

Dual Eligible Special Needs Plan

2026 Summary of Benefits

SB Combo 078 - 087

078-Freedom Medi-Medi Partial (HMO D-SNP)

Counties:

Brevard, Broward, Charlotte, Citrus, Collier, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Lucie, Sumter, Volusia

087-Freedom Medi-Medi Full (HMO D-SNP)

Counties:

Brevard, Broward, Charlotte, Citrus, Collier, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Lucie, Sumter, Volusia



Summary of Benefits

January 1, 2026 - December 31, 2026

Freedom Medi-Medi Partial (HMO D-SNP) H5427_078

Freedom Medi-Medi Full (HMO D-SNP) H5427_087

The purpose of the Summary of Benefits is to provide you with a summary of drug and health benefits covered by **Freedom Medi-Medi Partial (HMO D-SNP) H5427_078** and **Freedom Medi-Medi Full (HMO D-SNP) H5427_087**, which describes what we cover and what you pay. This information is not a complete description of benefits. Call **1-800-401-2740 (TTY: 711)** for more information. From October 1 to March 31, we are open 7 days a week from 8 a.m. to 8 p.m. ET. From April 1 to September 30, we are open Monday through Friday, 8 a.m. to 8 p.m. ET. Limitations, copayments and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. Benefits vary by plan.

Freedom Health, Inc. is an HMO D-SNP with a Medicare contract and a contract with the state of Florida Medicaid Program. Enrollment in Freedom Health, Inc. depends on contract renewal. The plan also has a written agreement with the Florida Medicaid program to coordinate your Medicaid benefits.

Freedom Health, Inc. offers Dual Eligible Special Needs Plans (D-SNPs) which are available to anyone who has both Medical Assistance from the State Plan under Medicaid (Title XIX) and Medicare (Title XVIII). Our Plan benefits are designed for people with special health care needs. Freedom Health, Inc. has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Dual Special Needs Plan (D-SNP) through 2026 based on a review Freedom Health, Inc.'s Model of Care.

To be eligible for **Freedom Medi-Medi Partial (HMO D-SNP) H5427_078** and **Freedom Medi-Medi Full (HMO D-SNP) H5427_087** you must have both Medicare Part A and Medicare Part B, live in our service area and are eligible for Medicare cost-sharing assistance under Medicaid. Depending on your level of Medicaid eligibility, benefits differ, and you may or not be subject to cost-sharing requirements.

To join **Freedom Medi-Medi Partial (HMO D-SNP) H5427_078**, you must be eligible for certain levels of financial assistance from Florida Medicaid, as one of the following: Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualified Individual (QI) or Qualified Disabled and Working Individual (QDWI).

To join **Freedom Medi-Medi Full (HMO D-SNP) H5427_087**, you must be eligible for certain levels of financial assistance from Florida Medicaid, as one of the following: Qualified Medicare Beneficiary (QMB Plus), Specified Low-Income Medicare Beneficiary (SLMB Plus), or other Full Benefit Dual Eligible (FBDE).

Our service area includes the following counties in Florida:

Freedom Medi-Medi Partial (HMO D-SNP) H5427_078: Brevard, Broward, Charlotte, Citrus, Collier, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Lucie, Sumter, and Volusia

Freedom Medi-Medi Full (HMO D-SNP) H5427_087: Brevard, Broward, Charlotte, Citrus, Collier, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Lucie, Sumter, and Volusia

Freedom Health, Inc. covers emergency care and urgently needed services from out-of-network providers. For routine care, you must use the Freedom Health, Inc. network of providers, hospital, and pharmacies while in the plan's service area. Neither Medicare nor Freedom Health, Inc. will be responsible for the costs incurred of routine care received from out-of-network providers. Out-of-network/non-contracted providers are under no obligation to treat Freedom Health, Inc. members except in emergency situations. Please call our Member Services number or see your Evidence of Coverage for more information, including cost sharing that applies to out-of-network services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Monthly Plan Premium You must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medicaid or another third party.	\$0.00	\$0.00
Deductible These plans do not have a deductible.	\$0.00	\$0.00 There is no deductible for Medicaid Covered Services.
Maximum Out-of-Pocket Responsibility This is the most you pay for copays, coinsurance and other costs for medical services for the year. Contact the Plan for details on what is covered in the maximum out-of-pocket.	\$500.00 annually	\$500.00 annually There is no maximum out-of-pocket responsibility for Medicaid Covered Services.
Inpatient Hospital Coverage	\$0.00 copayment per admission. <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment per admission. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Outpatient Hospital Coverage Services include but are not limited to Medicare-covered outpatient hospital facility visits, clinic, outpatient treatment room, observation room, or outpatient surgery services.	\$0.00 copayment per visit. <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment per visit. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.
Ambulatory Surgical Center (ASC)	\$0.00 copayment for each Medicare-covered ambulatory surgical center visit. <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment for each Medicare-covered ambulatory surgical center visit. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.
Doctor Visits Primary Your Primary Care Physician (PCP) will coordinate the covered services you receive as a member of our plan. Specialists Separate copay may apply for each additional service received at an office visit.	\$0.00 copayment per visit. \$0.00 copayment per visit. <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment per visit. \$0.00 copayment per visit. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Preventive Care Please refer to your <i>Evidence of Coverage</i> for a list of covered preventive care services. Any additional preventive services approved by Medicare during the contract year will be covered.	\$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.
Emergency Care \$500.00 copayment for each emergency service, urgent service and emergency transportation outside the U.S. \$100,000.00 plan coverage limit for emergency services, urgent services and emergency transportation outside the U.S. every year. Contact the plan for details.	\$0.00 copayment	\$0.00 copayment You pay a \$0.00 copayment for Medicaid Covered Services.
Urgently Needed Services \$500.00 copayment for each emergency service, urgent service and emergency transportation outside the U.S. \$100,000.00 plan coverage limit for emergency services, urgent services and emergency transportation outside the U.S. every year. Contact the plan for details.	\$0.00 copayment	\$0.00 copayment You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Diagnostic Services/Labs/Imaging • Diagnostic radiology services (e.g., ultrasound, MRI, CAT scan) • Lab services • Diagnostic tests and procedures • Outpatient X-rays	\$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> \$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> \$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> \$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> \$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> \$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> \$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i>

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Diagnostic Services/Labs/Imaging Therapeutic radiology	If you are a <u>Qualified Medicare Beneficiary (QMB)</u> exempt from <u>cost-share</u>, you pay: 0% coinsurance for Medicare-covered therapeutic radiology services. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> For all other members, you pay: 20% coinsurance for Medicare-covered therapeutic radiology services. <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment for Medicare-covered therapeutic radiology services. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Hearing Services • Hearing exam/hearing aid fitting-evaluation • Hearing aids	\$0.00 copayment for Medicare-covered diagnostic hearing exam. \$0.00 copayment for one routine hearing exam and one hearing aid fitting-evaluation every year. \$0.00 copayment for two hearing aids (1 per ear) every year. Our plan pays up to a maximum of \$2,000.00 (\$1,000.00 per hearing aid) for hearing aid benefit every year. You are responsible for payment of any amount in excess of the maximum \$2,000.00 (\$1,000.00 per hearing aid).	\$0.00 copayment for Medicare-covered diagnostic hearing exam. \$0.00 copayment for one routine hearing exam and one hearing aid fitting-evaluation every year. \$0.00 copayment for two hearing aids (1 per ear) every year. Our plan pays up to a maximum of \$2,000.00 (\$1,000.00 per hearing aid) for hearing aid benefit every year. You are responsible for payment of any amount in excess of the maximum \$2,000.00 (\$1,000.00 per hearing aid). You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Dental Services • Preventive dental services • Comprehensive dental services	\$0.00 copayment for Medicare-covered dental services. <i>Prior authorization may be required.</i> \$0.00 copayment This plan covers: 2 oral exams, 2 emergency exams, 2 prophylaxis cleanings, 2 fluoride treatments and dental X-rays every year. \$0.00 copayment This plan covers up to: 2 resin or amalgam fillings, 2 simple or surgical extractions (in 1 or more visits), 2 periodontal maintenance procedures, 1 periodontal scaling and root planing per quadrant, 1 crown, 1 denture adjustment/reline every year, 1 full mouth debridement every 2 years, and 1 set of complete or partial dentures every five years. Please note that dental crown services require prior authorization. Please refer to the <i>Evidence of Coverage</i> for a full list of the dental benefits, limitations, and exclusions.	\$0.00 copayment for Medicare-covered dental services. <i>Prior authorization may be required.</i> \$0.00 copayment This plan covers: 2 oral exams, 2 emergency exams, 2 prophylaxis cleanings, 2 fluoride treatments and dental X-rays every year. \$0.00 copayment This plan covers up to: 2 resin or amalgam fillings, 2 simple or surgical extractions (in 1 or more visits), 2 periodontal maintenance procedures, 1 periodontal scaling and root planing per quadrant, 1 crown, 1 denture adjustment/reline every year, 1 full mouth debridement every 2 years, and 1 set of complete or partial dentures every five years. Please note that dental crown services require prior authorization. Please refer to the <i>Evidence of Coverage</i> for a full list of the dental benefits, limitations, and exclusions. You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Vision Services • Eye exam You pay nothing for exams to diagnose and treat diseases and conditions of the eye by an Optometrist or an Ophthalmologist (Specialist). Services must be performed by a participating Vision provider. Vision Services • Eyeglasses (lenses and frames)	\$0.00 copayment for Medicare-covered eye exam. \$0.00 copayment for 1 routine eye exam every year by an optometrist. \$0.00 copayment for Medicare-covered eyewear (one pair of eyeglasses which includes frame and plastic lens or contact lenses) after cataract surgery. \$0.00 copayment for the plan coverage limit of 1 pair of eyeglasses or contact lenses every year. \$30.00 copayment for CR-39 lenses. The plan coverage limit is \$400.00 for 1 pair of eyeglasses or contact lenses every year.	\$0.00 copayment for Medicare-covered eye exam. \$0.00 copayment for 1 routine eye exam every year by an optometrist. \$0.00 copayment for Medicare-covered eyewear (one pair of eyeglasses which includes frame and plastic lens or contact lenses) after cataract surgery. \$0.00 copayment for the plan coverage limit of 1 pair of eyeglasses or contact lenses every year. \$30.00 copayment for CR-39 lenses. The plan coverage limit is \$400.00 for 1 pair of eyeglasses or contact lenses every year.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
	You will be responsible for any amount over the plan benefit maximum total retail cost of \$400.00 for 1 pair of eyeglasses or contact lenses every year.	You will be responsible for any amount over the plan benefit maximum total retail cost of \$400.00 for 1 pair of eyeglasses or contact lenses every year. You pay a \$0.00 copayment for Medicaid Covered Services.
Mental Health Services • Inpatient visit • Outpatient group/individual therapy visit	\$0.00 copayment per admission. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> \$0.00 copayment for outpatient group/individual therapy visit. <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment per admission. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> \$0.00 copayment for outpatient group/individual therapy visit. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Skilled Nursing Facility (SNF) Care Our plan covers up to 100 days in a SNF per benefit period.	\$0.00 copayment per admission. <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment per admission. <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.
Rehabilitation Services There may be limits on physical therapy, occupational therapy, and speech and language pathology services. Contact the plan for details. • Occupational therapy visit • Physical therapy visit • Speech therapy visit • Language therapy visit	\$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.
Ambulance	\$0.00 copayment for Medicare-covered one-way ground ambulance services and for Medicare-covered one-way air ambulance services. <i>Prior authorization may be required.</i>	\$0.00 copayment for Medicare-covered one-way ground ambulance services and for Medicare-covered one-way air ambulance services. <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Transportation Transportation is intended for rides to and/or from plan-approved locations for medical appointments and health needs. Trips are limited to 50 miles. Call to schedule a ride at least 48 hours (excluding weekends) prior to scheduled medical appointment.	\$0.00 copayment Unlimited routine transportation trips.	\$0.00 copayment Unlimited routine transportation trips. You pay a \$0.00 copayment for Medicaid Covered Services.
Medicare Part B Prescription Drugs Please refer to your <i>Evidence of Coverage</i> for more details.	\$0.00 copayment for chemotherapy drugs and for other Part B drugs. <i>Prior authorization may be required.</i> For Part B insulins, you pay \$0.00 for a one-month supply.	\$0.00 copayment for chemotherapy drugs and for other Part B drugs. <i>Prior authorization may be required.</i> For Part B insulins, you pay \$0.00 for a one-month supply. You pay a \$0.00 copayment for Medicaid Covered Services.
Additional Benefits		
Foot Care (Podiatry Services) • Foot exams and treatment Covered podiatry benefits are for medically necessary foot care.	\$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i>	\$0.00 copayment <i>Referral may be required.</i> <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Medical Equipment/Supplies We cover all medically necessary durable medical equipment covered by Original Medicare. • Durable medical equipment (e.g., wheelchairs, oxygen) • Prosthetics (e.g., braces, artificial limbs) • Diabetes supplies	\$0.00 copayment <i>Prior authorization may be required.</i> \$0.00 copayment <i>Prior authorization may be required.</i> \$0.00 copayment <i>Prior authorization may be required.</i>	\$0.00 copayment <i>Prior authorization may be required.</i> \$0.00 copayment <i>Prior authorization may be required.</i> \$0.00 copayment <i>Prior authorization may be required.</i> You pay a \$0.00 copayment for Medicaid Covered Services.
Wellness • SilverSneakers® Fitness Program Health club memberships are limited to participating facilities. • 24/7 Nurseline Health advice from a nursing professional, available 24 hours a day, 7 days a week.	\$0.00 copayment \$0.00 copayment	\$0.00 copayment \$0.00 copayment

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Over-the-Counter (OTC) Products Please contact the plan or visit our website for specific instructions for using this benefit and our list of covered over-the-counter items. Call Member Services at 1-800-401-2740, TTY users call 711, or visit our website at www.freedomhealth.com	This plan covers certain approved, non-prescription, over-the-counter drugs and health-related items, up to \$130.00 every month. <i>Unused OTC amounts expire at the end of each month.</i>	This plan covers certain approved, non-prescription, over-the-counter drugs and health-related items, up to \$130.00 every month. <i>Unused OTC amounts expire at the end of each month.</i>
Everyday Options Allowance This benefit provides a spending allowance for: Assistive Devices - ADA toilet seats, shower stools, hand-held shower heads, reaching devices, temporary wheelchair threshold ramps, and more. If you are eligible for Special Supplemental Benefits for the Chronically Ill (SSBCI), you can also use the allowance for: Healthy Foods* - Healthy food items that assist in meeting your nutritional needs such as dairy products, fresh fruits, vegetables, meat, seafood, and other healthy pantry staples. Utilities* - Use toward the payment of gas for your home, electric, water, cable, internet, or cell phone services.	\$200.00 monthly allowance <i>Unused amounts expire at the end of each month.</i>	\$200.00 monthly allowance <i>Unused amounts expire at the end of each month.</i>

Premiums and Benefits	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
*The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's Evidence of Coverage.		
Personal Emergency Response System (PERS) With a personal emergency response system (PERS), help is a button press away. PERS is a monitoring device that can provide you with confidence, knowing you have quick access to the help you need, 24 hours a day, in any situation. You must use the plan's contracted provider/vendor. For more details contact Member Services at 1-800-401-2740, TTY users call 711.	\$0.00 copayment for 1 personal emergency response system (PERS) monitoring device and monitoring service.	\$0.00 copayment for 1 personal emergency response system (PERS) monitoring device and monitoring service.

Outpatient Prescription Drugs		
	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Important message about what you pay for vaccines and insulin - Our plan covers most Part D vaccines at no cost to you. If you receive Extra Help, you pay \$0.00 - \$12.65 for a one-month supply of any covered insulin. If you do <u>not</u> qualify for Extra Help, you will not pay more than \$35.00 for a one-month supply of any covered insulin.		
Stage 1: Yearly Deductible		
Deductible	If you receive Extra Help, the Part D deductible does not apply to you. If you do <u>not</u> qualify for Extra Help, the deductible is \$615 per year for Part D prescription drugs. During this stage, you pay the full cost of drugs listed on Tier 2: Preferred Brand, Tier 3: Non-Preferred Drug, Tier 4: Specialty Tier. The Part D deductible does not apply to Insulin drugs.	If you receive Extra Help, the Part D deductible does not apply to you. If you do <u>not</u> qualify for Extra Help, the deductible is \$615 per year for Part D prescription drugs. During this stage, you pay the full cost of drugs listed on Tier 2: Preferred Brand, Tier 3: Non-Preferred Drug, Tier 4: Specialty Tier. The Part D deductible does not apply to Insulin drugs.
Stage 2: Initial Coverage (after you pay your deductible, if applicable)		
Tier 1: Preferred Generic Standard retail one-month supply Mail-order three-month supply	\$0.00 copayment \$0.00 copayment	\$0.00 copayment \$0.00 copayment
Tier 2: Preferred Brand Standard retail one-month supply Mail-order three-month supply	\$0.00 - \$12.65 OR 25%* \$0.00 - \$12.65 OR 25%*	\$0.00 - \$12.65 OR 25%* \$0.00 - \$12.65 OR 25%*

Outpatient Prescription Drugs		
	Freedom Medi-Medi Partial (HMO D-SNP)_078	Freedom Medi-Medi Full (HMO D-SNP)_087
Tier 3: Non-Preferred Drug		
Standard retail one-month supply	\$0.00 - \$12.65 OR 25%*	\$0.00 - \$12.65 OR 25%*
Mail-order three-month supply	\$0.00 - \$12.65 OR 25%*	\$0.00 - \$12.65 OR 25%*
Tier 4: Specialty Tier		
Standard retail one-month supply	\$0.00 - \$12.65 OR 25%*	\$0.00 - \$12.65 OR 25%*
Mail-order three-month supply	Not available	Not available
Tier 5: Supplemental Drugs		
Standard retail one-month supply	\$0.00 copayment	\$0.00 copayment
Mail-order three-month supply	\$0.00 copayment	\$0.00 copayment
*If you receive Extra Help, the amount you pay is determined by your Extra Help low-income subsidy (LIS) coverage and whether you use a generic or brand drug. Please refer to your LIS Rider for your specific copayment amount. If you do <u>not</u> qualify for Extra Help, you pay the coinsurance.		
Stage 3: Catastrophic Coverage		
	During this stage, you pay nothing for your covered Part D drugs.	During this stage, you pay nothing for your covered Part D drugs.
After you pay your yearly deductible (if applicable), you move to the Initial Coverage Stage. In this stage, you pay the amounts listed in the table, until your total year-to-date out-of-pocket costs reach \$2,100.00. Not all drugs qualify for a 90-day supply. Some Tier 1 medications allow up to a 100-day supply. For more information, please call us or access our <i>Evidence of Coverage</i> online. If you reside in a long-term care facility, you pay the same as a standard retail one-month supply for a 34-day supply.		

Comprehensive Written Statement for Prospective Enrollees

The benefits described in the Premium and Benefit section of the Summary of Benefits are covered by our Medicare Advantage plan. For each benefit listed, you can see what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility.

Coverage of the benefits described above depends upon your level of Medicaid eligibility. No matter what your level of Medicaid eligibility is, **Freedom Medi-Medi Partial (HMO D-SNP) H5427_078** and **Freedom Medi-Medi Full (HMO D-SNP) H5427_087** will cover the benefits described in the Premium and Benefit section of the Summary of Benefits. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the Florida Agency for Health Care Administration toll-free at 1-888-419-3456 or the Florida Department of Children and Families (DCF) ACCESS Program toll free at 1-866-762-2237.

Our source of information for Medicaid benefits is the Florida Agency for Health Care Administration (Medicaid) website. All Medicaid covered services are subject to change at any time. For the most current Florida Medicaid coverage information, please visit the Florida Medicaid website at ahca.myflorida.com or call Member Services for assistance. A detailed explanation of Florida Medicaid benefits can be found in the Florida Summary of Services online at: <https://ahca.myflorida.com/medicaid/medicaid-policy-quality-and-operations/medicaid-policy-and-quality/medicaid-policy/florida-medicad-s-covered-services-and-hcbs-waivers>.

Premiums, copays, coinsurance and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details. If you want to know more about the coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at www.medicare.gov or get 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.

To get a complete list of services we cover, please review the “Evidence of Coverage” (EOC) online at www.freedomhealth.com or get a copy by calling 1-800-401-2740 (TTY: 711).

This document is available in alternate formats such as large print and Spanish. For more information, please call us at the phone number below or visit us at www.freedomhealth.com.

Please call our Member Services number at 1-800-401-2740 for additional information. TTY users should call 711. From October 1 to March 31, we are open 7 days a week from 8 a.m. to 8 p.m. ET. From April 1 to September 30, we are open Monday through Friday, 8 a.m. to 8 p.m. ET.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see our plan’s provider and pharmacy directories at our website www.freedomhealth.com or call us and we will send you a copy of the directories. The formulary, pharmacy network, and/or provider network may change at any time. You will

receive notice when necessary. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at www.freedomhealth.com.

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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.

Freedom Health, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Freedom Health, Inc. cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Freedom Health, Inc. konfòm ak lwa sou dwa sivil Federal ki aplikab yo e li pa fè diskriminasyon sou baz ras, koulè, peyi orijin, laj, enfimite oswa sèks. Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al [1-800-401-2740] (TTY: 711). Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele [1-800-401-2740] (TTY: 711).

Discrimination Is Against the Law

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

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

Freedom Health, Inc.:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Freedom Health, Inc. Civil Rights Coordinator.

If you believe that Freedom Health, Inc. 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:

Freedom Health, Inc. Civil Rights Coordinator

P.O. Box 152727

Tampa, FL 33684

Phone: 1-800-401-2740, TTY: 711

Fax: 813-506-6235

You can file a grievance by mail, fax, or phone. If you need help filing a grievance, the Freedom Health, Inc. Civil Rights Coordinator is available to help you.

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 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, 1-800-537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>.

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 **1-800-401-2740** (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.º de octubre hasta el 31 de marzo, y de lunes a viernes (excepto los días feriados) desde el 1.º de abril hasta el 30 de septiembre.

Arabic - تنبيه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية المجانية متاحة لك. كما تتوفر مساعدات وخدمات مساعدة مناسبة لتوفير المعلومات بأشكال يسهل الوصول إليها مجاناً. اتصل برقم الهاتف المذكور أعلاه أو تحدث إلى مقدم الخدمة الخاص بك. ساعات العمل من الساعة 8 صباحاً 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.

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 and 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。

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.

Gujarati – ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે વિના મૂલ્યે ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પ્રદાન કરવા માટે યોગ્ય સહાયક સહાય અને સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. ઉપર દર્શાવેલ ફોન નંબર પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો. કામકાજના ક્લાકો સ્થાનિક સમય મુજબ સવારે 8 વાગ્યાથી સાંજના 8 વાગ્યા સુધી, ઓક્ટોબર 1 થી માર્ચ 31 સુધી અઠવાડિયાના સાતેય દિવસ (થેંક્સગિવિંગ અને ક્રિસમસ સિવાય) અને સોમવારથી શુક્રવાર (રજાઓ સિવાય) એપ્રિલ 1 થી સપ્ટેમ્બર 30 સુધી છે.

Haitian Creole – ATANSYON: Si w pale kreyòl ayisyen, sèvis asistans linguistik gratis disponib pou ou. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòm ki aksesib disponib tou san w p ap peye. Rele nimewo telefòn yo bay anwo a oswa pale ak founisè w la. Orè fonksyònman yo se 8 a.m. rive 8 p.m., sèt jou sou sèt (eksepte Jou Thanksgiving ak Nwèl) soti 1ye Oktòb rive 31 Mas, ak Lendi pou rive Vandredi (eksepte jou ferye) soti 1ye Avril rive 30 Septanm.

Hebrew – לתשומת לבך: אם הנך דובר/ת עברית, שירותי סיוע בשפה בחינם זמינים עבורך. אמצעי עזר ושירותים נלווים מתאימים, שנועדו לספק מידע בפורמטים נגישים, זמינים גם הם ללא תשלום. יש להתקשר למספר הטלפון המופיע למעלה או לדבר עם הספק שלכם. שעות הפעילות הן 8:00 עד 20:00 (שעות מקומי), שבעה ימים בשבוע (למעט חג ההודיה וחג המולד) מה-1 באוקטובר עד ה-31 במרץ, ובשאר השנה – ימי שני עד שישי (למעט חגים) מה-1 באפריל עד ה-30 בספטמבר.

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

Italian – ATTENZIONE: sono disponibili servizi di assistenza linguistica gratuita in italiano. Sono inoltre disponibili gratuitamente adeguati supporti e servizi per ottenere informazioni in formato accessibile. Chiamare il numero di telefono riportato sopra o rivolgersi al proprio fornitore. Il servizio è attivo dalle 8.00 alle 20.00 ora locale, sette giorni su sette (eccetto il Giorno del Ringraziamento e Natale) dal 1° ottobre al 31 marzo, e dal lunedì al venerdì (eccetto i giorni festivi) dal 1° aprile al 30 settembre.

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.

Polish – UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Dostępne są również nieodpłatnie odpowiednie pomoce i usługi zapewniające informacje w dostępnych formatach. Zadzwoń pod numer telefonu podany powyżej lub porozmawiaj ze swoim dostawcą. Czynne od 8:00 rano do 8:00 wieczorem czasu lokalnego, czasu lokalnego, siedem dni w tygodniu (oprócz Święta Dziękczynienia i Bożego Narodzenia) od 1 października do 31 marca oraz od poniedziałku do piątku (oprócz świąt) od 1 kwietnia do 30 września.

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.

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 เพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่ายอีกด้วย โทรไปยังหมายเลขโทรศัพท์ที่ระบุไว้ด้านบน หรือพูดคุยกับผู้ให้บริการของคุณ เวลาทำการคือ 08.00 น. ถึง 20.00 น. ตามเวลาท้องถิ่น เจ็ด วันต่อสัปดาห์ (ยกเว้นวันขอคืนพระเจ้าและวันคริสต์มาส) ตั้งแต่วันที่ 1 ตุลาคม ถึง 31 มีนาคม และวันจันทร์ถึงวันศุกร์ (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.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Dual Eligible Special Needs Plan

2026 Summary of Benefits



Freedom Health, Inc.
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www.freedomhealth.com