



2027

Summary of Benefits

DEVOTED MA ONLY 020 TX (HMO) Plan

PBP Number: H7993-020-000

Service Area

Atascosa, Bandera, Bexar, Comal, Frio, Gonzales, Guadalupe, Karnes, Kendall, Kerr, La Salle, McMullen, Medina, Real, and Wilson

HMO

This Summary of Benefits tells you about our DEVOTED MA ONLY 020 TX (HMO) 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. Or call us at 1-800-385-0916 (TTY 711), and we can mail you one.

Can I join this plan?

DEVOTED MA ONLY 020 TX (HMO) is a Health Maintenance Organization, or HMO plan. To join DEVOTED MA ONLY 020 TX (HMO), you must be entitled to Medicare Part A and enrolled in Medicare Part B. You also have to live in this plan's service area, which includes **these counties: Atascosa, Bandera, Bexar, Comal, Frio, Gonzales, Guadalupe, Karnes, Kendall, Kerr, La Salle, McMullen, Medina, Real, and Wilson.**

We offer different plans for other counties.

Does this plan cover my prescription drugs?

This plan does not cover Medicare Part D prescription drugs. To see if your Medicare Part B drugs are covered, check our online Part B Prior Authorization list at www.devoted.com/prescription-drugs/drug-coverage-limits/2027-pa-list-part-b-drugs. Or give us a call or chat, and we'll check for you. If your drug is on the Prior Authorization list, you will need to ask for coverage before getting the medication.

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.

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 be lower than what's listed here.

Changes in your Medicaid eligibility or Extra Help level may affect your cost share. For more details, refer to the Evidence of Coverage. To get it, visit www.devoted.com or call 1-800-385-0916 (TTY 711).

Pre-Enrollment Checklist

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

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit www.devoted.com, or call 1-800-385-0916 (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the Devoted Health network. If they are not listed, it means you will likely have to select a new doctor.

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.
- This plan offers a Part B buydown. If you are responsible for a Part B premium, we will reduce your monthly Part B premium by \$184.70 per month. This reduction is set up by Medicare and administered through the Social Security Administration (SSA). Depending on how you pay your Medicare Part B premium, your reduction may be credited to your Social Security check or credited on your Medicare Part B premium statement. Sometimes reductions can take several months to be

issued; however, you will receive a full credit.

- 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).

Monthly Premium, Deductible, and Limits

Monthly Premium

\$0

You must continue to pay your Part B premium.

Part B Buydown

Your Part B premium is reduced by \$184.70 per month.

If your Medicare Part B premium is paid by Medicaid or others on your behalf, you are not eligible for the monthly \$184.70 reduction.

Medical Deductible

\$200

The deductible does not apply to Medicare Part B-covered insulin (when you use insulin via a pump) or Medicare-covered preventive services, and some Medicare-covered services.

For a list of services for which the deductible applies, see the plan's Evidence of Coverage (EOC).

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 certain supplemental benefits (such as hearing aids) does not apply to these amounts.

\$9,250

This is the most you will pay in the plan year for copays, coinsurance, and other costs for Medicare-covered medical Part A and Part B services, supplies, and Part B-covered medications you receive from in-network providers.

Covered Medical and Hospital Benefits

Inpatient Hospital Coverage[†]

Days 1 - 4

\$425 copay per day

Day 5+

\$0 copay per day

Outpatient Hospital Coverage[†]

Diagnostic Colonoscopies:

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

Outpatient Surgery and Procedures:

- Outpatient Hospital: \$425 copay
- Ambulatory Surgical Center (ASC): \$425 copay

Observation Stays: \$425 copay per day

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

[†]Prior authorization may be required.

Doctor Visits

A referral from your PCP may be required to see a specialist. For telehealth services, you pay the same cost share that you would pay for an in-person office visit.

Primary Care Provider (PCP): \$0 copay

Specialist: \$45 copay

Preventive Care

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

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

Emergency Care

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

\$115 per visit

Urgently Needed Services in the United States and its Territories

PCP office: \$0 copay

Urgent Care Center or Retail Walk-in Center: \$40 copay

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

†Prior authorization may be required.

Outpatient Care and Services

Diagnostic Services, Labs, and Imaging†
Cost share varies based upon location and the type of service being performed.

- **Lab Services**
Dedicated testing laboratory: \$0 copay
Office or Freestanding location: \$0 copay
Outpatient hospital: \$0 or \$45 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

Hearing Services

Hearing Care

Routine Hearing Exam*: \$0 copay — 1 visit per year
Hearing Aid Fitting and Evaluation*: \$0 copay
Medicare-Covered Hearing Care: \$45 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.

\$599 copay or \$899 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

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

Dental Allowance

You have a **\$1,000** yearly allowance toward Preventive Dental and Comprehensive Dental. You can see any licensed dentist in the United States.

You will pay the costs yourself at first. Then, you can submit a request for reimbursement to Devoted.

For all covered preventive dental services, like exams and routine cleanings, you will receive 100% reimbursement up to the yearly allowance.

For all covered comprehensive dental services, you will receive 50% reimbursement up to the yearly allowance.

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*

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

Medicare-Covered Vision Care

Medicare-Covered Diagnostic Eye Exam: \$45 copay

Diabetic Retinopathy Exam: \$0 copay

Additional Outpatient Care and Services

Mental Health Services[†]

Inpatient Mental Health Care:

Days 1 - 4

\$425 copay per day

Days 5 - 90

\$0 copay per day

Outpatient Mental Health Services (individual and group):

\$45 copay

Outpatient Psychiatric Services (individual and group):

\$45 copay

Skilled Nursing Facility (SNF)[†]

No prior hospital stay required.

Days 1 - 20

\$0 copay per day

Days 21 - 100

\$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[†]

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

- **Physical Therapy**
Office location: \$45 copay
Outpatient hospital: \$50 copay
- **Occupational Therapy**
Office location: \$35 copay
Outpatient hospital: \$35 copay
- **Speech Therapy**
Office location: \$45 copay
Outpatient hospital: \$50 copay

Ambulance Services[†]

Ground Ambulance:

\$350 copay per one-way trip

Air Ambulance: 20% coinsurance per one-way trip

Transportation

Not covered

Prescription Drug Benefits

Medicare Part B Drugs[†]

Part B drugs are usually given in a doctor's office or an outpatient setting as part of a medical service. Step Therapy may be required.

Chemotherapy Drugs: 20% coinsurance

Other Part B Drugs: 20% coinsurance

Additional Benefits

Dialysis

20% coinsurance

Foot Care (Podiatry Services)

Medicare-Covered Foot Care: \$45 copay

Home Health Care[†]

Home Health Care is limited to Medicare-covered services.

\$0 copay

Durable Medical Equipment (DME)[†]

See the Evidence of Coverage (EOC) for details on the difference between Basic and Advanced DME.

Basic Medicare-Covered DME Products: 20% coinsurance for crutches, 20% coinsurance all other

Advanced Medicare-Covered DME Products: 20% coinsurance

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

†Prior authorization may be required.

Prosthetic Devices and Medical Supplies[†]

Prosthetic Devices and Related Supplies: 20% coinsurance

Medical Supplies: 20% coinsurance

Diabetes Monitoring Supplies[†]

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

Dexcom Continuous Glucose Monitors (CGMs) and supplies, including sensors: \$0 copay when obtained at a retail pharmacy; 20% coinsurance when obtained through a Durable Medical Equipment provider.

Non-Preferred Continuous Glucose Monitors (CGMs) and supplies, including sensors: 20% 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 20% coinsurance.

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

Our preferred brand of blood glucose monitors is Accu-Chek.

Diabetic Shoes and Therapeutic Inserts[†]

\$0 copay

Chiropractic Care

Medicare-covered chiropractic services are limited to manual manipulation of the spine to correct subluxation.

Medicare-Covered Chiropractic Services: \$0 copay

More Benefits and Perks With Your Plan

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.

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. 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.

You may need a referral to receive covered services from providers. Certain procedures, services, and drugs may need advance approval from Devoted Health. This is called "prior authorization" or "pre-authorization." Please contact your PCP or refer to the Evidence of Coverage for services that require a prior authorization from Devoted Health. SilverSneakers is a registered trademark of Tivity Health, Inc. © 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. H7993_27S144_M