Devoted HEALTH PLANS

2026

Summary of Benefits

DEVOTED PREMIUM 037 FL (HMO) Plan

PBP Number: H1290-037-004

HMO

DEVOTED PREMIUM 037 FL (HMO)

Summary of Benefits

This Summary of Benefits tells you about our DEVOTED PREMIUM 037 FL (HMO) plan. It includes information on plan costs and some of the common services we cover. It's valid for the 2026 plan year, which starts on January 1, 2026 and ends on December 31, 2026.

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 PREMIUM 037 FL (HMO) is a Health Maintenance Organization, or HMO plan. To join DEVOTED PREMIUM 037 FL (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: Orange, Osceola, and Seminole.**
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. 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. Or give us a call or text. We can look up your doctors and pharmacies or mail you a directory.

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.

IMPORTANT: If you receive Medicaid or Extra Help, your cost-sharing may be lower than what's listed here.
Changes in your Medicaid eligibility or Extra Help level may affect your cost share. For more details, refer to the Evidence of Coverage. To get it, visit www.devoted.com or call 1-800-385-0916 (TTY 711).

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, 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 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.
- [ ] In addition to your monthly plan premium, 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/ coinsurance may change on January 1, 2027.
- [ ] 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	$4.80 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	This plan does not have a medical deductible.
Pharmacy (Part D) Deductible	$615 for Tiers 3-5 only If you receive Extra Help from Medicare, your deductible is $0.
Maximum Out-of-Pocket Responsibility Benefits that don't count toward your maximum out-of-pocket responsibility are indicated with an asterisk (*). What you pay out-of-pocket for Part D prescription drugs and certain supplemental benefits (such as hearing aids) does not apply to these amounts.	$3,900 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†	**Days 1 - 5** $175 copay per day **Day 6+** $0 copay per day
Outpatient Hospital Coverage†	**Diagnostic Colonoscopies:** $0 copay **Outpatient Surgery and Procedures:** • Outpatient Hospital: $175 copay • Ambulatory Surgical Center (ASC): $175 copay **Observation Stays:** $175 copay per stay

*Costs for these services do not count toward your yearly maximum out-of-pocket responsibility.
†Prior authorization may be required.

Doctor Visits A referral from your PCP may be required to see a specialist. For telehealth services, you pay the same cost share that you would pay for an in-person office visit.	**Primary Care Provider (PCP):** $0 copay **Specialist:** $5 copay
Preventive Care 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.	Our plan covers many preventive services at no cost, 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, and COVID shots).
Emergency Care 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. This plan also covers emergency services worldwide as a supplemental benefit.	$150 copay per stay
Urgently Needed Services in the United States and its Territories	**PCP office:** $0 copay **Urgent Care Center or Retail Walk-in Center:** $45 copay

*Costs for these services do not count toward your yearly maximum out-of-pocket responsibility.
†Prior authorization may be required.

Outpatient Care and Services

Diagnostic Services, Labs, and Imaging† Cost share varies based upon location and the type of service being performed.	• **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 Exam*:** $0 copay — 1 visit per year **Hearing Aid Fitting and Evaluation*:** $0 copay **Medicare-Covered Hearing Care:** $5 copay
Hearing Aids* Benefit includes coverage of up to 2 TruHearing® Advanced or Premium hearing aids, which come in various styles and colors, including rechargeable options.	$199 copay or $499 copay per aid 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

*Costs for these services do not count toward your yearly maximum out-of-pocket responsibility.
†Prior authorization may be required.

Dental Allowance

You are covered for preventive and comprehensive dental services. You can see any licensed dentist in the United States. You must pay for all services upfront and then submit a request to Devoted for reimbursement.

For select preventive services, like exams and cleanings, you pay upfront, but Devoted will reimburse you for the full cost, which does not count toward your allowance. For Comprehensive services, you have a **$1,500** yearly allowance.

For dentures, crowns, root canals, and bridges, you'll pay 100% of the cost upfront. Then, you will submit a request to Devoted. You will receive 50% reimbursement for covered dental services, up to the **$1,500** yearly allowance. Only the 50% reimbursement contributes to your annual dental limit.

For all other covered services, you'll receive 100% reimbursement up to the **$1,500** allowance after you submit your request to Devoted.

Cosmetic procedures, dental implants, and elective services are not covered.

Vision Services

Routine Vision*	**Routine Eye Exam:** $0 copay — 1 visit per year
Eyewear You must use our designated vendor for this benefit.	Up to **$150** each year for eyeglasses and/or contacts
Medicare-Covered Vision Care	**Medicare-Covered Diagnostic Eye Exam:** $5 copay **Diabetic Retinopathy Exam:** $0 copay

Additional Outpatient Care and Services

Mental Health Services†	**Inpatient Mental Health Care:** **Days 1 - 5** $175 copay per day **Days 6 - 90** $0 copay per day **Outpatient Mental Health Services (individual and group):** $5 copay **Outpatient Psychiatric Services (individual and group):** $5 copay
Skilled Nursing Facility (SNF)† No prior hospital stay required.	**Days 1 - 20** $0 copay per day **Days 21 - 100** $218 copay per day

*Costs for these services do not count toward your yearly maximum out-of-pocket responsibility.
†Prior authorization may be required.

Physical Therapy and Other Rehabilitation Services† Cost share may vary based upon location. Cost share for re-evaluations may differ.	• **Physical Therapy** Office location: $5 copay Outpatient hospital: $50 copay • **Occupational Therapy** Office location: $5 copay Outpatient hospital: $50 copay • **Speech Therapy** Office location: $5 copay Outpatient hospital: $50 copay
Ambulance Services†	**Ground Ambulance:** $300 copay per one-way trip **Air Ambulance:** 20% coinsurance per one-way trip
Transportation	Not covered

Prescription Drug Benefits

Medicare Part B Drugs† Part B drugs are usually given in a doctor's office or an outpatient setting as part of a medical service. Step Therapy may be required.	**Chemotherapy Drugs:** 20% coinsurance **Other Part B Drugs:** 20% coinsurance
Prescription Drugs Some covered drugs may be subject to quantity limitations or require step therapy or prior authorization.	**Pharmacy (Part D) Deductible** $615 for Tiers 3-5 only If you receive Extra Help from Medicare, your deductible is $0. **Initial Coverage Stage** You pay copays or coinsurance until your out-of-pocket costs for Part D drugs reach $2,100.

	30-Day Supply Network Retail Pharmacy	100-Day Supply Network Mail Order
Tier 1: Preferred Generic	$0 per prescription	$0 per prescription
Tier 2: Generic	$0 per prescription	$0 per prescription
Tier 3: Preferred Brand	25% of the total cost	25% of the total cost
Tier 4: Non-Preferred Drugs	25% of the total cost	25% of the total cost
Tier 5: Specialty	25% of the total cost	Not available through mail

*Costs for these services do not count toward your yearly maximum out-of-pocket responsibility.
†Prior authorization may be required.

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 $2,100. For excluded drugs covered under our enhanced benefit, you will pay a $0 copay for a 30-day supply.

Additional Part D Benefit Information

Insulin Coverage	You will pay no more than $35 for a 30-day supply for all Part D-covered insulins. 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).
Other Covered Drugs	You are covered for the following additional items at a Tier 2 cost share throughout the entire plan year (see the Prescription Drug Benefits section above for cost-sharing information): • Folic acid 1 mg tablets • Vitamin D (ergocalciferol) 50,000 unit capsules • B12 injection (cyanocobalamin) 1,000 mcg/ml • Sildenafil (generic Viagra) up to 6 tablets per month, with a maximum of 72 tablets per year • Tadalafil (generic Cialis) up to 6 tablets per month, with a maximum of 72 tablets per year

Additional Benefits

Dialysis	20% coinsurance
Foot Care (Podiatry Services)	**Medicare-Covered Foot Care:** $5 copay
Home Health Care† Home Health Care is limited to Medicare-covered services.	$0 copay

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†Prior authorization may be required.

Durable Medical Equipment (DME)† See the Evidence of Coverage (EOC) for details on the difference between Basic and Advanced DME.	**Basic Medicare-Covered DME Products:** $0 copay for crutches, 20% coinsurance all other **Advanced Medicare-Covered DME Products:** 50% coinsurance
Prosthetic Devices and Medical Supplies†	**Prosthetic Devices and Related Supplies:** 20% coinsurance **Medical Supplies:** 20% coinsurance
Diabetes Monitoring Supplies† For additional details about glucose monitors, see your Evidence of Coverage (EOC).	**Freestyle Libre and Dexcom Continuous Glucose Monitors (CGMs):** $0 copay when obtained at a retail pharmacy; 50% coinsurance when obtained through a Durable Medical Equipment provider. **Non-Preferred Continuous Glucose Monitors (CGMs):** 50% coinsurance when obtained through a Durable Medical Equipment provider. These devices are not available at a retail pharmacy. **Diabetic Supplies (such as test strips and lancets):** $0 copay Our preferred brand is Accu-Chek.
Diabetic Shoes and Therapeutic Inserts†	$0 copay
Chiropractic Care Medicare-covered chiropractic services are limited to manual manipulation of the spine to correct subluxation.	**Medicare-Covered Chiropractic Services:** $5 copay

More Benefits and Perks With Your Plan

Over-the-Counter Items (OTC)	**$53 per quarter** to use toward the purchase of eligible over-the-counter (OTC) items. For complete details, see your Evidence of Coverage (EOC) booklet.
Fitness	**SilverSneakers®:** $0 membership **Devoted Health Wellness Bucks:** $150 per year toward fitness and wellness-related items and activities, including wearable devices, home exercise equipment, fitness classes, weight-loss programs, memory fitness activities, and mindfulness apps.

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†Prior authorization may be required.

Notes

Notes

Notes

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 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:

Civil Rights Coordinator
Devoted Health % Appeals & Grievances
P.O. 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, the 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/smartscreen/main.jsf**, or by mail, phone, or email at:

Centralized Case Management Operations
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)
Email: OCRComplaint@hhs.gov

Complaint forms are available at **https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html**.
This notice is also available on 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 fòma 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 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 Sprachassistenzdienste 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 (ગજુ રાતી): ધ્યાન આપો: જો તમે ગજુ રાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સવે ાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઑક્ઝિલરી સહાય અને ઍક્સેસિબલ ફૉર્મેટમા ંમાહતિી પૂરી પાડવા માટેની સવે ાઓ પણ વનિા મલૂ ્યે ઉપલબ્ધ છે. 1-800-338-6833 (TTY711) પર કૉલ કરો અથવા તમારા પૂરદાતા 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 होतीहैं। 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।

Have questions? Call us.

1-800-385-0916 TTY 711

Are you a Devoted Health member? Call:

1-800-338-6833 TTY 711

or text:

866-85

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.

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. SilverSneakers is a registered trademark of Tivity Health, Inc. 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. H1290_26S87_M