



2027

# Summary of Benefits

## **DEVOTED DUAL 008 MO (HMO D-SNP) Plan**

PBP Number: H2041-008-000

### **Service Area**

Andrew, Atchison, Barry, Barton, Bates, Benton, Bollinger, Caldwell, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clay, Clinton, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Dunklin, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Livingston, Madison, Maries, McDonald, Mercer, Miller, Mississippi, Montgomery, Morgan, New Madrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Platte, Polk, Ray, Reynolds, Ripley, Shannon, St. Charles, St. Clair, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Webster, Worth, and Wright

**HMO D-SNP**

This Summary of Benefits tells you about our DEVOTED DUAL 008 MO (HMO D-SNP) plan. It includes information on plan costs and some of the common services we cover. It's valid for the 2027 plan year, which starts on January 1, 2027 and ends on December 31, 2027.

Because this document is a summary, it doesn't list all of the coverage details for this plan. If you need to know more, check the plan's

### **Evidence of Coverage (EOC)**

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

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

DEVOTED DUAL 008 MO (HMO D-SNP) is a Dual Eligible Special Needs plan, or HMO D-SNP. To join DEVOTED DUAL 008 MO (HMO D-SNP), you must be entitled to Medicare Part A and enrolled in Medicare Part B. You must also receive assistance from the Missouri Medicaid program as a Qualified Medicare Beneficiary (QMB+ or QMB), Specified Low-Income Medicare Beneficiary (SLMB+ or SLMB), Qualifying Individual (QI), Qualified Disabled and Working Individual (QDWI), or Full Benefit Dual Eligible (FBDE). You must also live in our service area, which includes **these counties: Andrew, Atchison, Barry, Barton, Bates, Benton, Bollinger, Caldwell, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clay, Clinton, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Dunklin, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Livingston, Madison, Maries, McDonald, Mercer, Miller, Mississippi, Montgomery, Morgan, New Madrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Platte, Polk, Ray, Reynolds, Ripley, Shannon, St. Charles, St. Clair, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Webster, Worth, and Wright.** We offer different plans for other counties. If you have any questions about your Medicaid eligibility or level of assistance, please contact us or your Missouri Medicaid office.

### **Does this plan cover my prescription drugs?**

Find out by searching our online drug list at [www.devoted.com/search-drugs](http://www.devoted.com/search-drugs). Or give us a call or chat. We can look up your medications or mail you our list of covered drugs (formulary).

### **Does this plan cover my doctors and pharmacies?**

Find out by searching our online directory at [www.devoted.com/search-providers](http://www.devoted.com/search-providers). Or give us a call or chat. 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](http://www.medicare.gov) and enter "Medicare & You handbook" in the search tool. (Include the quotation marks for best results.) Or ask Medicare to send you one by calling 1-800-MEDICARE (1-800-633-4227) any day, any time. TTY users can dial 1-877-486-2048.

### **How can I get more help?**

Call us at 1-800-385-0916 (TTY 711). We're here 8am to 8pm, Monday to Friday (from October 1 to March 31, 8am to 8pm, 7 days a week). You can also visit us online at [www.devoted.com](http://www.devoted.com).

Once you are a Devoted Health member, you can also chat with us, manage your plan, and more in the MyDevoted™ app or at [my.devoted.com](http://my.devoted.com).

**IMPORTANT:** If you receive Medicaid or Extra Help, your cost-sharing may vary. If you have full Medicaid benefits or are a Qualified Medicare Beneficiary (FBDE, SLMB+, QMB+, QMB), you may pay \$0 for your Medicare-covered services received from in-network providers, as noted in this chart.

Changes in your Medicaid eligibility or Extra Help level may affect your cost share.

# Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call us at 1-800-385-0916 (TTY 711).

## Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [www.devoted.com](http://www.devoted.com), 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.
- Benefits, premiums, and/or copayments/coinsurance may change on January 1, 2028.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- This plan is a Dual Eligible Special Needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and a qualifying level of medical assistance from a state plan under Medicaid.

## 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.
- You must continue to pay your Medicare Part B premium. Your costs with this plan (premiums, copayments, coinsurance,

and deductibles) will vary based on your level of Medicaid eligibility and the assistance you receive from Medicaid as well as the amount of Extra Help you get from Medicare.

# Monthly Premium, Deductible, and Limits

|                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Monthly Premium</b>                                                                                                                                                                                                                                                                                              | \$0<br>You must continue to pay your Part B premium, if applicable.                                                                                                                                                                             |
| <b>Medical Deductible</b>                                                                                                                                                                                                                                                                                           | This plan does not have a medical deductible.                                                                                                                                                                                                   |
| <b>Pharmacy (Part D) Deductible</b>                                                                                                                                                                                                                                                                                 | \$700 for Tiers 3-5<br>If you receive Extra Help from Medicare, your deductible is \$0.                                                                                                                                                         |
| <b>Maximum Out-of-Pocket Responsibility</b><br>Benefits that don't count toward your maximum out-of-pocket responsibility are indicated with an asterisk (*).<br>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. | \$3,600<br><br>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

|                                                | <b>With Medicaid cost share assistance</b> | <b>Without Medicaid cost share assistance</b>                                  |
|------------------------------------------------|--------------------------------------------|--------------------------------------------------------------------------------|
| <b>Inpatient Hospital Coverage<sup>†</sup></b> | \$0 copay per stay                         | <b>Days 1 - 7</b><br>\$325 copay per day<br><b>Day 8+</b><br>\$0 copay per day |

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

†Prior authorization may be required.

| <b>Outpatient Hospital Coverage<sup>†</sup></b>                                                                                                                                                             | <b>With Medicaid cost share assistance</b>                                                                                                                                                                                                                                                                                                                                                                                          | <b>Without Medicaid cost share assistance</b>                                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                             | <b>Diagnostic Colonoscopies:</b>                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Diagnostic Colonoscopies:</b>                                                                                                              |
|                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>• Outpatient Hospital: \$0 copay</li> <li>• Ambulatory Surgical Center (ASC): \$0 copay</li> </ul>                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Outpatient Hospital: \$0 copay</li> <li>• Ambulatory Surgical Center (ASC): \$0 copay</li> </ul>     |
|                                                                                                                                                                                                             | <b>Outpatient Surgery and Procedures:</b>                                                                                                                                                                                                                                                                                                                                                                                           | <b>Outpatient Surgery and Procedures:</b>                                                                                                     |
|                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>• Outpatient Hospital: \$0 copay</li> <li>• Ambulatory Surgical Center (ASC): \$0 copay</li> </ul>                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Outpatient Hospital: \$425 copay</li> <li>• Ambulatory Surgical Center (ASC): \$325 copay</li> </ul> |
|                                                                                                                                                                                                             | <b>Observation Stays:</b> \$0 copay per stay                                                                                                                                                                                                                                                                                                                                                                                        | <b>Observation Stays:</b> \$325 copay per day                                                                                                 |
| <b>Doctor Visits</b><br>You do not need a referral to see a specialist. For telehealth services, you pay the same cost share that you would pay for an in-person office visit.                              | <b>With Medicaid cost share assistance</b>                                                                                                                                                                                                                                                                                                                                                                                          | <b>Without Medicaid cost share assistance</b>                                                                                                 |
|                                                                                                                                                                                                             | <b>Primary Care Provider (PCP):</b> \$0 copay                                                                                                                                                                                                                                                                                                                                                                                       | <b>Primary Care Provider (PCP):</b> \$0 copay                                                                                                 |
|                                                                                                                                                                                                             | <b>Specialist:</b> \$0 copay                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Specialist:</b> \$30 copay                                                                                                                 |
| <b>Preventive Care</b><br>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). |                                                                                                                                               |

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

†Prior authorization may be required.

|                                                                                                                                                                                                                                   | <b><u>With Medicaid cost share assistance</u></b>                                                 | <b><u>Without Medicaid cost share assistance</u></b>                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <b>Emergency Care</b><br>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. | \$0 per visit                                                                                     | \$150 per visit                                                                                    |
|                                                                                                                                                                                                                                   | <b><u>With Medicaid cost share assistance</u></b>                                                 | <b><u>Without Medicaid cost share assistance</u></b>                                               |
| <b>Urgently Needed Services in the United States and its Territories</b>                                                                                                                                                          | <b>PCP office:</b> \$0 copay<br><br><b>Urgent Care Center or Retail Walk-in Center:</b> \$0 copay | <b>PCP office:</b> \$0 copay<br><br><b>Urgent Care Center or Retail Walk-in Center:</b> \$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<sup>†</sup>

Cost share varies based upon location and the type of service being performed.

#### With Medicaid cost share assistance

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

#### Without Medicaid cost share assistance

- **Lab Services**  
Dedicated testing laboratory: \$0 copay  
Office or Freestanding location: \$0 copay  
Outpatient hospital: \$0 or \$30 copay
- **Outpatient X-rays and Ultrasounds**  
Office or freestanding location: \$25 copay  
Outpatient hospital: \$75 copay
- **Diagnostic Radiology (such as CT, PET Scan, etc.)**  
Office or freestanding location: \$100 or \$200 copay  
Outpatient Hospital: \$200 or \$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
- **Genetic Testing** 20% coinsurance

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

<sup>†</sup>Prior authorization may be required.

## Hearing Services

|                     | With Medicaid cost share assistance                           | Without Medicaid cost share assistance                        |
|---------------------|---------------------------------------------------------------|---------------------------------------------------------------|
| <b>Hearing Care</b> | <b>Routine Hearing Exam*:</b><br>\$0 copay — 1 visit per year | <b>Routine Hearing Exam*:</b><br>\$0 copay — 1 visit per year |
|                     | <b>Hearing Aid Fitting and Evaluation*:</b> \$0 copay         | <b>Hearing Aid Fitting and Evaluation*:</b> \$0 copay         |
|                     | <b>Medicare-Covered Hearing Care:</b> \$0 copay               | <b>Medicare-Covered Hearing Care:</b> \$30 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.

\$399 copay or \$699 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
- \$50 additional cost per aid for optional hearing aid rechargeability

## Dental Services<sup>†</sup>

Devoted Health will pay as much as **\$2,000** per year for covered dental services. You pay \$0 towards all covered dental services until you reach your plan's dollar limit. For any services received after you reach your plan's dollar limit, you'll pay the full cost. You must receive services from a participating dental provider.

Covered dental services are limited to specific dental codes as listed in your Evidence of Coverage, and include, but are not limited to: periodic oral exams, dental evaluations, cleanings, X-rays, fillings, deep cleanings, extractions, dentures, root canals, crowns, and bridges. Cosmetic procedures, dental implants, and/or elective procedures are not covered. See your Evidence of Coverage for a full list of covered services and coverage limitations.

## Vision Services

### Routine Vision<sup>\*</sup>

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

### Eyewear

You must use our designated vendor for this benefit.

Up to **\$400** each year for eyeglasses and/or contacts

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

†Prior authorization may be required.

|                                     | With Medicaid cost share assistance                                                                       | Without Medicaid cost share assistance                                                                     |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>Medicare-Covered Vision Care</b> | <b>Medicare-Covered Diagnostic Eye Exam:</b> \$0 copay<br><br><b>Diabetic Retinopathy Exam:</b> \$0 copay | <b>Medicare-Covered Diagnostic Eye Exam:</b> \$30 copay<br><br><b>Diabetic Retinopathy Exam:</b> \$0 copay |

## Additional Outpatient Care and Services

|                                           | With Medicaid cost share assistance                                                                                                                                                                                                | Without Medicaid cost share assistance                                                                                                                                                                                                                                                                |
|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Mental Health Services<sup>†</sup></b> | <b>Inpatient Mental Health Care:</b><br>\$0 copay per stay<br><br><b>Outpatient Mental Health Services (individual and group):</b><br>\$0 copay<br><br><b>Outpatient Psychiatric Services (individual and group):</b><br>\$0 copay | <b>Inpatient Mental Health Care:</b><br><b>Days 1 - 7</b><br>\$325 copay per day<br><b>Days 8 - 90</b><br>\$0 copay per day<br><br><b>Outpatient Mental Health Services (individual and group):</b><br>\$30 copay<br><br><b>Outpatient Psychiatric Services (individual and group):</b><br>\$30 copay |

|                                                                                       | With Medicaid cost share assistance | Without Medicaid cost share assistance                                                  |
|---------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------|
| <b>Skilled Nursing Facility (SNF)<sup>†</sup></b><br>No prior hospital stay required. | \$0 copay per stay                  | <b>Days 1 - 20</b><br>\$20 copay per day<br><b>Days 21 - 100</b><br>\$221 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<sup>†</sup>

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

If you are eligible for Medicare cost-sharing help under Medicaid, you may pay 0% of the total cost, depending on your state Medicaid plan and Medicaid level.

### With Medicaid cost share assistance

- **Physical Therapy**  
Office location: \$0 or \$30 copay  
Outpatient hospital: \$0 or \$50 copay
- **Occupational Therapy**  
Office location: \$0 or \$30 copay  
Outpatient hospital: \$0 or \$50 copay
- **Speech Therapy**  
Office location: \$0 or \$30 copay  
Outpatient hospital: \$0 or \$50 copay

### Without Medicaid cost share assistance

- **Physical Therapy**  
Office location: \$30 copay  
Outpatient hospital: \$50 copay
- **Occupational Therapy**  
Office location: \$30 copay  
Outpatient hospital: \$50 copay
- **Speech Therapy**  
Office location: \$30 copay  
Outpatient hospital: \$50 copay

## Ambulance Services<sup>†</sup>

### With Medicaid cost share assistance

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

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

### Without Medicaid cost share assistance

**Ground Ambulance:** \$315 copay per one-way trip

**Air Ambulance:** 20% coinsurance per one-way trip

## Transportation

Not covered

## Prescription Drug Benefits

### Medicare Part B Drugs<sup>†</sup>

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.

### With Medicaid cost share assistance

**Chemotherapy Drugs:** \$0 copay

**Other Part B Drugs:** \$0 copay

### Without Medicaid cost share assistance

**Chemotherapy Drugs:** 20% coinsurance

**Other Part B Drugs:** 20% coinsurance

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

†Prior authorization may be required.

## Prescription Drugs

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

## Pharmacy (Part D) Deductible

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

If you do not receive Extra Help, you will be responsible for up to a \$700 deductible for Part D drugs on Tiers 3-5.

## Initial Coverage Stage

If you receive Extra Help, you will never pay more than \$14.40 per prescription for covered Part D drugs. Your copays may be less based on your level of Extra Help. If you do not receive Extra Help, you pay copays or coinsurance until your out-of-pocket costs for Part D drugs reach \$2,400.

|                                    | <u>30-Day Supply Network<br/>Retail Pharmacy</u> | <u>100-Day Supply Network<br/>Mail Order</u> |
|------------------------------------|--------------------------------------------------|----------------------------------------------|
| <b>Tier 1:</b> Preferred Generic   | \$0 per prescription                             | \$0 per prescription                         |
| <b>Tier 2:</b> Generic             | \$0 per prescription                             | \$0 per prescription                         |
| <b>Tier 3:</b> Preferred Brand     | 11% of the total cost                            | 11% of the total cost                        |
| <b>Tier 4:</b> Non-Preferred Drugs | 25% of the total cost                            | 25% of the total cost                        |
| <b>Tier 5:</b> Specialty           | 25% of the total cost                            | Not available through mail                   |

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 \$2,400.

## 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).

## Additional Benefits

|                 | <u>With Medicaid cost share<br/>assistance</u> | <u>Without Medicaid cost<br/>share assistance</u> |
|-----------------|------------------------------------------------|---------------------------------------------------|
| <b>Dialysis</b> | \$0 copay                                      | 20% coinsurance                                   |

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

†Prior authorization may be required.

|                                                                                                                                                        |                                                                                         |                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>Foot Care (Podiatry Services)</b>                                                                                                                   | <b>With Medicaid cost share assistance</b>                                              | <b>Without Medicaid cost share assistance</b>                                                       |
|                                                                                                                                                        | <b>Medicare-Covered Foot Care:</b> \$0 copay                                            | <b>Medicare-Covered Foot Care:</b> \$30 copay                                                       |
| <b>Home Health Care<sup>†</sup></b><br>Home Health Care is limited to Medicare-covered services.                                                       | <b>With Medicaid cost share assistance</b>                                              | <b>Without Medicaid cost share assistance</b>                                                       |
|                                                                                                                                                        | \$0 copay                                                                               | \$0 copay                                                                                           |
| <b>Durable Medical Equipment (DME)<sup>†</sup></b><br>See the Evidence of Coverage (EOC) for details on the difference between Basic and Advanced DME. | <b>With Medicaid cost share assistance</b>                                              | <b>Without Medicaid cost share assistance</b>                                                       |
|                                                                                                                                                        | <b>Basic Medicare-Covered DME Products:</b> \$0 copay for crutches, \$0 copay all other | <b>Basic Medicare-Covered DME Products:</b> 20% coinsurance for crutches, 20% coinsurance all other |
| <b>Prosthetic Devices and Medical Supplies<sup>†</sup></b>                                                                                             | <b>Advanced Medicare-Covered DME Products:</b> \$0 copay                                | <b>Advanced Medicare-Covered DME Products:</b> 50% coinsurance                                      |
|                                                                                                                                                        | <b>With Medicaid cost share assistance</b>                                              | <b>Without Medicaid cost share assistance</b>                                                       |
| <b>Prosthetic Devices and Medical Supplies<sup>†</sup></b>                                                                                             | <b>Prosthetic Devices and Related Supplies:</b> \$0 copay                               | <b>Prosthetic Devices and Related Supplies:</b> 20% coinsurance                                     |
|                                                                                                                                                        | <b>Medical Supplies:</b> \$0 copay                                                      | <b>Medical Supplies:</b> 20% coinsurance                                                            |

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

†Prior authorization may be required.

|                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Diabetes Monitoring Supplies<sup>†</sup></b><br>For additional details about glucose monitors, see your Evidence of Coverage (EOC). | <b>With Medicaid cost share assistance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Without Medicaid cost share assistance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                                        | <p><b>Dexcom Continuous Glucose Monitors (CGMs) and supplies, including sensors:</b> \$0 copay when obtained at a retail pharmacy; \$0 copay when obtained through a Durable Medical Equipment provider.</p> <p><b>Non-Preferred Continuous Glucose Monitors (CGMs) and supplies, including sensors:</b> \$0 copay when obtained through a Durable Medical Equipment provider. These devices are not available at a retail pharmacy, except for Freestyle Libre products, which are available at a retail pharmacy at \$0 copay.</p> <p><b>Diabetic Supplies (blood glucose monitors, test strips, lancets, and control solutions):</b> \$0 copay</p> <p>Our preferred brand of blood glucose monitors is Accu-Chek.</p> | <p><b>Dexcom Continuous Glucose Monitors (CGMs), and supplies, including sensors:</b> \$0 copay when obtained at a retail pharmacy; 50% coinsurance when obtained through a Durable Medical Equipment provider.</p> <p><b>Non-Preferred Continuous Glucose Monitors (CGMs) and supplies, including sensors:</b> 50% coinsurance when obtained through a Durable Medical Equipment provider. These devices are not available at a retail pharmacy, except for Freestyle Libre products, which are available at a retail pharmacy at 50% coinsurance.</p> <p><b>Diabetic Supplies (blood glucose monitors, test strips, lancets, and control solutions):</b> \$0 copay</p> <p>Our preferred brand of blood glucose monitors is Accu-Chek.</p> |
| <b>Diabetic Shoes and Therapeutic Inserts<sup>†</sup></b>                                                                              | <b>With Medicaid cost share assistance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Without Medicaid cost share assistance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                                        | \$0 copay                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$0 copay                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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

†Prior authorization may be required.

|                                                                                                                                                                                                                                                                                                                      | <b>With Medicaid cost share assistance</b>                             | <b>Without Medicaid cost share assistance</b>             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------|
| <b>Chiropractic Care</b><br><br>Medicare-covered chiropractic services are limited to manual manipulation of the spine to correct subluxation.<br><br>If you are eligible for Medicare cost-sharing help under Medicaid, you may pay 0% of the total cost, depending on your state Medicaid plan and Medicaid level. | <b>Medicare-Covered Chiropractic Services:</b> \$0 copay or \$20 copay | <b>Medicare-Covered Chiropractic Services:</b> \$20 copay |

## More Benefits and Perks With Your Plan

### Over-the-Counter Items (OTC)

**\$50 per quarter** to use toward the purchase of eligible over-the-counter (OTC) items at participating locations. For complete details, see your Evidence of Coverage (EOC) booklet.

### Food & Home Card (Special Supplemental Benefit for the Chronically Ill)

**\$118 per month** for qualifying members to use toward the purchase of eligible food, to pay for utility costs, and/or to pay rent or mortgage costs. Devoted Health will determine your eligibility for this benefit based on Medicare's Special Supplemental Benefits for the Chronically Ill (SSBCI) criteria. For complete details, see your Evidence of Coverage (EOC) booklet.

The Food & Home Card is a special supplemental benefit offered on certain plans, and available only to chronically ill members with conditions like diabetes, chronic heart failure, cardiac arrhythmias, coronary artery disease, or peripheral vascular disease; qualifying conditions vary by plan. All applicable plan coverage criteria must be met and other conditions are eligible. Not all members qualify.

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

†Prior authorization may be required.

## 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.

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

†Prior authorization may be required.

# Summary of Medicaid-Covered Benefits

## Information for people with Medicare and Medicaid

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

If you have spenddown requirements under Medicaid (i.e., you must spend a certain amount on medical costs before Medicaid covers your cost share and/or Medicaid benefits), you may be required to cover your full cost share for Medicare services until spenddown requirements are met.

**Have questions?** For more information about Medicaid eligibility and Medicaid benefits, call Missouri Medicaid (MO HealthNet) at 1-855-373-4636 (TTY: 711) or visit [mydss.mo.gov/healthcare](http://mydss.mo.gov/healthcare).

- Ambulance (emergency only)
- Ambulatory Surgical Center
- Applied Behavior Analysis (ABA)
- Certified Nurse Practitioner
- Community Psych Rehab Services
- Comprehensive Day Rehab
- Comprehensive Substance Treatment & Rehab (CSTAR)
- Diabetes Self-Management
- Dental
- Durable Medical Equipment
- Environmental Lead Assessment
- Family Planning
- Hearing Aid
- Home Health
- Hospice
- Inpatient Hospital
- Intermediate Care Facility - Intellectual Disabilities (ICF-ID)
- Lab and Radiology
- Licensed Clinical Social Worker (LCSW)
- Licensed Professional Counselor (LPC)
- Non-Emergency Medical Transportation
- Nurse Midwife
- Nursing Facility
- Optical
- Outpatient Hospital
- Personal Care
- Pharmacy
- Physician-Certified Nurse Practitioner - FQHC/RHC

- Podiatry
- Private Duty Nursing
- Psychologist
- Therapies - Occupational, Physical, and Speech
- Transplants

# 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 fòm aksesib yo disponib gratis tou. Rele nan 1-800-338-6833 (TTY:711) oswa pale avèk founisè w la.

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

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

**Tagalog PAALALA:** Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng 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 Sprachassistenzen 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 (ગુજરાતી):** ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવા આપો તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફરિંગ સહાય અને એક્સસેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવા આપણે વાનિ મલૂએ ઉપલબ્ધ છે. 1-800-338-6833 (TTY711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.

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

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

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

**Filipino (Filipino):** PAALALA: Kung nagsasalita ka ng Filipino, magagamit mo ang mga libreng serbisyong tulong sa wika. Makukuha rin nang walang bayad ang naaangkop na mga pantulong na kagamitan at serbisyo upang makapagbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-338-6833 (TTY 711) o makipag-usap ka sa iyong provider.

**Urdu** (اردو):  
توجہ فرمائیں: اگر آپ اردو بولتے ہیں تو آپ کے لیے مفت لسانی امدادی خدمات دستیاب ہیں۔ معلومات کو قابل رسائی فارمیٹس میں فراہم کرنے کے لیے مناسب معاونت اور خدمات بھی مفت دستیاب ہیں۔ 1-800-338-6833 (TTY 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔

This information is not a complete description of benefits. Limitations, copayments, and/or restrictions may apply. Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change. 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.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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. © 2026 Tivity Health, Inc. All rights reserved. Certain limitations apply. See the plan's Evidence of Coverage (EOC) for more details. 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. H2041\_27S43\_M