



2027

Summary of Benefits

DEVOTED DUAL CHOICE 004 AR (PPO D-SNP) Plan

PBP Number: H7397-004-000

Service Area

Baxter, Benton, Boone, Calhoun, Carroll, Clay, Cleburne, Conway, Crittenden, Cross, Dallas, Faulkner, Franklin, Fulton, Grant, Hot Spring, Izard, Johnson, Lee, Logan, Lonoke, Madison, Marion, Mississippi, Newton, Perry, Poinsett, Polk, Prairie, Pulaski, Saline, Scott, Searcy, Sharp, St. Francis, Stone, Van Buren, Washington, Woodruff, and Yell

PPO D-SNP

This Summary of Benefits tells you about our DEVOTED DUAL CHOICE 004 AR (PPO 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. Call us at 1-800-385-0916 (TTY 711), and we can mail you one.

Can I join this plan?

DEVOTED DUAL CHOICE 004 AR (PPO D-SNP) is a Dual Eligible Special Needs plan, or PPO D-SNP. To join DEVOTED DUAL CHOICE 004 AR (PPO D-SNP), you must be entitled to Medicare Part A and enrolled in Medicare Part B. You must also receive assistance from the Arkansas 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: Baxter, Benton, Boone, Calhoun, Carroll, Clay, Cleburne, Conway, Crittenden, Cross, Dallas, Faulkner, Franklin, Fulton, Grant, Hot Spring, Izard, Johnson, Lee, Logan, Lonoke, Madison, Marion, Mississippi, Newton, Perry, Poinsett, Polk, Prairie, Pulaski, Saline, Scott, Searcy, Sharp, St. Francis, Stone, Van Buren, Washington, Woodruff, and Yell.

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 Arkansas Medicaid office.

Does this plan cover my prescription drugs?

Find out by searching our online drug list at www.devoted.com/search-drugs. Or give us a call or 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. Or give us a call or chat. We can look up your doctors and pharmacies or mail you a directory.

Can I see out-of-network providers?

Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you, they must not be on any government sanction list, and they must participate in Medicare and accept Medicare reimbursement in order for the plan to cover Medicare-covered services. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you may pay a higher cost share for services provided by non-contracted providers.

How can I learn about Original Medicare?

Check the latest *Medicare & You* handbook. If you don't have one, visit www.medicare.gov and enter "Medicare & You handbook" in the search tool. (Include the quotation marks for best results.) Or ask Medicare to send you one by calling 1-800-MEDICARE (1-800-633-4227) any day, any time. TTY users can dial 1-877-486-2048.

How can I get more help?

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

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.

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, or call 1-800-385-0916 (TTY 711) to view a copy of the EOC.
 - As a member of this plan, you can see providers that are in Devoted Health's network, or you can choose to see doctors who are out of network. If you see an out-of-network doctor, you may pay a higher cost share. You can review the provider directory (or ask your doctor) to see if the doctors you see now are in the Devoted Health network.
 - 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.
- 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.
 - Benefits, premiums, and/or copayments/coinsurance may change on January 1, 2028.
 - 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.
 - Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you may pay a higher copay for services received by non-contracted providers.

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

Monthly Premium, Deductible, and Limits

Monthly Premium	\$0 You must continue to pay your Part B premium, if applicable.	
Medical Deductible	This plan does not have a medical deductible.	
Pharmacy (Part D) Deductible	\$700 for Tiers 3-5 If you receive Extra Help from Medicare, your deductible is \$0.	
Maximum Out-of-Pocket Responsibility Benefits that don't count toward your maximum out-of-pocket responsibility are indicated with an asterisk (*). What you pay out-of-pocket for Part D prescription drugs and certain supplemental benefits (such as hearing aids) does not apply to these amounts.	<u>In-network</u>	<u>In- and out-of-network</u>
	\$5,900 This is the most you will pay in the plan year for copays, coinsurance, and other costs for Medicare-covered medical Part A and Part B services, supplies, and Part B-covered medications you receive from in-network providers.	\$10,050 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- and out-of-network providers combined.

Covered Medical and Hospital Benefits

	<u>With Medicaid cost share assistance</u>	<u>Without Medicaid cost share assistance</u>
Inpatient Hospital Coverage[†]	<u>In-network:</u> \$0 copay per stay <u>Out-of-network:</u> \$0 <u>or</u> Days 1 - 6 \$340 copay per day Day 7+ \$0 copay per day	<u>In-network:</u> Days 1 - 6 \$340 copay per day Day 7+ \$0 copay per day <u>Out-of-network:</u> Days 1 - 6 \$340 copay per day Day 7+ \$0 copay per day

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

†Prior authorization may be required for in-network services.

Outpatient Hospital Coverage[†]

With Medicaid cost share assistance

In-network:

Diagnostic Colonoscopies:

- Outpatient Hospital: \$0 copay
- Ambulatory Surgical Center (ASC): \$0 copay

Outpatient Surgery and Procedures:

- Outpatient Hospital: \$0 copay
- Ambulatory Surgical Center (ASC): \$0 copay

Observation Stays: \$0 copay per stay

Out-of-network:

Diagnostic Colonoscopies:

- Outpatient Hospital: \$0 copay
- Ambulatory Surgical Center (ASC): \$0 copay

Outpatient Surgery and Procedures:

- Outpatient Hospital: \$0 or \$440 copay
- Ambulatory Surgical Center (ASC): \$0 or \$340 copay

Observation Stays: \$0 or \$340 copay per day

Without Medicaid cost share assistance

In-network:

Diagnostic Colonoscopies:

- Outpatient Hospital: \$0 copay
- Ambulatory Surgical Center (ASC): \$0 copay

Outpatient Surgery and Procedures:

- Outpatient Hospital: \$440 copay
- Ambulatory Surgical Center (ASC): \$340 copay

Observation Stays: \$340 copay per day

Out-of-network:

Diagnostic Colonoscopies:

- Outpatient Hospital: \$0 copay
- Ambulatory Surgical Center (ASC): \$0 copay

Outpatient Surgery and Procedures:

- Outpatient Hospital: \$440 copay
- Ambulatory Surgical Center (ASC): \$340 copay

Observation Stays: \$340 copay per day

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

†Prior authorization may be required for in-network services.

Doctor Visits

You do not need a referral to see a specialist. For telehealth services, you pay the same in- or out-of-network cost share that you would pay for an in-person office visit.

With Medicaid cost share assistance

In-network:

Primary Care Provider (PCP): \$0 copay

Specialist: \$0 copay

Out-of-network:

Primary Care Provider (PCP): \$0 or \$5 copay

Specialist: \$0 or \$35 copay

Without Medicaid cost share assistance

In-network:

Primary Care Provider (PCP): \$0 copay

Specialist: \$35 copay

Out-of-network:

Primary Care Provider (PCP): \$5 copay

Specialist: \$35 copay

Preventive Care

Any additional preventive services approved by Medicare during the contract year will be covered. Our plan also covers certain preventive services more frequently than Medicare.

Our plan covers many preventive services at no cost, including Annual Wellness visits, Bone mass measurements, Breast cancer screenings (mammograms), Cardiovascular screenings, Cervical and vaginal cancer screenings, Colorectal cancer screenings, Diabetes screenings, Hepatitis B virus screenings, Prostate cancer screenings (PSA), Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots, and COVID shots).

With Medicaid cost share assistance

\$0 per visit

Without Medicaid cost share assistance

\$130 per visit

Emergency Care

If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for the emergency care. This plan also covers emergency services worldwide as a supplemental benefit.

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

†Prior authorization may be required for in-network services.

Urgently Needed Services in the United States and its Territories	<u>With Medicaid cost share assistance</u>	<u>Without Medicaid cost share assistance</u>
	<u>In-network:</u>	<u>In-network:</u>
	PCP office: \$0 copay	PCP office: \$0 copay
	Urgent Care Center or Retail Walk-in Center: \$0 copay	Urgent Care Center or Retail Walk-in Center: \$45 copay
	<u>Out-of-network:</u>	<u>Out-of-network:</u>
	PCP office: \$0 or \$5 copay	PCP office: \$5 copay
	Urgent Care Center or Retail Walk-in Center: \$0 or \$45 copay	Urgent Care Center or Retail Walk-in Center: \$45 copay

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

†Prior authorization may be required for in-network services.

Outpatient Care and Services

Diagnostic Services, Labs, and Imaging[†]

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

With Medicaid cost share assistance

In-network:

- **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

Out-of-network:

Without Medicaid cost share assistance

In-network:

- **Lab Services**
Dedicated testing laboratory: \$0 copay
Office or Freestanding location: \$0 copay
Outpatient hospital: \$0 or \$35 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

Out-of-network:

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

†Prior authorization may be required for in-network services.

- **Lab Services**
Dedicated testing laboratory: \$0 copay
Office or Freestanding location: \$0 copay
Outpatient hospital: \$0 or \$35 copay
 - **Outpatient X-rays and Ultrasounds**
Office or freestanding location: \$0 or \$25 copay
Outpatient hospital: \$0 or \$75 copay
 - **Diagnostic Radiology (such as CT, PET Scan, etc.)**
Office or freestanding location: \$0 - \$200 copay
Outpatient Hospital: \$0 - \$300 copay
 - **Diagnostic Tests and Procedures (such as a stress test, etc.)**
Office or freestanding location: \$0 - \$40 copay
Outpatient hospital: \$0 or \$95 copay
 - **Radiation Therapy**
Office or freestanding location: \$0 or 20% coinsurance
Outpatient hospital: \$0 or 20% coinsurance
 - **Genetic Testing**
\$0 or 20% coinsurance
- **Lab Services**
Freestanding location: \$0 copay
Office: \$0 copay
Outpatient hospital: \$0 or \$35 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.

†Prior authorization may be required for in-network services.

Hearing Services

Hearing Care

You are covered for a total of 1 routine hearing exam from in- or out-of-network providers.

With Medicaid cost share assistance

In-network

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

Hearing Aid Fitting and Evaluation*: \$0 copay

Medicare-Covered Hearing Care: \$0 copay

Out-of-network:

Routine Hearing Exam*:
\$35 copay — 1 visit per year

Hearing Aid Fitting and Evaluation*: \$35 copay

Medicare-Covered Hearing Care: \$0 or \$35 copay

Without Medicaid cost share assistance

In-network

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

Hearing Aid Fitting and Evaluation*: \$0 copay

Medicare-Covered Hearing Care: \$35 copay

Out-of-network:

Routine Hearing Exams*:
\$35 copay — 1 visit per year

Hearing Aid Fitting and Evaluation*: \$35 copay

Medicare-Covered Hearing Care: \$35 copay

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

†Prior authorization may be required for in-network services.

Hearing Aids*

\$399 copay or \$699 copay per aid

The in-network benefit includes coverage of up to 2 TruHearing® Advanced or Premium hearing aids, which come in various styles and colors, including rechargeable options. You get the most out of your benefits when you use a participating provider with TruHearing.

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

If you choose to purchase hearing aids at a non-participating provider, you will be responsible for a 90% coinsurance. You will pay the full amount out of pocket first, then send a reimbursement request to Devoted Health. Devoted Health will then reimburse you 10% towards eligible items.

For complete details, see your Evidence of Coverage (EOC) booklet.

Dental Services†

Devoted Health will pay as much as **\$2,000** per year for covered dental services. If you choose to see an in-network dentist, you pay \$0 towards all covered dental services until you reach your plan's dollar limit. If you choose to see an out-of-network dentist, you will be responsible for paying the difference between the rate we pay the dentist and the rate your dental provider charges, even if you have not yet reached your plan's dollar limit. For any services received after you reach your plan's dollar limit, you'll pay the full cost.

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.

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

†Prior authorization may be required for in-network services.

Vision Services

Routine Vision*

You are covered for a total of 1 routine eye exam per year from in- or out-of-network providers.

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

Eyewear

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

You can visit any eyewear provider, in-network or out-of-network. If you get your eyewear from an in-network provider, they will bill the plan. If you choose to get your eyewear at an out-of-network provider, you'll pay the costs yourself at first. Then, you can submit a request for reimbursement. We will reimburse you up to your annual limit. See your Evidence of Coverage for more information.

Medicare-Covered Vision Care

With Medicaid cost share assistance

In-network:

Medicare-Covered Diagnostic Eye Exam: \$0 copay

Diabetic Retinopathy Exam: \$0 copay

Out-of-network:

Medicare-Covered Diagnostic Eye Exam: \$0 or \$35 copay

Diabetic Retinopathy Exam: \$0 copay

Without Medicaid cost share assistance

In-network:

Medicare-Covered Diagnostic Eye Exam: \$35 copay

Diabetic Retinopathy Exam: \$0 copay

Out-of-network:

Medicare-Covered Diagnostic Eye Exam: \$35 copay

Diabetic Retinopathy Exam: \$0 copay

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

Additional Outpatient Care and Services

Mental Health Services[†]

With Medicaid cost share assistance

In-network:

Inpatient Mental Health Care: \$0 copay per stay

Outpatient Mental Health Care (individual and group): \$0 copay

Outpatient Psychiatric Services (individual and group): \$0 copay

Out-of-network:

Inpatient Mental Health Care:
\$0 or **Days 1 - 6**
\$340 copay per day
Days 7 - 90
\$0 copay per day

Outpatient Mental Health Care (individual and group): \$0 or \$35 copay

Outpatient Psychiatric Services (individual and group): \$0 or \$35 copay

Without Medicaid cost share assistance

In-network:

Inpatient Mental Health Care: Days 1 - 6
\$340 copay per day
Days 7 - 90
\$0 copay per day

Outpatient Mental Health Care (individual and group): \$35 copay

Outpatient Psychiatric Services (individual and group): \$35 copay

Out-of-network:

Inpatient Mental Health Care: Days 1 - 6
\$340 copay per day
Days 7 - 90
\$0 copay per day

Outpatient Mental Health Care (individual and group): \$35 copay

Outpatient Psychiatric Services (individual and group): \$35 copay

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

†Prior authorization may be required for in-network services.

Skilled Nursing Facility (SNF)[†] No prior hospital stay required.	With Medicaid cost share assistance <u>In-network:</u> \$0 copay per stay <u>Out-of-network:</u> \$0 <u>or</u> 40% coinsurance	Without Medicaid cost share assistance <u>In-network:</u> Days 1 - 20 \$10 copay per day Days 21 - 100 \$221 copay per day <u>Out-of-Network:</u> 40% coinsurance
Physical Therapy and Other Rehabilitation Services[†] Cost share may vary based upon location. Cost share for re-evaluations may differ.	With Medicaid cost share assistance <u>In-network:</u> • Physical Therapy: Office location: \$0 copay Outpatient hospital: \$0 copay • Occupational Therapy: Office location: \$0 copay Outpatient hospital: \$0 copay • Speech Therapy: Office location: \$0 copay Outpatient hospital: \$0 copay <u>Out-of-network:</u> • Physical Therapy Office location: \$0 or \$35 copay Outpatient hospital: \$0 or \$50 copay • Occupational Therapy Office location: \$0 or \$35 copay Outpatient hospital: \$0 or \$50 copay • Speech Therapy Office location: \$0 or \$35 copay Outpatient hospital: \$0 or \$50 copay	Without Medicaid cost share assistance <u>In-network:</u> • Physical Therapy Office location: \$35 copay Outpatient hospital: \$50 copay • Occupational Therapy Office location: \$35 copay Outpatient hospital: \$50 copay • Speech Therapy Office location: \$35 copay Outpatient hospital: \$50 copay <u>Out-of-network:</u> • Physical Therapy Office location: \$35 copay Outpatient hospital: \$50 copay • Occupational Therapy Office location: \$35 copay Outpatient hospital: \$50 copay • Speech Therapy Office location: \$35 copay Outpatient hospital: \$50 copay

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

†Prior authorization may be required for in-network services.

	<u>With Medicaid cost share assistance</u>	<u>Without Medicaid cost share assistance</u>
Ambulance Services[†]	Ground Ambulance: \$0 copay per one-way trip Air Ambulance: \$0 copay per one-way trip	Ground Ambulance: \$350 copay per one-way trip Air Ambulance: 20% coinsurance per one-way trip

Transportation

Not covered

Prescription Drug Benefits

	<u>With Medicaid cost share assistance</u>	<u>Without Medicaid cost share assistance</u>
Medicare Part B Drugs[†] Part B drugs are usually given in a doctor's office or an outpatient setting as part of a medical service. Step Therapy may be required.	<u>In-network:</u> Chemotherapy Drugs: \$0 copay Other Part B Drugs: \$0 copay <u>Out-of-network:</u> Chemotherapy Drugs: \$0 or 20% coinsurance Other Part B Drugs: \$0 or 20% coinsurance	<u>In-network:</u> Chemotherapy Drugs: 20% coinsurance Other Part B Drugs: 20% coinsurance <u>Out-of-network:</u> Chemotherapy Drugs: 20% coinsurance Other Part B Drugs: 20% coinsurance

Prescription Drugs

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

Pharmacy (Part D) Deductible

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.

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

†Prior authorization may be required for in-network services.

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

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.
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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).
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Additional Benefits

	With Medicaid cost share assistance	Without Medicaid cost share assistance
Dialysis	<u>In-network:</u> \$0 copay <u>Out-of-network:</u> \$0 or 20% coinsurance	<u>In-network:</u> 20% coinsurance <u>Out-of-network:</u> 20% coinsurance

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

†Prior authorization may be required for in-network services.

Foot Care (Podiatry Services)	With Medicaid cost share assistance <u>In-network:</u> Medicare-Covered Foot Care: \$0 copay <u>Out-of-network:</u> Medicare-Covered Foot Care: \$0 or \$35 copay	Without Medicaid cost share assistance <u>In-network:</u> Medicare-Covered Foot Care: \$35 copay <u>Out-of-network:</u> Medicare-Covered Foot Care: \$35 copay
Home Health Care[†] Home Health Care is limited to Medicare-covered services.	With Medicaid cost share assistance <u>In-network:</u> \$0 copay <u>Out-of-network:</u> \$0 copay	Without Medicaid cost share assistance <u>In-network:</u> \$0 copay <u>Out-of-network:</u> \$0 copay
Durable Medical Equipment (DME)[†] See the Evidence of Coverage (EOC) for details on the difference between Basic and Advanced DME.	With Medicaid cost share assistance <u>In-network:</u> • Basic Medicare-Covered DME Products: \$0 copay for crutches, \$0 copay all other • Advanced Medicare-Covered DME Products: \$0 copay <u>Out-of-network:</u> • Basic Medicare-Covered DME Products: \$0 or 50% coinsurance for crutches, \$0 or 50% coinsurance all other • Advanced Medicare-Covered DME Products: \$0 or 50% coinsurance	Without Medicaid cost share assistance <u>In-network:</u> • Basic Medicare-covered DME Products: 20% coinsurance for crutches, 20% coinsurance all other • Advanced Medicare-covered DME Products: 50% coinsurance <u>Out-of-network:</u> • Basic Medicare-covered DME Products: 50% coinsurance for crutches, 50% coinsurance all other • Advanced Medicare-covered DME Products: 50% coinsurance

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

†Prior authorization may be required for in-network services.

**Prosthetic Devices
and Medical
Supplies[†]**

**With Medicaid cost share
assistance**

In-network:

**Prosthetic Devices and
Related Supplies:** \$0
copay

Medical Supplies: \$0
copay

Out-of-network:

**Prosthetic Devices and
Related Supplies:** \$0 or
40% coinsurance

Medical Supplies: \$0 or
40% coinsurance

**Without Medicaid cost
share assistance**

In-network:

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

Medical Supplies: 20%
coinsurance

Out-of-network:

**Prosthetic Devices and
Related Supplies:** 40%
coinsurance

Medical Supplies: 40%
coinsurance

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

†Prior authorization may be required for in-network services.

Diabetes Monitoring Supplies[†]

For additional details about glucose monitors, see your Evidence of Coverage (EOC).

With Medicaid cost share assistance

In-network:

Dexcom Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$0 copay when obtained at a retail pharmacy; \$0 copay when obtained through a Durable Medical Equipment provider.

Non-Preferred Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$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.

Diabetic Supplies (blood glucose monitors, test strips, lancets, and control solutions): \$0 copay

Out-of-network:

Dexcom Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$0 or 50% coinsurance when obtained at a retail pharmacy; \$0 or 50% coinsurance when obtained through a Durable Medical Equipment provider.

Without Medicaid cost share assistance

In-network:

Dexcom Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$0 copay when obtained at a retail pharmacy; \$0 or 50% coinsurance when obtained through a Durable Medical Equipment provider.

Non-Preferred Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$0 or 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 \$0 or 50% coinsurance.

Diabetic Supplies (blood glucose monitors, test strips, lancets, and control solutions): \$0 copay

Out-of-network:

Dexcom Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$0 or 50% coinsurance when obtained at a retail pharmacy; \$0 or 50% coinsurance when obtained through a Durable Medical Equipment provider.

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

†Prior authorization may be required for in-network services.

	Non-Preferred Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$0 or 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 \$0 or 50% coinsurance. Diabetic Supplies (blood glucose monitors, test strips, lancets, and control solutions): \$0 or 50% coinsurance Our preferred brand of blood glucose monitors is Accu-Chek.	Non-Preferred Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$0 or 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 \$0 or 50% coinsurance. Diabetic Supplies (blood glucose monitors, test strips, lancets, and control solutions): \$0 or 50% coinsurance Our preferred brand of blood glucose monitors is Accu-Chek.
	With Medicaid cost share assistance <u>In-network:</u> \$0 copay <u>Out-of-network:</u> \$0 or 50% coinsurance	Without Medicaid cost share assistance <u>In-network:</u> \$0 copay <u>Out-of-network:</u> 50% coinsurance
Diabetic Shoes and Therapeutic Inserts[†]		
Chiropractic Care Medicare-covered chiropractic services are limited to manual manipulation of the spine to correct subluxation.	With Medicaid cost share assistance <u>In-network:</u> Medicare-Covered Chiropractic Services: \$0 copay <u>Out-of-network:</u> Medicare-Covered Chiropractic Services: \$0 or \$15 copay	Without Medicaid cost share assistance <u>In-network:</u> Medicare-Covered Chiropractic Services: \$15 copay <u>Out-of-network:</u> Medicare-Covered Chiropractic Services: \$15 copay

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

[†]Prior authorization may be required for in-network services.

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. You pay nothing out-of-pocket, up to your benefit allowance, when shopping for eligible items at participating CVS, Longs, or Navarro locations. You get the most out of your OTC benefits when you shop at participating locations.

If you purchase items at non-participating stores, you will be responsible for a 90% coinsurance. You pay the full amount for your items out of pocket first, then send a reimbursement request. You will be reimbursed 10% towards eligible items up to your quarterly allowance. For complete details, see your Evidence of Coverage (EOC) booklet.

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

\$91 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. You can use the card at participating locations, or use your benefit at non-participating stores. 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.

Fitness

SilverSneakers®: \$0 membership

You get the most out of your fitness benefits when you go to a SilverSneakers® participating location.

If you choose to go to a non-participating fitness facility, you will be responsible for a 90% coinsurance. You pay the full amount out of pocket first, then send a reimbursement request to Devoted Health. Devoted Health will then reimburse you up to 10% towards eligible fitness services. For complete details, see your Evidence of Coverage (EOC) booklet.

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 for in-network services.

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. Even if you qualify for Medicare cost share assistance, Medicaid may only cover your Medicare cost share for services provided by out-of-network providers if the out-of-network provider accepts Medicaid. 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 receive services from an out-of-network provider, you may be liable for full cost share if the out-of-network provider does not accept Medicaid, even if Medicaid normally covers your cost share for Medicare services.

Have questions? For more information about Medicaid eligibility and Medicaid benefits, call Arkansas Department of Human Services - Division of Medical Services at 1-855-372-1084 (TTY: 711) or visit humanservices.arkansas.gov/divisions-shared-services/medical-services/helpful-information-for-clients.

- Adult Behavioral Health Services for Community Independence (ABHSCI)
- Adult Developmental Day Treatment (ADDT)
- Ambulance Service (Emergency Only)
- Ambulatory Surgical Center
- ARChoices in Home Care
- Autism Waiver
- Chiropractor
- Community and Employment Supports Waiver
- Community Health Centers
- Dental Care
- Disability Services
- Doctor's Services
- Early Intervention Day Treatment (EIDT)
- Early Periodic Screening, Diagnosis, and Testing Services (EPSDT)
- Emergency Room Services
- Federally Qualified Health Center (FQHC)
- Hearing
- Home Health Services
- Hospice Care
- Hospital Care
- Immunizations
- Independent Choices
- Lab Tests and X-Rays
- Living Choices Assisted Living

- Long-Term Care
- Medicaid or ARKids First-A
- Medical Equipment
- Medical Supplies
- Mental Health Services
- Non-Emergency Transportation (NET) Service
- Nurse-Midwife (Certified)
- Nurse Practitioners
- Nursing Home Care
- Program of All-Inclusive Care for the Elderly (PACE)
- Personal Care
- Podiatrist
- Obstetrics
- Prescription Drugs
- Rehabilitative Services
- Rural Health Clinic
- Targeted Case Management
- Tax Equity and Fiscal Responsibility Act (TEFRA) Program
- Therapy (Physical, Occupational, or Speech)
- Tobacco Cessation
- Vision Care
- Well-Child Care
- Women's Health

Notes

Non-Discrimination Notice

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

Devoted Health

Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator using the contact information below.

Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call **1-800-338-6833** (TTY 711). This is a free service. Hours are 8am to 8pm, 7 days a week from October 1 to March 31, and 8am to 8pm Monday to Friday from April 1 to September 30.

If you believe that Devoted Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator
Devoted Health % Appeals & Grievances
P.O. Box 21327
Eagan, MN 55121
Phone: 1-800-338-6833 (TTY 711)
Fax: 1-877-358-0711
Email: CivilRightsCoordinator@devoted.com

You can file a grievance by mail, fax, phone, or email. If you need help filing a grievance, the Civil Rights Coordinator for Devoted Health is available to help you using the contact information above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>**, or by mail, phone, or email at:

Centralized Case Management Operations
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
Email: OCRComplaint@hhs.gov

Complaint forms are available at **<https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html>**.

This notice is also available on Devoted Health's website: **<https://www.devoted.com/nondiscrimination-notice/>**

English ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-338-6833 (TTY 711) or speak to your provider.

Spanish (Español) ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-800-338-6833 (TTY 711) o hable con su proveedor.

Chinese (Traditional US/Taiwan) (中文) 注意：如果您說中文，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙形式提供資訊。請致電 1-800-338-6833 (TTY 711) 或與您的提供者討論。

Vietnamese (Việt): LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-800-338-6833 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn."

French Creole (Haitian Creole) (Kreyòl Ayisyen) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd aladispozisyon w gratis pou lang ou pale a. Èd ak sèvis siplemantè apwopriye pou bay enfòmasyon nan fòm aksesib yo disponib gratis tou. Rele nan 1-800-338-6833 (TTY:711) oswa pale avèk founisè w la.

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

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

Tagalog PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyonang tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-338-6833 (TTY 711) o makipag-usap sa iyong provider.

Polish (POLSKI) UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w przystępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-800-338-6833 (TTY 711) lub porozmawiaj ze swoim dostawcą.

Russian (РУССКИЙ) ВНИМАНИЕ: Если вы говорите на русском языке, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-800-338-6833 (TTY 711) или обратитесь к своему поставщику услуг.

French (France/International) (Français) ATTENTION : si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-338-6833 (TTY 711) ou parlez à votre fournisseur.

German (Deutsch) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-800-338-6833 (TTY 711) an oder sprechen Sie mit Ihrem Provider.

Gujarati (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 serbisyonang 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. H7397_27S16_M