



2025 | DEVOTED HEALTH PLANS

Summary of Benefits

Devoted LIBERTY Arizona (HMO) Plan

PBP Number: H8173-005-000

Maricopa and Pinal Counties



Devoted LIBERTY Arizona (HMO)

Summary of Benefits

This Summary of Benefits tells you about our Devoted LIBERTY Arizona (HMO) 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. Or call us at 1-800-385-0916 (TTY 711) and we can mail you one.

Can I join this plan?

Devoted LIBERTY Arizona (HMO) is a Health Maintenance Organization, or HMO plan. To join Devoted LIBERTY Arizona (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: Maricopa and Pinal. We offer different plans for other counties.

Does this plan cover my prescription drugs?

This plan does not cover Medicare Part D prescription drugs. To see if your Medicare Part B drugs are covered, check our online Part B Prior Authorization list at www.devoted.com/prescription-drugs/drug-coverage-limits/2025-pa-list-part-b-drugs. Or give us a call or text, and we'll check for you. If your drug is on the Prior Authorization list, you will need to ask for coverage before getting the medication.

Does this plan cover my doctors and pharmacies?

Find out by searching our online directory at 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.

How can I learn about Original Medicare?

Check the latest *Medicare & You* handbook. If you don't have one, visit 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.

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, 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.

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.
- This plan offers a Part B buydown. We will reduce your monthly Part B premium by up to \$140 per month. This reduction is set up by Medicare and administered through the Social Security Administration (SSA). Depending on how you pay your Medicare Part B premium, your reduction may be credited to your Social Security check or credited on your Medicare Part B premium statement. Sometimes reductions can take several months to be issued; however, you will receive a full credit.
- 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).



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, call 1-800-385-0916 (TTY 711).

Monthly Premium, Deductible, and Limits

Monthly Premium

\$0

You must continue to pay your Part B premium.

Part B Buydown

Your Part B premium is reduced by \$140 per month.

Medical Deductible

This plan does not have a medical deductible.

Maximum Out-of-Pocket Responsibility

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

\$5,900

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.

Days 1 - 4

\$425 copay per day

Day 5+

\$0 copay per day

Outpatient Hospital Coverage

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

- **Diagnostic Colonoscopies:** \$0 copay
- **Outpatient Surgery and Procedures:**
 - Outpatient Hospital: \$525 copay
 - Ambulatory Surgical Center (ASC): \$425 copay
- **Observation Stays:** \$425 copay per stay

Doctor Visits

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

- **Primary Care Provider (PCP):** \$0 copay
- **Specialist:** \$45 copay

Balance Exams are also covered at \$45 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

\$125 copay per stay

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:** \$125 copay per stay
- **Worldwide Ground Ambulance:** \$350 copay per one-way trip
- **Worldwide Air Ambulance:** 20% coinsurance per one-way trip

Urgently Needed Services in the United States and its Territories

- **PCP office:** \$0 copay
- **Urgent Care Center or Retail Walk-in Center:** \$55 copay





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.

• Lab Services

Office or freestanding location: \$0 copay

Outpatient hospital: \$40 copay

• Outpatient X-rays and Ultrasounds

Office or freestanding location: \$0 - \$25 copay

Outpatient hospital: \$75 copay

• Diagnostic Radiology (such as CT, PET Scan, etc.)

Office or freestanding location: \$100 - \$200 copay

Outpatient Hospital: \$200 - \$300 copay

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

Office or freestanding location: \$0 - \$40 copay

Outpatient hospital: \$95 copay

• Radiation Therapy

Office or freestanding location: 20% coinsurance

Outpatient hospital: 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**: \$45 copay

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.

\$599 copay per aid for Advanced Aids

\$899 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 and Eyewear Allowance

You have a **\$1,000** yearly allowance toward Preventive Dental, Comprehensive Dental, and/or Eyewear combined. You can see any licensed dentist or visit any eyewear retailer.

You'll pay the costs yourself at first. Then, you can submit a request for reimbursement to Devoted. Cosmetic procedures, dental implants, and/or elective procedures are not covered.

Vision Services

Routine Vision

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

Medicare-Covered Vision Care

Medicare-Covered Diagnostic Eye Exam: \$45 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 - 4
\$425 copay per day

Days 5 - 90
\$0 copay per day

• **Outpatient Mental Health Care (individual and group):**
\$45 copay

Skilled Nursing Facility (SNF)

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

Days 1 - 20
\$0 copay per day

Days 21 - 100
\$214 copay per day





Physical Therapy and Other Rehabilitation Services

- **Physical Therapy**
Office location: \$45 copay
Outpatient hospital: \$50 copay
- **Occupational Therapy**
Office location: \$45 copay
Outpatient hospital: \$45 copay
- **Speech Therapy**
Office location: \$45 copay
Outpatient hospital: \$50 copay

Cost share may vary based upon location. Cost share for re-evaluations may differ.

Ambulance Services

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

- **Ground Ambulance:** \$350 copay per one-way trip
- **Air Ambulance:** 20% coinsurance per one-way trip

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.

- **Allergy Serum:** \$0 copay
- **Generic Medications Used in a Nebulizer:** \$0 copay
- **Chemotherapy Drugs:** 20% coinsurance
- **Other Part B Drugs:** 20% coinsurance

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 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.





Medicare Part D Drugs

This plan does not cover Medicare Part D prescription drugs.

Additional Benefits

Dialysis

20% coinsurance

Foot Care (Podiatry Services)

Medicare-Covered Foot Care: \$45 copay

Home Health Care

Prior authorization may be required. Home Health Care is limited to Medicare-covered services.

\$0 copay

Durable Medical Equipment (DME)

Prior authorization may be required. Equipment may only be covered if it is a certain brand or from certain manufacturers. Please contact us for details.

- **Basic Medicare-Covered DME Products:** 20% coinsurance for crutches, 20% coinsurance all other
- **Advanced Medicare-Covered DME Products:** 25% coinsurance

Prosthetic Devices and Medical Supplies

Prior authorization may be required.

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





Diabetes Monitoring Supplies

Prior authorization may be required.

- **Freestyle Libre CGM:** 20% coinsurance
- **Non-Preferred Brand CGM:** 25% coinsurance
- **Diabetic Supplies (such as test strips and lancets - OneTouch):** \$0 copay

"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.

Diabetic Shoes and Therapeutic Inserts

\$0 copay

Prior authorization may be required.

Chiropractic Care

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

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

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.

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.





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 (including intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes).

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 (including intersex

traits, pregnancy or related conditions, sexual orientation, and gender identity, and sex stereotypes), 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

You can file a grievance by mail, fax, phone, or email. If you need help filing a grievance, Emily Reilly, Civils 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، فستتوفر 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 serbisyonang 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 ઓફ્ફિસિરી સહાય અને એક્સસિબલ ફોર્મેટમા માહિતી પરૂી 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 linguística. 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.

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Devoted Health is not affiliated with Apple Inc. Apple Watch® and all other Apple product names are trademarks or registered trademarks of Apple Inc. For questions on how to use your Devoted Wellness Bucks, you may contact us at 1-800-DEVOTED. For Apple Watch sales, service, or support please visit an Apple authorized retailer.

H8173_25S9_M





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