Summary of Benefits



Thank you for your interest in our Medicare Advantage plans

Anthem I CareMore Home Care (HMO I-SNP) is a special type of Medicare Advantage plan for people who live in a nursing home, assisted living communities, or other plan-approved locations, and have health issues that may require additional care. Called an Institutional Special Needs Plan (I-SNP), it offers extra benefits and services to support you.

Medicare Advantage and Part D

Plan year: January 1 – December 31, 2026

California

Los Angeles, Orange counties

Anthem I CareMore Home Care (HMO I-SNP)*

* This plan uses a focused network of doctors and hospitals.

Anthem I CareMore Home Care (HMO I-SNP)

Our service area includes these counties in CA: Los Angeles, Orange.

Do you have questions?

You can learn more on our website, **shop.anthem.com/medicare/ca**. Or call us toll-free **1-844-591-2078** (TTY: **711**). Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

The Summary of Benefits does not include every service, limit, or exclusion, but the Evidence of Coverage does. Just give us a call to request a copy.

Anthem I CareMore Home Care (HMO I-SNP) is a Medicare Advantage Special Needs Plan. It includes hospital, medical, prescription drug benefits, all in one plan. To join this plan, the following must apply to you:

- ☐ You're entitled to Medicare Part A.
- ☐ You're enrolled in Medicare Part B.
- ☐ You live in our service area.
- ☐ You live in one of the following:
 - An assisted living community
 - Assisted living home
 - Board and care group home
 - The independent living section of a continued care retirement community
 - o A skilled nursing facility for long-term care
 - An independent living community with dining service and help with activities of daily living, and/or medication

You need to visit doctors and facilities in this plan's network. This is very important. If you go outside the network, the services may not be covered.

Medicare coverage that goes beyond Original Medicare

- Medicare Advantage plans cover everything Original Medicare covers —
 Part A (hospital services) and Part B (medical services) plus more.
- □ Medicare Advantage Prescription Drug Plans cover Medicare Part D drugs and Part B drugs.

This is a Health Maintenance Organization Special Needs Plan (HMO SNP). That means:

- □ You must choose a primary care physician (PCP) in the plan's network of doctors for covered services. Your PCP provides most of your medical care, including routine care and hospitalizations. They can help you save time and money by directing you to specialists when needed.
- □ Before you visit a specialist, we recommend you talk to your PCP first. They know your health history and can help you find the right care.

Is your PCP in our plan's network of doctors?

If you need to change your primary care physician (PCP), give us a call and we'll help. Doctors can join or leave the network at any time, so check if they're in-network with our Find a Doctor tool online. Just follow the steps listed.

How to find a doctor/PCP in our plan:

- ☐ Go to shop.anthem.com/medicare/ca
 - Select Useful Tools and choose Find a Doctor.



- 2. Enter your ZIP code, county, and the date you want your coverage to begin.
- 3. Fill in the details (city, doctor's name, distance, etc.).
- 4. Be sure to check that the doctor is listed as "In-Network" for this plan.
- ☐ Or you can ask us for the Provider Directory. The phone number is on page 2.

Find a pharmacy

Our plans include the majority of pharmacies in America, so you're likely to find one near you. If your pharmacy is not in this plan, you could end up paying more for your drugs.

To confirm your pharmacy is in the plan (or find a new one), see the Pharmacy Directory on our website at **shop.anthem.com/medicare/ca**. Under **Useful Tools**, choose **Find a Pharmacy** to enter your location and search details. Or you can give us a call and we'll send you the directory.

How to check if your prescriptions (or an acceptable alternative) are covered and what they'll cost:

- ☐ Visit shop.anthem.com/medicare/ca
 - Select Useful Tools and choose Find Your Covered Drugs.
 - 2. Enter your ZIP code, county, and beginning coverage date.
 - 3. Enter your drug name, dosage, quantity, and refill frequency, and select **Add Drug** or **Next**.
 - 4. Select your pharmacy, and then select **View All Plans**.
 - 5. Choose **Plan Details** and then **Drug Cost** to view the drug's tier, specific cost, and coverage details.
- ☐ You can also call us at the number on page 2 for a copy of the Formulary.

Don't miss out on some Extra Help

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty.

To find out if you qualify for Extra Help, call:

- Our helpful representatives at 1-844-591-2078 (TTY: 711) 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.
- □ 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048), 24 hours a day/7 days a week.
- ☐ The Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778) Monday to Friday, 8 a.m. to 7 p.m.
- ☐ Your state Medicaid office.

For more information about Medicare, you can read the Medicare & You handbook. If you don't have a copy of this booklet, you can access it online at the Medicare website (medicare.gov/medicare-and-you) or request a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Optional supplemental dental and/or vision benefits

You can add an Optional Supplemental Benefits (OSB) package to the plan for an additional monthly premium. Optional Supplemental Benefits may not be available with every Medicare Advantage plan. See the Optional Supplemental Dental and Vision Plans section of the medical benefits chart for more details.



Summary of 2026 medical benefits

How much is my premium (monthly payment)?

\$0.00 per month

You must continue to pay your Medicare Part B premium.

Medicare Part B premium reduction

\$30.00 per month

How much is my deductible?

This plan does not have a medical deductible.

\$100.00 deductible per year for Part D prescription drugs.

Drugs listed on Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier are included in the Part D deductible.

The amount you pay is determined by the covered Part D prescription and if you receive Extra Help low-income subsidy coverage. Please refer to your 2026 LIS Rider for the specific amount if you receive Extra Help.

The Part D deductible does not apply to Insulin drugs.

Is there a limit on how much I will pay for my covered medical services? (does not include Part D drugs)

\$700.00 per year from doctors and facilities in our plan

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

Services you receive from doctors or facilities in our plan go toward your yearly limit. If you reach the limit on out-of-pocket costs, you will not have to pay any out-of-pocket costs for covered Part A and Part B services for the rest of the year.

Inpatient Hospital¹

Facilities in our plan: \$0.00 copay per stay

Our plan covers an unlimited number of days for an inpatient hospital stay.

Outpatient Hospital¹

Doctors and facilities in our plan: \$0.00 copay

What you will pay may depend on the service and where you are treated.

Ambulatory Surgical Center¹

Doctors and facilities in our plan: \$0.00 copay

Doctor's Office Visits

Primary care physician (PCP) visit:

PCPs in our plan: **\$0.00** copay

Specialist visit:,2

Doctors in our plan: **\$0.00** copay

Preventive Care Screenings and Annual Physical Exams

Preventive care screenings:

Doctors in our plan: \$0.00 copay

Annual physical exam:

Doctors in our plan: **\$0.00** copay

Preventive Care Screenings and Annual Physical Exams

Covered preventive care screenings:			
□ Abdominal aortic aneurysm screening □ Annual wellness visit	☐ Medicare Diabetes Prevention Program (MDPP)		
□ Bone mass measurement	 Obesity screening and therapy to promote sustained weight loss 		
□ Breast cancer screening (mammogram)	☐ Pre-exposure prophylaxis (PrEP) f		
□ Cardiovascular disease risk reduction	HIV prevention		
visit (therapy for cardiovascular	□ Prostate cancer screening exams		
disease)	□ Screening and counseling to reduce alcohol misuse		
 Cardiovascular disease screening tests 	□ Screening for Hepatitis C Virus		
□ Cervical and vaginal cancer screening	infection		
□ Colorectal cancer screenings□ Depression screening	☐ Screening for lung cancer with low dose computed tomography (LDCT)		
□ Diabetes screening	☐ Screening for sexually transmitted infections (STIs) and counseling to		
 □ Diabetes self-management training, diabetic services, and supplies 	prevent STIs		
☐ Health and wellness education programs	 Smoking and tobacco use cessation (counseling to stop smoking or tobacco use) 		
□ HIV screening	□ Vision care		
□Immunizations	□ "Welcome to Medicare" preventive		
☐ Medical nutrition therapy	visit (one-time)		

Any extra preventive services approved by Medicare during the contract year will be covered. When you use doctors in our plan, **100**% of the cost of preventive care screenings and annual physical exams is covered.

Emergency Care

\$90.00 copay

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

Emergency and Urgent Care Worldwide Coverage

This plan covers urgent care and emergency services, including emergency transportation, when traveling outside of the United States for less than six months. This benefit is limited to **\$100,000** per year.

Urgently Needed Services

\$0.00 copay

Diagnostic Services, Labs, and Imaging¹

Diagnostic Radiology Services	
CT scans, MRI, MRA, PET at a physician's office or free-standing provider facilities in our plan:	\$75.00 copay
CT scans, MRI, MRA, PET at hospital outpatient facilities in our plan:	\$75.00 copay
Ultrasounds at a physician's office or free-standing provider facilities in our plan:	\$0.00 copay
Ultrasounds at hospital outpatient facilities in our plan:	\$0.00 copay

Diagnostic Services, Labs, and Imaging¹

Diagnostic Tests and Procedures	
Physician's office or free-standing provider facilities in our plan:	\$0.00 copay
Hospital outpatient facilities in our plan:	\$0.00 copay
Lab Services	
Physician's office or free-standing provider facilities in our plan:	\$0.00 copay
Hospital outpatient facilities in our plan:	\$0.00 copay
Outpatient X-rays	
Physician's office in our plan:	\$0.00 copay
Hospital outpatient facilities in our plan	\$0.00 copay
What you pay for these services may vary based on where you are treated.	
Therapeutic Radiology Services (such as radiation treatment for cancer)	
Physician's office, free-standing provider, or hospital outpatient facilities in our plan:	\$60.00 copay

Hearing Services

Medicare-covered hearing services (Exam to diagnose and treat hearing and balance issues):¹

Doctors in our plan: \$0.00 copay

Routine hearing services:1

This plan covers 1 routine hearing exam every year. **\$300** maximum plan benefit for over-the-counter hearing aids OR 1 routine hearing aid fitting evaluation and a **\$3,000** maximum plan benefit for prescribed hearing aids every year.

Doctors in our plan: **\$0.00** copay for routine hearing exam(s). **\$0.00** copay for hearing aids up to the maximum plan benefit amount.

Dental Services

Medicare-covered dental services (this does not include services for care, treatment, filling, removal or replacement of teeth):¹

Doctors and dentists in our plan: \$0.00 copay

Dental Services

Preventive and Comprehensive¹ Dental Combined Allowance:

This plan has an unlimited allowance for covered preventive and comprehensive dental services every year.

Any amount not used at the end of the plan year will expire.

Preventive dental services:

Dentists in our plan: \$0.00 copay

This plan covers 2 oral exams, 2 cleanings, 2 fluoride treatments, and 2 dental

X-rays every year.

Comprehensive dental services:

Doctors and dentists in our plan: \$0.00 copay

Please refer to Chapter 4 in the plan's Evidence of Coverage for more details on prior authorizations, covered dental services, limitations, and exclusions.

To find a dental provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Dental Provider** under **Provider Type**.

Vision Services

Medicare-covered vision services:

Exam to diagnose and treat diseases and conditions of the eye:1

Doctors in our plan: **\$0.00** copay

Vision Services

Eyeglasses or contact lenses after cataract surgery:¹

Doctors in our plan: **\$0.00** copay

Routine vision services:

Routine vision exam:1

This plan covers 1 routine eye exam(s) every year.

Doctors in our plan: \$0.00 copay

Routine eyewear (lenses and frames):¹

This plan covers up to \$225 for eyeglasses or contact lenses every year.

Doctors in our plan: **\$0.00** copay

To find a vision provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Vision Provider** under **Provider Type**.

Mental Health Care

Inpatient visit:1

Doctors and facilities in our plan: \$0.00 copay per stay

Our plan covers unlimited inpatient days.

Mental Health Care

Outpatient individual and group therapy services:1

Outpatient mental health services using doctors and facilities in our plan: **\$0.00** copay

Outpatient group or individual therapy visit at a network psychiatrist's office: **\$0.00** copay

Skilled Nursing Facility (SNF)¹

Doctors and facilities in our plan: \$0.00 copay per stay

Our plan covers up to 100 days in a Skilled Nursing Facility (SNF).

Physical Therapy¹

Provided through select locations: **\$0.00** copay

Other doctors and facilities in our plan: \$0.00 copay

Ambulance¹

Ground/Water Ambulance:

Emergency transportation services in our plan: \$100.00 copay per trip

Ambulance¹

Air Ambulance:

Emergency transportation services in our plan: \$100.00 copay per trip

For ground or water ambulance, your cost share will be waived if you are transferred between like facilities, from an inpatient hospital to a skilled nursing facility, or from a facility to home. For air ambulance, your cost share will be waived if you are transferred between like facilities or from an inpatient hospital to a skilled nursing facility.

Transportation

Plan approved health related locations

\$0.00 copay. This plan offers coverage for 22, one-way, routine transportation services every year. Trips are limited to 60 miles.

Routine transportation coverage is limited to plan-approved locations (within the local service area) provided by contracted transportation vendors in our plan. If you need a ride, call us at least 48 hours ahead of time (excluding weekends).

Medicare Part B Drugs

Insulin furnished through an insulin pump:

Drugs obtained from doctors and facilities in our plan: \$35.00 copay

Other Part B Drugs:1

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay - **20%** coinsurance

Medicare Part B Drugs

Chemotherapy drugs:¹

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay - **20%** coinsurance

You may pay less than the maximum coinsurance for certain Part B and chemotherapy rebatable drugs. The list and the cost of each rebatable drug changes every quarter.

The minimum for Other Medicare Part B drugs applies to select covered drugs administered by durable medical equipment which includes Other Part B drugs provided at select locations for acute management of chronic disease.

Additional benefits

Anthem I CareMore Home Care (HMO I-SNP)

Acupuncture

Medicare-covered acupuncture services:1

Providers in our plan: \$20.00 copay

Available for people with chronic low back pain under certain circumstances. Please see the Evidence of Coverage for more information.

Chiropractic Care¹

Medicare-covered chiropractic services:

Providers in our plan: \$0.00 copay

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

Foot Care (podiatry services)¹

Medicare-covered podiatry:

Doctors in our plan: \$0.00 copay

Foot exams and treatment are covered if you have diabetes-related nerve damage and/or meet certain conditions.

Foot Care (podiatry services)¹

Routine foot care:

Doctors in our plan: \$0.00 copay

This plan covers: 6 routine foot care visit(s) each year.

Home Health Care¹

Doctors and facilities in our plan: **\$0.00** copay

LiveHealth® Online

Lets you talk to a board-certified doctor or licensed psychiatrist, psychologist, or therapist by live, two-way video on a computer, smartphone, or tablet.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Medical Equipment/Supplies

Durable Medical Equipment (wheelchairs, oxygen, etc.):1

Suppliers in our plan: Your cost is **\$0.00** copay when the value of the DME is **\$499.99** or less. Your cost is **20%** coinsurance when the value of the DME is **\$500.00** or more.

Medical supplies and prosthetic devices (braces, artificial limbs, etc.):1

Suppliers in our plan: \$0.00 copay

Medical Equipment/Supplies

Diabetic supplies and services:1

Suppliers in our plan: \$0.00 copay

Covered diabetic supplies include: glucose monitors, test strips, and lancets.

See your Evidence of Coverage for all supplies covered.

Medicare Community Resource Support

We assist you right over the phone by providing you with health-related information and by connecting you to local community-based services and support programs. We'll help you coordinate these services based on your unique needs. Call us at the number listed on your plan ID card and ask for the Medicare Community Resource Support team for more details.

Outpatient Rehabilitation

Cardiac (heart) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions within a 36-week period):¹

Doctors and facilities in our plan: \$0.00 copay

Pulmonary (lung) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions):¹

Doctors and facilities in our plan: **\$0.00** copay

Occupational therapy visit:1

Doctors and facilities in our plan: **\$0.00** copay

Outpatient Substance Abuse¹

Individual & Group therapy visit:

Doctors and facilities in our plan: \$0.00 copay

Over-the-Counter Products

This benefit provides a spending allowance of **\$130** every quarter on your Benefits Mastercard[®] Prepaid Card for over-the-counter (OTC) health and wellness products like vitamins, first aid supplies, pain-relievers, and more.

You have a variety of convenient ways to use the benefit:

- ☐ Shop in-store at participating retailers near you
- ☐ Shop online on the approved vendor website
- ☐ Shop on the approved vendor's mobile app
- ☐ Call to place an order
- ☐ Order by mail

Unused amounts expire at the end of every quarter.

Renal Dialysis

Doctors and facilities in our plan: 20% coinsurance

24/7 Nurseline

24-hour access to a nurse line, seven days a week, 365 days a year

Footnotes

Services with a 1 may need prior authorization (preapproval) from the plan.

Services with a 2 may need a referral from your doctor or Primary Care Physician (PCP).



Summary of 2026 prescription drug coverage

Ways to save

- 1. Choose generic drugs on tiers 1 and 2 when available.
- 2. Use mail order.

Stage 1: Yearly Deductible

\$100.00 deductible per year for Part D prescription drugs.

Drugs listed on Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier are included in the Part D deductible.

The amount you pay is determined by the covered Part D prescription and if you receive Extra Help low-income subsidy coverage. Please refer to your 2026 LIS Rider for the specific amount if you receive Extra Help.

The Part D deductible does not apply to Insulin drugs.

Stage 2: Initial Coverage

After you pay your yearly deductible (if your plan has one), you move to the Initial Coverage Stage. In this stage, you pay the amounts listed in the table on the following pages, until your total year-to-date out-of-pocket costs reach \$2,100.

The amount you pay is determined by the covered Part D prescription and if you receive Extra Help low-income subsidy coverage. Please refer to your 2026 LIS Rider for the specific amount if you receive Extra Help.

You may get your covered drugs at retail pharmacies and mail-order pharmacies in our plan. Generally, you may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan. If you live in a long-term care facility, you pay the same as at a standard retail pharmacy.

Important message about what you pay for vaccines and insulin:

This plan covers most Part D vaccines at no cost to you and you will not pay more than \$35 for a one-month supply for any covered Insulin.

Stage 2: Initial Coverage				
Cost Sharing	Anthem I CareMore Home Care (HMO I-SNP)			
Tier 1: Preferred Generic				
Standard retail one-month supply	\$0.00 [*]			
Mail order three-month supply	\$0.00 [*]			
Tier 2: Generic				
Standard retail one-month supply	\$0.00 [*]			
Mail order three-month supply	\$0.00 [*]			
Tier 3: Preferred Brand				
Standard retail one-month supply	25%			
Mail order three-month supply	25%			
Tier 4: Non-Preferred Drug				
Standard retail one-month supply	30%			
Mail order three-month supply	30%			
Tier 5: Specialty Tier				
Standard retail one-month supply	31%			
Mail order three-month supply	Not available			
Tier 6: Select Care Drugs				
Standard retail one-month supply	\$0.00 [*]			
Mail order three-month supply ¹⁰⁰	\$0.00 [*]			

^{*} Your deductible will not apply for these drugs.

¹⁰⁰ The three-month supply for this tier on this plan is 100 days.

Stage 3: Catastrophic Coverage

During this stage, you pay nothing for your covered Part D drugs.



Optional supplemental dental and vision plans

Package 1: Preventive Dental Package

Anthem I CareMore Home Care (HMO I-SNP)

How much is the monthly payment?

An extra **\$12.00** per month. You must keep paying your Medicare Part B monthly payment.

How much is the deductible?

This package does not have a deductible.

Is there a limit on how much the plan will pay?

Doctors in our plan:

☐ The plan will pay up to \$500 for the following preventive dental benefits each year (benefit maximum).

Talk to your doctor and confirm all coverage, costs, and codes before you receive services.

Benefits included:

Doctors in our plan:

You pay no copay for:

- ☐ Two exams
- ☐ Two cleanings
- □ Dental X-rays: include one full-mouth **or** panoramic X-ray **and** one set/ series of bitewing X-rays each year **and** up to seven periapical images per calendar year

Benefits included:

☐ Two fluoride treatments

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

Package 2: Dental and Vision Package

Anthem I CareMore Home Care (HMO I-SNP)

H	low	much	is	the	monthly	nav	vment?
		IIIUCII	13	LIIC	IIIOIILIII	pa	VIII GIIL:

An extra **\$31.00** per month. You must keep paying your Medicare Part B monthly payment.

How much is the deductible?

This package does not have a deductible.

Is there a limit on how much the plan will pay?

Doctors in our plan:

☐ The plan will pay up to \$1,000 for the following preventive and comprehensive dental benefits each year (benefit maximum).

Talk to your doctor and confirm all coverage, costs, and codes before you receive services.

Benefits included:

Dental:

Doctors in our plan:

You pay no copay for:

- ☐ Two exams
- □ Two cleanings

Benefits included: ☐ Dental X-rays: include one full-mouth **or** panoramic X-ray **and** one set/ series of bitewing X-rays each year and up to seven periapical images per calendar year ☐ Two fluoride treatments You pay **20%** of the covered charges for certain restorative dental services (fillings). You pay 50% of the covered charges for certain endodontic, periodontic, and oral surgery dental services which include, but are not limited to, the following: ☐ Root canal treatment ☐ Periodontal scaling and root planing ☐ Simple and surgical extractions Exclusions & Limits for this benefit package: □ Dentures and crowns are excluded. ☐ Coverage is only available from network providers. Vision:

This package offers a \$150 reimbursement allowance toward the purchase of eyewear. The benefit applies to corrective (prescription) glasses, lenses, frames, and/or contact lenses.

Talk to your provider and confirm all coverage, costs, and codes prior to services being rendered.

Exclusions & limits for this benefit package:

- ☐ Safety evewear, non-prescription sunglasses, glass lenses, nonprescription lenses or contacts are not covered.
- ☐ Coverage is only available from network providers.

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

Package 3: Enhanced Dental and Vision Package

Anthem I CareMore Home Care (HMO I-SNP)

How much is the monthly payment?	
An extra \$38.00 per month. You must keep paying your Medicare Part B monthly payment.	
How much is the deductible?	
This package does not have a deductible.	
Is there a limit on how much the plan will pay?	
Doctors in our plan: ☐ The plan will pay up to \$2,000 for the following preventive and comprehensive dental benefits each year (benefit maximum). Talk to your doctor and confirm all coverage, costs, and codes before you receive services.	
Benefits included:	
Dental:	
Doctors in our plan: You pay no copay for: Two exams Two cleanings	

□ Dental X-rays: include one full-mouth **or** panoramic X-ray **and** one set/

series of bitewing X-rays each year and up to seven periapical images per

calendar year

Benefits included: □ Two fluoride treatments You pay **20%** of the covered charges for certain restorative dental services (fillings). You pay **50%** of the covered charges for certain endodontic, periodontic, prosthodontic, and oral surgery dental services which include, but are not limited to, the following: □ Root canal treatment ☐ Periodontal scaling and root planing ☐ Simple and surgical extractions ☐ Crowns (once per tooth every five years) ☐ Complete denture, immediate denture, or partial denture (one set of dentures every five years) ☐ Denture adjustment, repair, replacement, rebasing, and relining ☐ Local anesthesia (a drug to numb a part of the body) or regional block anesthesia

Vision

This package offers a **\$200** reimbursement allowance toward the purchase of eyewear. The benefit applies to corrective (prescription) glasses, lenses, frames, and/or contact lenses.

Talk to your provider and confirm all coverage, costs, and codes prior to services being rendered.

Exclusions & limits for this benefit package:

- □ Safety eyewear, non-prescription sunglasses, glass lenses, non-prescription lenses or contacts are not covered.
- □ Coverage is only available from network providers.

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

Special Access to CareMore Health

A caring, personal approach to healthcare is back

Anthem Blue Cross has partnered with CareMore Health to help you stay healthy and live your best life. Our healthcare services include:§

□ Doctor and nurse practitioner visits	☐ Physical and speech therapy		
	☐ Flu vaccines and other immunizations		
☐ Podiatrist visits	☐ Wound care and supplies		
Comprehensive health assessment	☐ Health and wellness education		
☐ Routine labs and X-rays			

Some of these services may need prior authorization.

[§] Check for availability of programs and services where you live.

If you need emergency or urgent care, call 911 or go to the nearest doctor or facility that can help you. Most times, you must use doctors in our plan to receive covered medical care, except for emergencies and urgently needed care when doctors in our plan are not available or dialysis services when you are out of the service area. If you receive routine care from doctors outside our plan, neither Medicare nor Anthem Blue Cross will pay for it.

The Benefits Mastercard[®] Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

Anthem Blue Cross is an HMO-POS I-SNP plan with a Medicare contract. Enrollment in Anthem Blue Cross depends on contract renewal. Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

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 **1-844-591-2078** (TTY: **711**) or speak to your provider. Hours of operation are 8 a.m. to 8 p.m. local time, seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Spanish – ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia en otros idiomas. También puede obtener ayudas y servicios auxiliares adecuados gratuitos para proporcionar información en formatos accesibles. Llame al número de teléfono indicado anteriormente o hable con su proveedor. El horario de atención es de 8 a.m. a 8 p.m. hora local, los siete días de la semana (excepto el Día de Acción de Gracias y Navidad) desde el 1.0 de octubre hasta el 31 de marzo, y de lunes a viernes (excepto los días feriados) desde el 1.0 de abril hasta el 30 de septiembre.

Arabic ـ تنبيه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية المجانية متاحة لك. كما تتوفر مساعدات وخدمات مساعدة مناسبة لتوفير المعلومات بأشكال يسهل الوصول إليها مجانا. اتصل برقم الهاتف المذكور أعلاه أو تحدث إلى مقدم الخدمة الخاص بك. ساعات العمل من الساعة 8 صباحًا حتى الساعة 8 مساءً على مدار الأسبوع (ما عدا أيام عيد الشكر وعيد الميلاد) بدايةً من 1 أكتوبر حتى 31 مارس، ومن الاثنين حتى الجمعة (ما عدا أيام العطلات) من 1 أبريل حتى 30 سبتمبر.

Armenian — ՈԻՇԱԴՐՈԻԹՅՈԻՆ. Եթե խոսում եք հայերեն, ապա ձեզ հասանելի են անվճար լեզվական օգնության ծառայություններ։ Մատչելի ձևաչափերով տեղեկատվություն տրամադրելու համար համապատասխան օժանդակ միջոցներն ու ծառայությունները նույնպես հասանելի են անվճար։ Չանգահարեք վերը նշված հեռախոսահամարով կամ խոսեք ձեր մատակարարի հետ։ Աշխատանքային ժամերն են՝ 8 a.m.-ից 8 p.m.-ը, շաբաթը յոթ օր (բացառությամբ Գոհաբանության և Սուրբ ծննդյան տոների) հոկտեմբերի 1-ից մարտի 31-ը, և երկուշաբթիից ուրբաթ (բացառությամբ արձակուրդների) ապրիլի 1-ից սեպտեմբերի 30-ը։

Chinese Simplified - 注意:如果您说简体中文,我们可以为您提供免费的语言协助服务。我们还免费提供适当的辅助工具和服务,以可访问的格式提供信息。请拨打上面列出的电话号码或与您的提供者交谈。营业时间:10 月 1 日至 3 月31 日,每周七天(感恩节和圣诞节除外),4 月 1 日至 9 月 30 日,周一至周五(节假日除外),当地时间上午 8 时至晚上 8 时。

Chinese Traditional – 注意:如果您說繁體中文,我們可以為您提供免費的語言協助服務。我們還免費提供適當的輔助工具和服務,以無障礙格式提供資訊。請撥打上面列出的電話號碼或與您的提供者交談。營業時間:10月1日至3月31日,每週七天(感恩節和耶誕節除外),4月1日至9月30日,週一至週五(節假日除外),當地時間上午8時至晚上8時。

Farsi - توجه: اگر به زبان فارسی صحبت می کنید، خدمات کمک زبانی رایگان قابل ارائه به شما است. وسایل و خدمات کمکی مناسب برای ارائه اطلاعات در قالب های مناسب معلولان نیز به صورت رایگان قابل ارائه است. با شماره تلفن بالا تماس بگیرید یا با ارائه دهنده تان صحبت کنید. ساعات کاری: از 8 صبح تا 8 شب به وقت محلی از 1 اکتبر تا 31 مارس (به جز کریسمس و روز شکرگزاری) در هفت روز هفته و از 1 آوریل تا 30 سپتامبر از دوشنبه تا جمعه (به جز تعطیلات).

French – ATTENTION : Si vous parlez français, des services gratuits d'assistance linguistique sont disponibles. Des aides et services auxiliaires appropriés permettant de fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le numéro de téléphone mentionné ci-dessus ou appelez votre prestataire. Les heures d'ouverture sont de 8 a.m à 8 p.m., heure locale, sept jours sur sept (sauf Thanksgiving et Noël) du 1er octobre au 31 mars, et du lundi au vendredi (sauf jours fériés) du 1er avril au 30 septembre.

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Dienste zur sprachlichen Unterstützung zur Verfügung. Außerdem sind kostenlose Hilfsmittel und Dienste verfügbar, um Informationen in zugänglichen Formaten bereitzustellen. Rufen Sie die oben aufgeführte Telefonnummer an oder wenden Sie sich an Ihren Anbieter. Die Geschäftszeiten sind 8 Uhr bis 20 Uhr lokaler Zeit an sieben Tagen in der Woche (außer Thanksgiving und Weihnachten) vom 1. Oktober bis zum 31. März, und Montag bis Freitag (außer an Feiertagen) vom 1. April bis zum 30. September.

Hindi – ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। पहुँच योग्य प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निशुल्क उपलब्ध हैं। ऊपर दिए गए फोन नंबर पर कॉल करें या अपने प्रदाता से बात करें। कामकाज के घंटे, 1 अक्टूबर से 31 मार्च तक सप्ताह के सातों दिन (थैंक्सगविंगि और क्रिसिमस को छोड़कर), और 1 अप्रैल से 30 सितंबर तक सोमवार से शुक्रवार (छुट्टियों को छोड़कर), सथानीय समय अनुसार सुबह 8 बजे से रात 8 बजे तक हैं।

Hmong – CEEB TOOM: Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pab dawb rau koj. Muaj cov khoom pab cuam thiab kev pab cuam txog lus raws qhov tsim nyog kom muab tau tej ntaub ntawv ua cov qauv ntawv uas siv tau yam tsis sau nqi dab tsi. Hu rau tus npawb xov tooj muaj npe saum toj no los sis sib tham nrog koj tus kws pab kho mob. Cov sij hawm yog 8 teev sawv ntxov txog 8 teev tsaus ntuj, sij hawm hauv zos, xya hnub rau ib vij (tsis suav hnub Ua Tsaug Tswv Ntuj thiab Khiv Xis Maj) txij thaum Lub Kaum Hlis Ntuj Tim 1 mus txog Lub Peb Hlis Ntuj Tim 31, thiab hnub Monday mus txog hnub Friday (tsis suav cov hnub so) thaum Lub Plaub Hlis Ntuj Tim 1 mus txog Lub Cuaj Hlis Ntuj Tim 30.

Japanese - 注意:日本語を話せる方向けに、無料の言語支援サービスをご提供しています。 適切な補助器具・サービスも、利用者がアクセスしやすい方法でご提供しています。こちらも無料でご利用いただけます。必要な情報取得にお役立てください。 上記の電話番号にお電話いただくか、プロバイダーにお問い合わせください。営業時間は、 10月1日から3月31日までは現地時間午前8時から午後8時まで週7日(感謝祭とクリスマスを除く)、および4月1日から9月30日まで(祝日を除く)は月曜日から金曜日までです。

Khmer – សូមយកចិត្តតទុកដាក់៖ បុរសិនប**ើ**អុនកនិយាយភាសា ខុមរែសវោជំនួយភាសាឥត គិតថ្លប់មានផ្ដល់ជូនអុនក។ មានផ្ដល់ជូនដ**ោយ ឥតគិតថ្**លៃខ្សែវសវោកម្មម និងឧបករណ៍ជំនួយសមសុរបដ**ើ**មុបីផុតល់ ព័ត៌មានកុនុងទម្សង់បបែបទដលែអាចចូលបុរ**ើ**បានផងដរែ។ ហ**ៅទូរសពុទទ**ៅលខេទូរសពុទដលែមានន**ៅខាងល**ិ៍ ឬនិយាយជាមួយអុនកផុតល់សវោរបស់អុនក។ ម៉ោងធុវ្រីការចាប់ម៉ោង 8 ពុរឹក ដល់ម៉ោង 8 យប់ ម៉ោងកុនុងសុរុក បុរាំពីរថ្ងងក្មែនុងមួយសបុគាហ៍ (ល**ើកល**ងែតថ្លែងបុណ្យយថ្លល់ងអំណរគុណ និងបុណ្យយណូអលៃ) ចាប់ពីថ្ងងទៃ 1 ឧតែលា ដល់ថ្ងងទៃ 31 ឧមែនា និងថ្ងងចៃនុទ ដល់ថ្ងងសៃុកុរ (ល**ើ**កលងែតថ្ងែងឈៃប់សម្សាក) ចាប់ពីថ្ងងទៃ 1 ឧមេសោ ដល់ថ្ងងទៃ 30 ឧកែញ្ញា។

Korean - 주의: 한국어를 구사하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 대체 형식으로 정보를 제공하기 위한 적절한 보조 장치 및 서비스도 무료로 제공됩니다. 위의 전화 번호로 전화하시거나 담당 의료 제공자에게 문의해 주십시오. 운영 시간은 현지 시간 오전 8시부터 오후 8시까지이며 10월 1일부터 3월 31일까지는 주 7일(추수 감사절과 성탄절은 제외) 내내, 4월 1일부터 9월 30일까지는 월요일부터 금요일까지(휴일은 제외)입니다.

Laotian – ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າ ພາສາລາວ, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ນອກຈາກນີ້ຍັງມີການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມທີ່ເໝາະສົມໃນການໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດ ເຂົ້າເຖິງໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທຫາເບີໂທລະສັບທີ່ລະບຸໄວ້ຂ້າງເທິງ ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ. ເວລາເຮັດວຽກແມ່ນ 8 ໂມງເຊົ້າ ຫາ 8 ໂມງແລງ ຕາມເວລາໃນທ້ອງຖິ່ນ, ເຈັດມື້ຕໍ່ອາທິດ (ຍົກເວັ້ນວັນຂອບໃຈພະເຈົ້າ ແລະ ວັນຄຣິດສມາດ) ຕັ້ງແຕ່ວັນທີ 1 ຕຸລາ ຫາ ວັນທີ 31 ມີນາ, ແລະ ວັນຈັນ ເຖິງ ວັນສຸກ (ຍົກເວັ້ນວັນພັກ) ຕັ້ງແຕ່ວັນທີ 1 ເມສາ ຫາ

Mien – CAU FIM JANGX LONGX: Beiv hnangv meih gorngv Mienh waac, ninh mbuo mbenc ziangx mienh tengx wangv henh faan waac bun meih muangx oc. Maaih jaa-dorngx tengx mienh aengx caux liepc ziangx gong-bou jauv-louc nyei waac-fienx bun bieqc muangx mv zuqc ndortv nyaanh cingv. Ziux ga'nguaaic zeiv-dauh wuov norm nam mber mborqv finx daaih lorz a'fai ca'laangh caux zoux gong nyei mienh yaac duqv. Zoux gong nyei ziangh hoc se yiem 8 dimv lungh ndorm taux 8 dimv lungh muonx ziux buonh deic ziangh hoc oc, yietc norm leiz baaix zoux gong siec hnoi (cih njiec naaiv norm Thanksgiving hnoi aengx caux Christmas) yiem naaiv ziepc hlaax saengh 1 taux faah hlaax 31, aengx caux yiem leiz baaix yietv taux leiz baaix hmz (cih njiec gingc mv zoux gong nyei hnoi) yiem naaiv feix

hlaax saengh 1 taux juov hlaax 30.

Portuguese – ATENÇÃO: Se fala português, tem à sua disposição serviços de assistência linguística gratuitos. Estão também disponíveis, a título gratuito, ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para o número de telefone acima indicado ou fale com o seu fornecedor. Horário de expediente: das 8h às 20h, (hora local), sete dias por semana (exceto Dia de Ação de Graças e Natal) de 1 de outubro até 31 de março, e de segunda a sexta-feira (exceto feriados) de 1 de abril até 30 de setembro.

Punjabi – ਧਿਆਨ ਦਿਓ: ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫ਼ਤ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। ਪਹੁੰਚਯੋਗ ਫਾਰਮੈਟਾਂ ਵਿੱਚ ਜਾਣਕਾਰੀ ਪ੍ਰਦਾਨ ਕਰਨ ਲਈ ਢੁਕਵੇਂ ਸਹਾਇਕ ਸਾਧਨ ਅਤੇ ਸੇਵਾਵਾਂ ਵੀ ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। ਉੱਪਰ ਦੀੱਤੇ ਫ਼ੋਨ ਨੰਬਰ 'ਤੇ ਕਾਲ ਕਰੋ ਜਾਂ ਆਪਣੇ ਪ੍ਰਦਾਤਾ ਨਾਲ ਗੱਲ ਕਰੋ। ਕੰਮਕਾਜ ਦੇ ਘੰਟੇ, 1 ਅਕਤੂਬਰ ਤੋਂ 31 ਮਾਰਚ ਤੱਕ ਹਫ਼ਤੇ ਦੇ ਸੱਤੇ ਦਨਿ (ਥੈਕਸਗਵਿੰਗ ਅਤੇ ਕ੍ਰਿਸਮਿਸ ਨੂੰ ਛੱਡ ਕੇ), ਅਤੇ 1 ਅਪ੍ਰੈਲ ਤੋਂ 30 ਸਤੰਬਰ ਤੱਕ ਸੋਮਵਾਰ ਤੋਂ ਸੁੱਕਰਵਾਰ (ਛੁੱਟੀਆਂ ਨੂੰ ਛੱਡ ਕੇ), ਸਥਾਨਕ ਸਮੇਂ ਅਨੁਸਾਰ ਸਵੇਰੇ 8 ਵਜੇ ਤੋਂ ਸ਼ਾਮ 8 ਵਜੇ ਤੱਕ ਹਨ।

Russian — ВНИМАНИЕ: Если вы говорите на русском языке, вам могут предоставить бесплатные услуги переводчика. Также бесплатно предоставляются вспомогательные средства и услуги, позволяющие получать информацию в доступных форматах. Позвоните по вышеуказанному номеру телефона или обсудите этот вопрос с вашим поставщиком услуг. Часы работы: с 08:00 до 20:00 в любой день недели (кроме Дня благодарения и Рождества) с 1 октября по 31 марта и с понедельника по пятницу (кроме праздничных дней) с 1 апреля по 30 сентября.

Tagalog – PAUNAWA: Kung nagsasalita ka Tagalog, mayroong available na mga libreng serbisyo sa tulong sa wika para sa iyo. Ang naaangkop na mga karagdagang tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format ay available rin nang walang bayad. Tawagan ang numero ng telepono na nakalista sa itaas o makipag-usap sa iyong provider. Ang mga oras ng opisina ay 8 a.m. hanggang 8 p.m., lokal na oras, pitong araw sa isang linggo (maliban sa Thanksgiving at Pasko) mula Oktubre 1 hanggang Marso 31, at Lunes hanggang Biyernes (maliban sa mga holiday) mula Abril 1 hanggang Setyembre 30.

Thai – หมายเหตุ: หากคุณพูด ภาษาไทย เรามีบริการช่วยเหลือด้านภาษาฟรีสำหรับคุณ นอกจากนี้ยังมีความช่วยเหลือและบริการเสริมที่เหมาะสม เพื่อให้ข้อมูลในรูปแบบที่เข้าถึง ได้โดยไม่เสียค่าใช้จ่ายอีกด้วย โทรไปยังหมายเลขโทรศัพท์ที่ระบุไว้ด้านบนหรือพูดคุย กับผู้ให้บริการของคุณ เวลาทำการคือ 08.00 น. ถึง 20.00 น. ตามเวลาท้องถีน เจ็ด วันต่อสัปดาห์ (ยกเว้นวันขอบคุณพระเจ้าและวันคริสต์มาส) ตั้งแต่วันที่ 1 ตุลาคม ถึง 31 มีนาคม และวันจันทร์ ถึงวันศุกร์ (ยกเว้นวันหยุด) ตั้งแต่วันที่ 1 เมษายน ถึง 30 กันยายน.

Ukrainian — УВАГА. Якщо ви розмовляєте українською, вам доступні безкоштовні послуги мовної допомоги. Відповідні допоміжні засоби й послуги для надання інформації в доступних форматах також можна отримати безкоштовно. Зателефонуйте за вказаним вище номером або зверніться до свого постачальника. Графік роботи: з 08:00 до 20:00 за місцевим часом, без вихідних (крім Дня подяки

й Різдва) з 1 жовтня по 31 березня, і з понеділка по п'ятницю (крім святкових днів) з 1 квітня по 30 вересня.

Vietnamese – CHÚ Ý: Nếu quý vị nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí luôn sẵn sàng phục vụ quý vị. Các dịch vụ và hỗ trợ phụ trợ thích hợp cung cấp thông tin ở các định dạng có thể truy cập cũng được cung cấp miễn phí. Gọi số điện thoại nêu trên hoặc nói chuyện với nhà cung cấp của quý vị. Giờ làm việc từ 8 giờ sáng đến 8 giờ tối, giờ địa phương, bảy ngày một tuần (Trừ Lễ Tạ ơn và Giáng sinh) từ ngày 1 Tháng Mười đến 31 Tháng Ba, và Thứ Hai đến Thứ Sáu (trừ các ngày lễ), từ ngày 1 Tháng Tư đến 30 Tháng Chín.

IMPORTANT INFORMATION:

2025 Medicare Star Ratings





Anthem Blue Cross - H0544

For 2025, Anthem Blue Cross - H0544 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★☆☆

Health Services Rating: $\bigstar \bigstar \bigstar \diamondsuit \diamondsuit$

Drug Services Rating: ★★★☆☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- ☐ Feedback from members about the plan's service and care
- ☐ The number of members who left or stayed with the plan
- ☐ The number of complaints Medicare got about the plan
- ☐ Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.



★★★☆ ABOVE AVERAGE

★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at medicare.gov/plan-compare.

Questions about this plan?

Contact Anthem Blue Cross 7 days a week from 8 a.m. to 8 p.m., (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30 at 1-844-309-6996 (toll-free) or 711 (TTY). Current members please call 1-800-499-2793 (toll-free) or 711 (TTY).

Anthem Blue Cross is an HMO I-SNP plan with a Medicare contract. Enrollment in Anthem Blue Cross depends on contract renewal.

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 and speak to a customer service representative at **1-844-591-2078** TTY: **711**, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Unde	rstanding 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 https://shop.anthem.com/medicare/ca or call 1-844-591-2078 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 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 medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
	Review the formulary to make sure your drugs are covered.
Unde	erstanding 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/co-insurance 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).

This plan is an institutional special needs plan (I-SNP). Your ability to enroll will be based
on verification that you, for 90 days or longer, have had or are expected to need the level of
services provided in a skilled nursing facility, a nursing facility, an intermediate care facility
for individuals with intellectual and developmental disabilities, a psychiatric hospital or unit,
a rehabilitation hospital or unit, a long-term care hospital, a swing-bed hospital, or a facility
approved by CMS that furnishes similar services