quarter (every 3 months)

You can use this benefit more than once, up to the limit per quarter, but this amount does not roll over.

Eligible items are listed in the OTC catalog. Items not listed in the OTC catalog are not covered under the OTC benefit. To purchase eligible OTC items, you can order online, over the phone, or visit participating CVS stores.

## Fitness

**SilverSneakers:** Devoted Health covers the full cost of this benefit. SilverSneakers fitness program offers access to thousands of fitness locations nationwide. SilverSneakers also provides virtual resources through SilverSneakers LIVE™, SilverSneakers On-Demand™ and a mobile app, SilverSneakers GO™. For more information or to get started, go to [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere).

**Devoted Health Wellness Bucks:** Devoted Health will reimburse you up to \$300 per year for participation or purchase of one or more of the following:

1. Purchase of an Apple Watch® or other wearable device that tracks number of steps and heart rate.
2. Fitness equipment to be used in the home. Examples include free weights, treadmill or stationary bike, rowing machines, resistance bands, etc.
3. Participation in instructional fitness classes such as Yoga, Pilates, Zumba, Tai Chi, Crossfit, aerobics/group fitness classes, strength training, spin classes, personal training (taught by a certified instructor), or membership fees associated with a qualifying fitness facility.
4. Program fees for weight loss programs such as Jenny Craig, Weight Watchers, or hospital-based weight loss programs.
5. Memory fitness activities and programs that improve your brain's speed and ability, strengthen memory, and enable learning.
6. Mindfulness apps, such as Calm or Headspace, to support your health and well-being.
7. Supplemental acupuncture visits with a licensed acupuncturist
8. Office visits to a Naturopath provider (Covered services do not include herbs, homeopathic remedies, medications and nutritional supplements, vitamins or vitamin injections)

## Acupuncture

Medicare coverage is limited to treatment of chronic lower back pain. Certain restrictions and limitations apply. Routine acupuncture can be used for the treatment of any condition.

## Medicare-covered Acupuncture

\$0 copay

### Routine Acupuncture

You are covered for up to \$300 per year towards supplemental acupuncture visits with a licensed acupuncturist. This is part of your Wellness Bucks benefit. See the "Devoted Health Wellness Bucks" section above for more information.

## Naturopath Services

Office visits to a Naturopath. Covered services do not include herbs, homeopathic remedies, medications and nutritional supplements, vitamins or vitamin injections.

\$300 per year

This is part of your Wellness Bucks benefit. See the "Devoted Health Wellness Bucks" section above for more information.

## Meals

You must use our designated vendor for this benefit.

### After an Inpatient or Skilled Nursing Facility Stay

\$0 copay

After an inpatient stay in a hospital or a skilled nursing facility, you can get 2 meals per day for up to 10 days at no extra cost to you.

This benefit may be used up to 4 times per calendar year.

### New Chronic Condition or Medical Condition requiring a Home Stay

\$0 copay

If part of your care plan for a chronic condition means changing how you eat, or you are diagnosed with a condition that requires you stay at home, you can have meals delivered to your home to support your condition.

You can get 2 meals a day for 14 days. You can use this service once per calendar year, per diagnosis.

## **Chiropractic Care**

### **Medicare-covered Chiropractic Services**

\$20 copay

### **Routine chiropractic care**

\$0 copay — 12 visits per year

## **Bathroom Safety Equipment**

### **Standard Raised Toilet Seat:**

\$0 copay — 1 per year

### **Standard Tub Seat:**

\$0 copay — 1 per year

## **Personal Emergency Response System (PERS)**

A Personal Emergency Response System (PERS) is a medical alert monitoring system that provides 24/7 access to help at the push of a button.

We offer multiple styles, including in-home and multiple mobile-enabled wearable devices.

You must use our designated vendor for this benefit.

\$0 copay

There is no cost to you to access this benefit. This includes:

- Cost of the device
- Monthly monitoring fees
- Fall detection (available on certain styles)

## **Wigs for Hair Loss Related to Chemotherapy**

You may use any vendor for this benefit.

Devoted Health will reimburse you up to \$500 each plan year for the purchase of wigs for hair loss related to chemotherapy.



## Devoted Dollars

With our rewards program, you can earn Devoted Health Plans Mastercard® prepaid cards for taking care of yourself.

Earning a reward card is easy! Just get care that qualifies, and we'll automatically send your reward when we get the claim from your provider. No extra paperwork needed.

**Breast Cancer or Colorectal Cancer Screening:** Earn a \$10 reward after a breast cancer screening (if you're due for one) OR a colorectal cancer screening (if you're due for one)

**Diabetes Screening:** Earn a \$10 reward after receiving all of the following services (if you have diabetes):

- Get a blood test to check your HbA1c (average blood sugar)
- Get a blood and urine test to check your kidney function
- Get an eye exam for diabetes

**Flu Shot:** Earn a \$10 reward after receiving the flu shot

**PCP Visit:** Earn a \$10 reward after seeing your PCP within 90 days of your plan start date

Use your Devoted Health Plans Prepaid Mastercard at any grocery or gas merchant in the U.S. that accepts Mastercard debit cards. Issued by The Bancorp Bank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Your use of the prepaid card is governed by the Cardholder Agreement, and some fees may apply. This is not a gift card. Exclusions apply and card is not redeemable for cash. Please note that prepaid cards are subject to expiration, so pay close attention to the expiration date of the card. This card is issued for loyalty, award or promotional purposes. More details can be found at [www.devoteddollars.com](http://www.devoteddollars.com).

You need a referral to receive covered services from providers. Certain procedures, services, and drugs may need advance approval from Devoted Health. This is called “prior authorization” or “pre-authorization.” Please contact your PCP or refer to the Evidence of Coverage for services that require a prior authorization from Devoted Health.

# Non-Discrimination Notice

Devoted Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). Devoted Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity).

## Devoted Health

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)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other language

We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-800-338-6833** (TTY 711). This is a free service. Hours are 8am to 8pm 7 days a week from October 1 to March 31, and 8am to 8pm Monday to Friday from April 1 to September 30.

If you believe that Devoted Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with:

### Florida HMO D-SNP plans only:

Devoted Health – Appeals & Grievances  
PO Box 21917  
Eagan, MN 55121  
**Fax:** 1-833-434-0536

### All other plans:

Devoted Health – Appeals & Grievances  
PO Box 21327  
Eagan, MN 55121  
**Fax:** 1-877-358-0711

You can file a grievance in person, in person or by mail, fax, or email. If you need help filing a grievance, call **1-800-338-6833** (TTY 711).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-338-6833 (TTY 711). This is a free service.

**Spanish:** Contamos con servicios gratuitos de interpretación para responder las preguntas que tenga sobre su plan de salud o medicamentos. Para acceder a un intérprete, solo llámenos al 1-800-338-6833 (TTY 711). Una persona que hable español podrá ayudarle. Este es un servicio gratuito.

**Chinese (Traditional US/Taiwan):** 我們有免費的口譯服務來回答您就我們的健康或藥物計劃提出的任何問題。如需口譯員，只需撥打 1-800-338-6833 (TTY 711) 聯絡我們。會說中文的人員可以協助您。此為免費服務。

**Vietnamese:** Chúng tôi cung cấp dịch vụ thông dịch viên miễn phí có thể trả lời mọi thắc mắc của quý vị về chương trình y tế hoặc thuốc của chúng tôi. Để có thông dịch viên, chỉ cần gọi cho chúng tôi theo số 1-800-338-6833 (TTY 711). Một người nói tiếng Việt có thể giúp quý vị. Đây là dịch vụ miễn phí.

**French Creole (Haitian Creole):** Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou ka genyen konsènan plan sante oswa plan medikaman nou an. Pou jwenn yon entèprèt, annik rele nou nan 1-800-338-6833 (TTY 711). Yon moun ki pale Kreyòl Ayisyen kapab ede w. Sa se yon sèvis ki gratis.

**Korean:** 의료 또는 의약품 플랜에 대해서 있을 수 있는 질문에 대답하기 위해서 무료 통역 서비스가 있습니다. 통역 서비스를 이용하기 위해서는 1-800-338-6833(TTY 711)에 전화하십시오. 한국어를 구사하는 사람이 도와드릴 것입니다. 이것은 무료 서비스입니다.

#### **:Arabic**

نوفر خدمة مترجم فوري مجانية للإجابة عن أي أسئلة قد تكون لديك بشأن خطة الرعاية الصحية أو خطة الأدوية. للحصول على مترجم فوري، ما عليك سوى الاتصال بنا على الرقم 1-800-338-6833 (الهاتف النصي 711). يمكن لشخص يتحدث اللغة العربية مساعدتك. هذه خدمة

**Tagalog:** Mayroon kaming libreng mga serbisyo ng interpreter para sagutin anumang tanong mo tungkol sa aming plano ng kalusugan o gamot. Para makakuha ng interpreter, tawagan kami sa 1-800-338-6833 (TTY 711) Matutulungan ka ng sinumang nagsasalita ng Tagalog. Libreng serbisyo ito.

**Polish:** Mamy do Państwa dyspozycji bezpłatne wsparcie tłumaczy, którzy odpowiedzą na wszelkie pytania na temat zdrowia lub planu przyjmowania leków. Aby uzyskać pomoc tłumacza, prosimy o kontakt pod numerem 1-800-338-6833 (TTY 711). Osoba znająca język polski pomoże Państwu. Przypominamy, że jest to usługa bezpłatna.

**Russian:** Мы предоставляем бесплатные услуги устного переводчика, чтобы ответить на любые вопросы, которые могут у вас возникнуть о нашем плане медицинского страхования или покрытия стоимости лекарств. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-338-6833 (TTY 711). Переводчик, владеющий русским языком, сможет вам помочь. Эта услуга предоставляется бесплатно.

**French (France/International):** Nous offrons des services gratuits d'interprétation pour répondre à toutes vos éventuelles questions concernant notre régime d'assurance santé ou médicaments. Pour obtenir les services d'un interprète, appelez-nous au 1-800-338-6833 (TTY 711). Une personne parlant français peut vous aider. Ce service est gratuit.

**German:** Wir haben einen kostenlosen Dolmetscherservice zur Beantwortung aller Fragen, die Sie möglicherweise zu Ihrem Gesundheits- oder Medikamentenplan haben. Rufen Sie uns einfach unter 1-800-338-6833 (TTY 711) an, um einen Dolmetscher zu bekommen. Jemand, der Deutsch spricht, kann Ihnen helfen. Dieser Service ist kostenlos.

**Gujarati:** અમારી સ્વાસ્થ્ય અથવા દવા યોજના અંગે તમને હોઇ શકે તેવા કોઈપણ પ્રશ્નોના જવાબ આપવા માટે અમારી પાસે નિ:શુલ્ક દુભાષિયા સેવાઓ છે. દુભાષિયા મેળવવા માટે, માત્ર અમને 1-800-338-6833 (TTY 711) પર કોલ કરો. કોઇ વ્યક્તિ જે ગુજરાતી બોલે છે તે તમારી મદદ કરી શકે છે. આ એક નિ:શુલ્ક સેવા છે.

**Japanese:** 当社には、健康または薬計画に関する質問に答えるための無料通訳サービスがあります。通訳を利用するには、1-800-338-6833 (TTY 711)までお電話ください。日本語を話す人がお手伝いいたします。これは無料サービスです

**Italian:** Abbiamo servizi di interpretariato gratuiti per rispondere a qualsiasi domanda tu possa avere sul nostro piano sanitario o farmacologico. Per ottenere un interprete, chiamaci al numero 1-800-338-6833 (TTY 711). Qualcuno che parla italiano potrà aiutarti. Questo è un servizio gratuito.

**Portuguese (Brazil):** Contamos com serviços gratuitos de interpretação para responder a quaisquer perguntas que você possa ter sobre seu plano de saúde ou de medicamentos. Para obter um intérprete, ligue para nós pelo telefone 1-800-338-6833 (TTY 711). Alguém que fala Português poderá lhe ajudar. Este serviço é gratuito.

**Hindi:** हमारी स्वास्थ्य या दवा योजना के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं हैं। कोई दुभाषिया पाने के लिए, बस 1-800-338-6833 (TTY 711) पर हमें कॉल करें। हिंदी बोलने वाला कोई आपकी मदद कर सकता है। यह मुफ्त सेवा है।

This information is not a complete description of benefits. Call 1-800-385-0916 (TTY 711) for more information. Devoted Health is an HMO and PPO plan with a Medicare contract. Our D-SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

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Questions? Call us.

**1-800-385-0916**

TTY 711

If you're a Devoted Health  
member, call:

**1-800-338-6833**

TTY 711

Or text us at 866-85