



**2025 | DEVOTED HEALTH PLANS**

# **Summary of Benefits**

**Devoted DUAL PLUS Pennsylvania  
(HMO D-SNP) Plan**

**PBP Number: H6852-007-000**

**Bucks, Chester, Delaware, Montgomery, and Philadelphia  
Counties**



# Summary of Benefits

This Summary of Benefits tells you about our Devoted DUAL PLUS Pennsylvania (HMO D-SNP) plan. It includes information on plan costs and some of the common services we cover. It's valid for the 2025 plan year, which starts on January 1, 2025 and ends on December 31, 2025.

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 (EOC)**

at [www.devoted.com](http://www.devoted.com). Call us at 1-800-385-0916 (TTY 711) and we can mail you one.

## **Can I join this plan?**

Devoted DUAL PLUS Pennsylvania (HMO D-SNP) is a Dual Eligible Special Needs plan, or HMO D-SNP plan. To join Devoted DUAL PLUS Pennsylvania (HMO D-SNP), you must be entitled to Medicare Part A and enrolled in Medicare Part B. You must also receive assistance from the Pennsylvania Medicaid program as either a Qualified Medicare Beneficiary (QMB or QMB+), Specified Low-Income Medicare Beneficiary (SLMB+), or Full Benefit Dual Eligible (FBDE). You must also live in our service area, which includes these counties: Bucks, Chester, Delaware, Montgomery, and Philadelphia. If you have any questions about your Medicaid eligibility or level of assistance, please contact us or your Pennsylvania Medicaid office.

## **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 or text. 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 or text. 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. If you are eligible for Medicare cost-sharing assistance under Medicaid, you do not pay anything for Medicare-covered services listed in this document, as long as you meet the coverage requirements described in this document. You may be responsible for cost sharing for supplemental benefits.

You may also be responsible for a small Medicaid copay for some services.

## **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), 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 may choose to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

## Understanding Important Rules

- Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- Your costs with this plan (premiums, copayments, coinsurance, and deductibles) will vary based on your level of Medicaid eligibility and the assistance you receive from Medicaid as well as the amount of "Extra Help" you get from Medicare.
- Benefits, premiums, and/or copayments/coinsurance may change on January 1, 2026.
- 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).
- This plan is a Dual Eligible Special Needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

**IMPORTANT:** If you receive assistance from Medicaid or "Extra Help," you may pay less than the cost-sharing amounts listed in this document. If your category of Medicaid eligibility or level of Extra Help changes, your cost share may increase or decrease. Please refer to the Evidence of Coverage for additional benefit details. For a copy of the Evidence of Coverage, please visit [www.devoted.com](http://www.devoted.com), call 1-800-385-0916 (TTY 711).

## Monthly Premium, Deductible, and Limits

### Monthly Premium

\$0 to \$31

You must continue to pay your Part B premium.

If you receive "Extra Help" from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be reduced to \$0.

### Medical Deductible

\$0 to \$465

If you receive cost-sharing assistance under Medicaid, you are not responsible for paying your plan's medical deductible; it is paid by your state Medicaid program. If your category of Medicaid eligibility changes, you may be responsible for a \$465 deductible for your covered medical services.

The deductible does not apply to Medicare Part B-covered insulin (when you use insulin via a pump) or Medicare-covered preventive services.

### Pharmacy (Part D) Deductible

\$0

If you receive "Extra Help" to pay for your Medicare prescription drug program costs, this plan does not have a Part D deductible. If you do not receive "Extra Help," you will be responsible for up to a \$590 deductible for Part D drugs on Tiers 1-5.

The deductible does not apply to covered Part D insulins and most adult Part D vaccines.

### Maximum Out-of-Pocket Responsibility

Benefits that don't count toward your maximum out-of-pocket responsibility are indicated with an asterisk (\*).

\$9,350

This is the most you will pay in the plan year for copays, coinsurance, and other costs for Medicare-covered medical Part A and Part B services, supplies, and Part B-covered medications you receive from in-network providers.

# Covered Medical and Hospital Benefits

## Inpatient Hospital Coverage

Prior authorization may be required. You are covered for an unlimited number of days in an inpatient hospital.

### With Medicaid cost-share assistance

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\$0 copay per stay

A Medicaid copay of \$3 for each day you are in a hospital, up to \$21 for one hospital stay, may apply.

### Without Medicaid cost-share assistance

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\$1,700 copay per stay

## Outpatient Hospital Coverage

Prior authorization may be required for procedures performed in an outpatient hospital or ambulatory surgical center.

### With Medicaid cost-share assistance

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- **Diagnostic Colonoscopies:** \$0 copay
- **Outpatient Surgery and Procedures:**  
Outpatient Hospital: \$0 copay  
Ambulatory Surgical Center (ASC): \$0 copay
- **Observation Stays:** \$0 copay

### Without Medicaid cost-share assistance

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- **Diagnostic Colonoscopies:** 40% coinsurance
- **Outpatient Surgery and Procedures:**  
Outpatient Hospital: 35% coinsurance  
Ambulatory Surgical Center (ASC): 35% coinsurance
- **Observation Stays:** 35% coinsurance

A Medicaid copay of up to \$3.80 may apply.

## Doctor Visits

You do not need a referral to see a specialist. Balance exams are used to identify balance issues.

### With Medicaid cost-share assistance

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- **Primary Care Provider (PCP):** \$0 copay
- **Specialist:** \$0 copay

Balance Exams are also covered at \$0 copay.

A Medicaid copay of up to \$3.80 may apply.

### Without Medicaid cost-share assistance

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- **Primary Care Provider (PCP):** \$0 copay
- **Specialist:** \$0 copay

Balance Exams are also covered at \$0 copay.

## Preventive Care

Our plan covers many preventive services at no cost when you see an in-network provider, including Annual Wellness visits, Bone mass measurements, Breast cancer screenings (mammograms), Cardiovascular screenings, Cervical and vaginal cancer screenings, Colorectal cancer screenings, Diabetes screenings, Hepatitis B virus screenings, Prostate cancer screenings (PSA), Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots, COVID shots).

Any additional preventive services approved by Medicare during the contract year will be covered. Our plan also covers certain preventive services more frequently than Medicare.

## Emergency Care

### With Medicaid cost-share assistance

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\$0 copay per stay

### Without Medicaid cost-share assistance

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\$110 copay per stay

A Medicaid copay of up to \$3.80 may apply if the visit is determined not to be an emergency.

## 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 have to pay the costs yourself at first. Then, you can submit a claim to us so we can pay you back.

- **Worldwide Emergency and Urgent Care:** \$0 copay per stay
- **Worldwide Ground Ambulance:** \$0 copay per one-way trip
- **Worldwide Air Ambulance:** \$0 copay per one-way trip

## Urgently Needed Services in the United States and its Territories

### With Medicaid cost-share assistance

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- **PCP office:** \$0 copay
- **Urgent Care Center or Retail Walk-in Center:** \$0 copay

### Without Medicaid cost-share assistance

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- **PCP Office:** \$0 copay
- **Urgent Care Center or Retail Walk-in Center:** 35% coinsurance

A Medicaid copay of up to \$3.80 may apply.

# Outpatient Care and Services

## Diagnostic Services, Labs, and Imaging

Prior authorization may be required. Cost share varies based upon location and the type of service being performed. Cost share for genetic testing may vary.

## With Medicaid cost-share assistance

- **Lab Services**  
Office or freestanding location: \$0 copay  
Outpatient hospital: \$0 copay
- **Outpatient X-rays and Ultrasounds**  
Office or freestanding location: \$0 copay  
Outpatient hospital: \$0 copay
- **Diagnostic Radiology (such as CT, PET Scan, etc.)**  
Office or freestanding location: \$0 copay  
Outpatient hospital: \$0 copay
- **Diagnostic Tests and Procedures (such as a stress test, etc.)**  
Office or freestanding location: \$0 copay  
Outpatient hospital: \$0 copay
- **Radiation Therapy:**  
Office or freestanding location: \$0 copay  
Outpatient hospital: \$0 copay

## Without Medicaid cost-share assistance

- **Lab Services**  
Office or freestanding location: 35% coinsurance  
Outpatient hospital: 35% coinsurance
- **Outpatient X-rays and Ultrasounds**  
Office or freestanding location: 35% coinsurance  
Outpatient hospital: 35% coinsurance
- **Diagnostic Radiology (such as CT, PET Scan, etc.)**  
Office or freestanding location: 35% coinsurance  
Outpatient Hospital: 35% coinsurance
- **Diagnostic Tests and Procedures (such as a stress test, etc.)**  
Office or freestanding location: \$0 - 35% coinsurance  
Outpatient hospital: 35% coinsurance
- **Radiation Therapy**  
Office or freestanding location: 20% coinsurance  
Outpatient hospital: 20% coinsurance

A Medicaid copay of \$1.00 may apply for diagnostic radiology, nuclear medicine, radiation therapy and medical diagnostic services.



# Hearing Services

## Hearing Care

### With Medicaid cost-share assistance

- **Routine Hearing Exams\***: \$0 copay — 1 visit per year
- **Hearing Aid Fitting and Evaluation\***: \$0 copay
- **Medicare-Covered Hearing Care**: \$0 copay

### Without Medicaid cost-share assistance

- **Routine Hearing Exams\***: \$0 copay — 1 visit per year
- **Hearing Aid Fitting and Evaluation\***: \$0 copay
- **Medicare-Covered Hearing Care**: 35% coinsurance

A Medicaid copay of up to \$3.80 may apply for Medicare-Covered Hearing Care.

### Hearing Aids\*

You must see a TruHearing® provider to use this benefit. Benefit includes coverage of up to 2 TruHearing® Advanced or Premium hearing aids, which come in various styles and colors, including rechargeable options.

\$0 copay per aid for Advanced Aids

\$299 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

# Dental & Eyewear Card

You have **\$500** per year towards Preventive Dental, Comprehensive Dental, and/or Eyewear combined. You can see any licensed dentist or visit any eyewear retailer. The \$500 will be preloaded onto a debit card. You can use your card at any dental or eyewear provider who accepts MasterCard. Cosmetic procedures, dental implants, and/or elective procedures are not eligible.

# Vision Services

## Routine Vision

**Routine Eye Exam\***: \$0 copay — 1 visit per year

## Medicare-Covered Vision Care

### With Medicaid cost-share assistance

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**Medicare-Covered Diagnostic Eye Exam:** \$0 copay

### Without Medicaid cost-share assistance

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**Medicare-Covered Diagnostic Eye Exam:** 35% coinsurance

A Medicaid copay of up to \$3.80 may apply for diagnostic eye exams.

## Additional Outpatient Care and Services

### Mental Health Services

Prior authorization may be required. Mental health services are coordinated by Magellan, our behavioral health provider.

### With Medicaid cost-share assistance

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- **Inpatient Mental Health Care:**  
\$0 copay per stay
- **Outpatient Mental Health Care (individual and group):** \$0 copay

### Without Medicaid cost-share assistance

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- **Inpatient Mental Health Care:**  
\$1,700 copay per stay
- **Outpatient Mental Health Care (individual and group):** \$0 copay

For inpatient stays, a Medicaid copay of \$3 for each day you are in a hospital, up to \$21 for one hospital stay, may apply. For outpatient care, a Medicaid copay of \$0.50 may apply per unit of outpatient psychotherapy service.

### Skilled Nursing Facility (SNF)

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

### With Medicaid cost-share assistance

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\$0 copay per stay

### Without Medicaid cost-share assistance

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**Days 1 - 20**  
\$0 copay per day

**Days 21 - 60**  
\$214 copay per day

**Days 61 - 100**  
\$0 copay per day

A Medicaid copay of up to \$3.80 may apply.

## Physical Therapy and Other Rehabilitation Services

### With Medicaid cost-share assistance

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- **Physical Therapy**  
Office location: \$0 copay  
Outpatient hospital: \$0 copay
- **Occupational Therapy**  
Office location: \$0 copay  
Outpatient hospital: \$0 copay
- **Speech Therapy**  
Office location: \$0 copay  
Outpatient hospital: \$0 copay

### Without Medicaid cost-share assistance

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- **Physical Therapy**  
Office location: \$0 copay  
Outpatient hospital: \$0 copay
- **Occupational Therapy**  
Office location: \$0 copay  
Outpatient hospital: \$0 copay
- **Speech Therapy**  
Office location: \$0 copay  
Outpatient hospital: \$0 copay

Cost share may vary based upon location. A Medicaid copay of up to \$3.80 may apply.

## Ambulance Services

You pay \$0 for facility-to-facility transfers via ground ambulance.  
Prior authorization may be required for non-emergency transportation.

### With Medicaid cost-share assistance

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- **Ground Ambulance:** \$0 copay per one-way trip
- **Air Ambulance:** \$0 copay per one-way trip

### Without Medicaid cost-share assistance

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- **Ground Ambulance:** 35% coinsurance per one-way trip
- **Air Ambulance:** 35% coinsurance per one-way trip

A Medicaid copay of up to \$3.80 may apply.

## Transportation

Not covered

# Prescription Drug Benefits

## Medicare Part B Drugs

Prior authorization may be required. Part B drugs are usually given in a doctor's office or an outpatient setting as part of a medical service.

## With Medicaid cost-share assistance

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- **Allergy Serum:** \$0 copay
- **Generic Medications Used in a Nebulizer:** \$0 copay
- **Chemotherapy Drugs:** \$0 copay
- **Other Part B Drugs:** \$0 copay

## Without Medicaid cost-share assistance

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- **Allergy Serum:** 20% coinsurance
- **Generic Medications Used in a Nebulizer:** 20% coinsurance
- **Chemotherapy Drugs:** 20% coinsurance
- **Other Part B Drugs:** 20% coinsurance

A Medicaid copay of \$3.00 for brand prescriptions or \$1.00 for generic prescriptions may apply. Drugs, including immunizations, dispensed by a physician or CRNP in the following categories are excluded from Medicaid copays: Anticonvulsants, Antidiabetic agents, Antiglaucoma agents, Antihypertensive agents, Antieoplastic agents, Antiparkinson drugs, Cardiovascular preparations, Family planning drugs, HIV/AIDS, Naloxone, and Antipsychotic agents, except those that are also Schedule C-IV antianxiety agents.

The amount you pay for Part B rebatable drugs will be reduced if the drug's price has increased at a rate faster than the rate of inflation. The list of Part B rebatable drugs, as well as the amount you pay for those drugs, may change each quarter (January, April, July, October); however, you will never pay more than your Part B drug cost.

You will pay no more than \$35 (or \$0 depending on your level of Medicaid eligibility) for a 30-day supply of Medicare Part B-covered insulins (when you use insulin via a pump).

Some Part B drugs may be subject to step therapy. The following link will take you to a list of these drugs: [www.devoted.com/prescription-drugs/drug-coveragelimits/2025-st-list-part-b-drugs](http://www.devoted.com/prescription-drugs/drug-coveragelimits/2025-st-list-part-b-drugs).

## Prescription Drugs

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

## Pharmacy (Part D) Deductible

If you receive "Extra Help" to pay for your Medicare prescription drug program costs, you are eligible for reduced cost-sharing. This means that you will pay \$0 for your Part D deductible.

If you do not receive "Extra Help," you will be responsible for up to a \$590 deductible for Part D drugs on Tiers 1-5.

The deductible does not apply to covered Part D insulins and most adult Part D vaccines.

## Initial Coverage Stage

If you receive "Extra Help," you are eligible for reduced cost-sharing. This means that you will pay \$0 for all covered Part D Drugs on our formulary (drug list) as well as Part D covered drugs approved through a non-formulary exception.

If you do not receive "Extra Help," you pay copays or coinsurance until your out-of-pocket costs for Part D drugs reach \$2,000.

## 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**  
\$0 per prescription
- **Tier 3: Preferred Brand**  
\$0 per prescription
- **Tier 4: Non-Preferred Drugs**  
\$0 per prescription
- **Tier 5: Specialty**  
\$0 per prescription

If you receive "Extra Help" to pay your Medicare prescription drug program costs, you are eligible for reduced cost-sharing. This means that you will pay \$0 for covered Part D Drugs.

If you do not receive "Extra Help," you will pay 25% of the total cost for covered Part D drugs.

## 100-Day Supply Network Mail Order

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

If you do not receive your 100-day mail order supply through Caremark, your costs may be different.

- **Tier 1: Preferred Generic**  
\$0 per prescription
- **Tier 2: Generic**  
\$0 per prescription
- **Tier 3: Preferred Brand**  
\$0 per prescription
- **Tier 4: Non-Preferred Drugs**  
\$0 per prescription
- **Tier 5: Specialty**  
Not available through mail

If you receive "Extra Help" to pay your Medicare prescription drug program costs, you are eligible for reduced cost-sharing. This means that you will pay \$0 for covered Part D Drugs.

If you do not receive "Extra Help," you will pay 25% of the total cost for covered Part D drugs.

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.

## Catastrophic Coverage

### Yearly Out-of-Pocket Drug Costs

You will pay \$0 for covered Part D drugs after your yearly out-of-pocket drug costs reach \$2,000.

## Additional Part D Benefit Information

### Insulin Coverage

If you receive "Extra Help," your cost for covered Part D insulins will be \$0 for a 30-day supply. If you do not receive "Extra Help," your cost-share for covered Part D insulins will be no more than \$35 for a 30-day supply.

You will pay no more than \$35 (or \$0 depending on your level of Medicaid eligibility) for a 30-day supply of Medicare Part B-covered insulins (when you use insulin via a pump).

## Part D Vaccines

If you receive "Extra Help," your cost for covered Part D vaccines, such as Shingrix, will be \$0.

If you do not receive "Extra Help," your cost-share for most Part D vaccines, including shingles, tetanus, and whooping cough vaccines, will still be \$0, even if you haven't met your deductible. See your plan's list of covered drugs (formulary) for a complete list.

## Additional Benefits

<b>Dialysis</b>	<b>With Medicaid cost-share assistance</b> \$0 copay	<b>Without Medicaid cost-share assistance</b> 20% coinsurance
<b>Foot Care (Podiatry Services)</b>	<b>With Medicaid cost-share assistance</b> <b>Medicare-Covered Foot Care:</b> \$0 copay	<b>Without Medicaid cost-share assistance</b> <b>Medicare-Covered Foot Care:</b> \$0 copay
A Medicaid copay of up to \$3.80 may apply.		
<b>Home Health Care</b> Prior authorization may be required. Home Health Care is limited to Medicare-covered services.	<b>With Medicaid cost-share assistance</b> \$0 copay	<b>Without Medicaid cost-share assistance</b> \$0 copay
<b>Durable Medical Equipment (DME)</b> Prior authorization may be required.	<b>With Medicaid cost-share assistance</b> <ul style="list-style-type: none"><li>• <b>Basic Medicare-covered DME Products:</b> \$0 copay for crutches, \$0 copay all other</li><li>• <b>Advanced Medicare-covered DME Products:</b> \$0 copay</li></ul>	<b>Without Medicaid cost-share assistance</b> <ul style="list-style-type: none"><li>• <b>Basic Medicare-Covered DME Products:</b> 18% coinsurance for crutches, 18% coinsurance all other</li><li>• <b>Advanced Medicare-Covered DME Products:</b> 18% coinsurance</li></ul>

A Medicaid copay of up to \$3.80 may apply for non-rented DME.

## Prosthetic Devices and Medical Supplies

Prior authorization may be required.

### With Medicaid cost-share assistance

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- **Prosthetic Devices and Related Supplies:** \$0 copay
- **Medical Supplies:** \$0 copay

### Without Medicaid cost-share assistance

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- **Prosthetic Devices and Related Supplies:** 20% coinsurance
- **Medical Supplies:** 20% coinsurance

A Medicaid copay of up to \$3.80 may apply for prosthetic devices and related supplies and for non-ostomy medical supplies.

## Diabetes Monitoring Supplies

Prior authorization may be required.

### "Fingerstick" Glucose

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

### Continuous Glucose Monitors

**(CGMs):** We cover Freestyle Libre CGMs and their supplies at in-network pharmacies without prior authorization. Dexcom CGMs and their supplies are available at in-network pharmacies & DME suppliers and require prior authorization. Other CGMs are only available at in-network DME suppliers and require prior authorization.

### With Medicaid cost-share assistance

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- **Freestyle Libre CGM:** \$0 copay
- **Non-Preferred Brand CGM:** \$0 copay
- **Diabetic Supplies (such as test strips and lancets - OneTouch):** \$0 copay

### Without Medicaid cost-share assistance

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- **Freestyle Libre CGM:** \$0 copay
- **Non-Preferred Brand CGM:** 18% coinsurance
- **Diabetic Supplies (such as test strips and lancets - OneTouch):** 20% coinsurance

A Medicaid copay of up to \$3.80 may apply for diabetic supplies and non-preferred CGMs.



### **Diabetic Shoes and Therapeutic Inserts**

Prior authorization may be required.

#### **With Medicaid cost-share assistance**

\$0 copay

A Medicaid copay of up to \$3.80 may apply.

#### **Without Medicaid cost-share assistance**

\$0 copay

### **Chiropractic Care**

Medicare-covered chiropractic services are limited to manual manipulation of the spine to correct subluxation.

#### **With Medicaid cost-share assistance**

**Medicare-Covered Chiropractic Services:** \$0 copay

A Medicaid copay of up to \$3.80 may apply.

#### **Without Medicaid cost-share assistance**

**Medicare-Covered Chiropractic Services:** \$0 copay

### **Telehealth**

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

You pay the same cost share that you would pay for an in-person office visit.

## **More Benefits and Perks With Your Plan**

### **Food & Home Card**

\$300 per month

You can use this benefit to:

- Purchase foods at participating grocery and other retail stores
- Purchase over-the-counter (OTC) items at participating retail stores
- Pay for utility costs, such as electric or water bills
- Pay for rent or mortgage costs

You can use this benefit more than once, up to the limit per month, but this amount does not roll over. Devoted Health will automatically add more money to your card on the first day of each month.

Pay with your card or use the mobile app at checkout for eligible costs. Vendor must accept Visa for utilities, rent, or mortgage payments.

You must receive "Extra Help" to qualify for this benefit.

## Fitness

### **SilverSneakers®:** \$0 membership

SilverSneakers gives you the opportunity to stay active at the gym, from home and at locations around your community.

**Devoted Health Wellness Bucks:** Devoted Health will reimburse you up to **\$150 per year** for the following:

1. Purchase of an Apple Watch® or other wearable device that tracks the number of steps and heart rate.
2. Fitness equipment to be used in the home. Examples include free weights, treadmill, stationary bike, rowing machine, 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.

## Devoted Dollars

With our rewards program, you earn Devoted Dollars rewards for taking care of yourself. Earn \$20 when you complete your yearly Health Risk Assessment (HRA) - your first reward when you complete it within 90 days of your plan start date, and another reward annually after that. For more information, visit [devoted.com/devoted-dollars](https://devoted.com/devoted-dollars).

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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.

\*Costs for these services do not count toward your yearly maximum out-of-pocket responsibility.

# Summary of Medicaid-Covered Benefits

## Information for people with Medicare and Medicaid

If you are covered by Medicaid, you may be eligible for additional benefits through your state Medicaid program. Your Devoted Health D-SNP plan covers the Medicare services described in the Summary of Benefits above. Medicaid covers the benefits listed below. Medicare services are paid first by Devoted Health and then by Medicaid. For services covered by both Devoted and Medicaid, Medicaid may pay your Medicare cost-sharing amount, depending on your Medicaid coverage level. Medicaid may also provide coverage if a benefit is used up or not covered by us. Your Medicaid benefits and cost-share amounts may vary based on the level of your Medicaid coverage; benefit limitations, referrals, and prior authorizations may apply.

**Have questions?** For more information about Medicaid eligibility and Medicaid benefits, call Pennsylvania HealthChoices at 1-800-692-7462.

## Pennsylvania Medicaid State Plan Benefits - Adult Benefit Package

- *Where no limitations are noted, no limitations apply.*
- *All units of service, age, gender, diagnosis, and other procedure code related limits still apply as indicated on the Medical Assistance Fee Schedule.*
- *Children's benefit plan will include all medically necessary services without limitation.*

## Category 1: Ambulatory Services

- Primary Care Provider
- Physician Services and Medical and Surgical Services provided by a Dentist
- Certified Registered Nurse Practitioner
- Federally Qualified Health Center/Rural Health Clinic
  - *Limitations:* No limits except for Dental Care Services as described below
- Independent Clinic
- Outpatient Hospital Clinic
- Podiatrist Services
- Chiropractor Services
- Optometrist Services
  - *Limitations:* 2 visits (exams) per calendar year
- Hospice Care
  - *Key Limitations:* Respite care may not exceed a total of 5 consecutive days in a 60-day certification period
- Radiology (for example: X-Rays, MRIs, and CTs)
- Dental Care Services, including diagnostic, preventive, restorative, surgical dental procedures, prosthodontics and sedation
  - *Key Limitations:*
    - Dentures - 1 upper arch (complete or partial) and 1 lower arch (complete or partial) per lifetime
    - Denture relines - either full or partial, limited to 1 arch every 2 calendar years

- . Oral exams - 1 per 180 days
- . Dental prophylaxis - 1 per 180 days
- . Panoramic maxilla or mandible single film is limited to 1 per 5 calendar years
- . Crowns, Periodontics and Endodontics only via approved benefit limit exception
- Outpatient Hospital Short Procedure Unit (SPU)
- Outpatient Ambulatory Surgical Center (ASC)
- Non-Emergency Medical Transport
  - . *Limitations:* Only to and from Medicaid covered services
- Family Planning Clinic, Services and Supplies
- Renal Dialysis
  - . *Limitations:* Initial training for home dialysis is limited to 24 sessions per patient per calendar year. Backup visits to the facility are limited to no more than 75 per calendar year.

## **Category 2: Emergency Services**

- Emergency Room
- Ambulance

## **Category 3: Hospitalization**

- Inpatient Acute Hospital
- Inpatient Rehab Hospital
- Inpatient Psychiatric Hospital
- Inpatient Drug & Alcohol

## **Category 4: Maternity and Newborn**

- Maternity – Physician, Certified Nurse Midwives, Birth Centers

## **Category 5: Mental Health and Substance Abuse (Behavioral Health)**

- Outpatient Psychiatric Clinic
- Mobile Mental Health Treatment
- Outpatient Drug and Alcohol Treatment
- Methadone Maintenance
- Clozapine
- Psychiatric Partial Hospital
- Peer Support
- Crisis
- Targeted Case Management – other than Behavioral Health
  - . *Limitations:* Limited to individuals identified in the target group (No limits)
- Targeted Case Management – Behavioral Health Only
  - . *Limitations:* Limited to individuals with Serious Mental Illness (SMI) only (No limits)

## **Category 6: Prescription Drugs**

- Prescription Drugs
- Nutritional Supplements

## **Category 7: Rehabilitation and Habilitation Services and Devices**

- Skilled Nursing Facility
  - . *Limitations:* 365 days per calendar year
- Home Health Care (includes nursing, aide and therapy services)
  - . *Limitations:* Unlimited for first 28 days; limited to 15 days every month thereafter
- ICF/IID and ICF/ORC
  - . *Limitations:* Requires an institutional level of care (No limits)
- Durable Medical Equipment
- Prosthetics and Orthotics
  - . *Limitations:*
    - . Orthopedic Shoes and Hearing Aids are not covered
    - . Coverage of molded shoes is limited to molded shoes for severe foot and ankle conditions and deformities of such a degree that the beneficiary is unable to wear ordinary shoes without corrections and modifications
    - . Coverage of modifications to orthopedic shoes and molded shoes is limited to only modifications necessary for the application of a brace or splint
    - . Coverage for low vision aids and eye prostheses is limited to 1 per 2 calendar years
    - . Coverage for an eye ocular is limited to 1 per calendar year
- Eyeglass Lenses
  - . *Limitations:* Limited to individuals diagnosed with aphakia - 4 lenses per calendar year
- Eyeglass Frames
  - . *Limitations:* Limited to individuals diagnosed with aphakia - 2 frames per calendar year. Deluxe frames not included.
- Contact Lenses
  - . *Limitations:* Limited to individuals diagnosed with aphakia - 4 lenses per calendar year
- Medical Supplies
- Therapy (physical, occupational, speech) – Rehabilitative
  - . *Limitations:* Only when provided by a hospital, outpatient clinic, or home health provider
- Therapy (physical, occupational, speech) – Habilitative
  - . *Limitations:* Only when provided by a hospital, outpatient clinic, or home health provider

## **Category 8: Laboratory Services**

- Laboratory

## **Category 9: Preventative/Wellness Services and Chronic Care**

- Tobacco Cessation
  - . *Limitations:* 70, 15-minute units per calendar year
- For a full listing of preventative services beyond tobacco cessation, please contact your MCO.

## **Pennsylvania Medicaid Home and Community-Based Services (HCBS)**

*For all HCBS services that are also offered under the State Plan, the State Plan benefit must be exhausted before HCBS services can be accessed. Additionally, Medicare and other third-party resources such as private insurance limitations must also have been exhausted. Lastly, some HCBS services may not be accessed at the same time.*

- Adult Daily Living Services
- Assistive Technology
- Behavior Therapy
- Benefits Counseling
- Career Assessment
- Cognitive Rehabilitation Therapy
- Community Integration
  - . *Limitations:* Each distinct goal may not be more than 26 weeks. No more than 32 units per week for one goal will be approved. If the participant has multiple goals, no more than 48 units per week will be approved. However, OLTL retains the discretion to authorize more than 48 units (12 hours) of Community Integration in one week for up to 21 hours per week and for periods longer than 26 weeks.
- Community Transition Services
  - . *Limitations:* Limited to an aggregate of \$4,000 per participant, per lifetime, as pre-authorized by the State Medicaid Agency program office.
- Counseling
- Employment Skills Development
  - . *Limitations:* Total combined hours for Employment Skills Development or Job Coaching services are limited to 50 hours in a calendar week. A participant whose needs exceed 50 hours a week must obtain prior approval.
- Home Adaptations
- Home Delivered Meals
- Home Health Aide
- Home Health – Nursing
- Home Health – Occupational Therapy
- Home Health – Physical Therapy
- Home Health – Speech and Language
- Therapy
- Job Coaching
  - . *Limitations:* Total combined hours for Employment Skills Development or Job Coaching services are limited to 50 hours in a calendar week. A participant whose needs exceed 50 hours a week must obtain prior approval.
- Job Finding
- Non-Medical Transportation
- Nutritional Counseling
- Participant-Directed Community Supports
- Participant-Directed Goods and Services
- Personal Assistance Services
- Personal Emergency Response System (PERS)
- Pest Eradication
- Residential Habilitation
- Respite

- Service Coordination
- Specialized Medical Equipment and Supplies
  - . *Limitations:* Non-covered items include:
    - . All prescription and over-the-counter medications, compounds and solutions (except wipes and barrier cream)
    - . Items covered under third party payer liability
    - . Items that do not provide direct medical or remedial benefit to the participant and/or are not directly related to a participant's disability
    - . Food, food supplements, food substitutes (including formulas), and thickening agents
    - . Eyeglasses, frames, and lenses
    - . Dentures
    - . Any item labeled as experimental that has been denied by Medicare and/or Medicaid
    - . Recreational or exercise equipment and adaptive devices for such
- Structured Day Habilitation
- TeleCare
- Vehicle Modifications

# Non-Discrimination Notice

Devoted Health complies with applicable Federal civil rights laws and does not discriminate, exclude people, or treat people differently on the basis of race, color, national origin, age, disability, or sex.

## Devoted Health

Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services 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 languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator, Emily Reilly, using the contact information below.

Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call **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, you can file a grievance with:

Emily Reilly, Civil Rights Coordinator  
Devoted Health % Appeals & Grievances  
PO Box 21327  
Eagan, MN 55121  
**Phone:** 1-800-338-6833 (TTY 711)  
**Fax:** 1-877-358-0711  
**Email:** [CivilRightsCoordinator@devoted.com](mailto:CivilRightsCoordinator@devoted.com)

You can file a grievance by mail, fax, phone, or email. If you need help filing a grievance, Emily Reilly, Civil Rights Coordinator for Devoted Health is available to help you using the contact information above.

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>**.

This notice is also available at Devoted Health's website: **<https://www.devoted.com/nondiscrimination-notice/>**



**English** ATTENTION If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-338-6833 (TTY 711) or speak to your provider.

**Spanish** (Español) ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-800-338-6833 (TTY 711) o hable con su proveedor.

**Chinese** (Traditional US/Taiwan) (中文) 注意：如果您說中文，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙形式提供資訊。請致電 1-800-338-6833 (TTY 711) 或與您的提供者討論。

**Vietnamese** (Việt): LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-800-338-6833 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn."

**French Creole** (Haitian Creole) (Kreyòl Ayisyen) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd aladispozisyon w gratis pou lang ou pale a. Èd ak sèvis siplemantè apwopriye pou bay enfòmasyon nan fòm aksesib yo disponib gratis tou. Rele nan 1-800-338-6833 (TTY:711) oswa pale avèk founisè w la.

**Korean** (한국어) 주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-800-338-6833 (TTY 711) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

**Arabic** العربية  
تنبيه: إذا كنت تتحدث اللغة العربية، فستوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-800-338-6833 (الهاتف النصي 711) أو تحدث إلى مقدم الخدمة.

**Tagalog** PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-338-6833 (TTY 711) o makipag-usap sa iyong provider.

**Polish** (POLSKI) UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w przystępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-800-338-6833 (TTY 711) lub porozmawiaj ze swoim dostawcą.

**Russian** (РУССКИЙ) ВНИМАНИЕ: Если вы говорите на русском языке, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-800-338-6833 (TTY 711) или обратитесь к своему поставщику услуг.

**French** (France/International) (Français) ATTENTION : si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-338-6833 (TTY 711) ou parlez à votre fournisseur.

**German** (Deutsch) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-800-338-6833 (TTY 711) an oder sprechen Sie mit Ihrem Provider.

**Gujarati** (ગજુરાતી): ધ્યાન આપો: જો તમે ગજુરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સવે ।ઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફ્ફર્મલિટી સહાય અને એક્સસીબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સવે ।ઓ પણ વાનિ મલૂ યે ઉપલબ્ધ છે. 1-800-338-6833 (TTY711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.

**Japanese** (日本語) 注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-800-338-6833 (TTY 711) までお電話ください。または、ご利用の事業者にご相談ください。

**Italian** (Italiano) ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'1-800-338-6833 (tty 711) o parla con il tuo fornitore.

**Portuguese** (Brazil) (Português do Brasil) ATENÇÃO: Se você fala português do Brasil, tem à disposição serviços gratuitos de assistência lingüística. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-800-338-6833 (TTY 711) ou fale com seu provedor.

**Hindi** (हिंदी) ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-800-338-6833 (TTY 711) पर कॉल करें या अपने प्रदाता से बात करें।

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/or PPO plan with a Medicare contract. Our D-SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. **Devoted Dollars:** 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.devoted.com/devoted-dollars](http://www.devoted.com/devoted-dollars).

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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