

2025

# Medicare Comparison Guide

### Why choose Devoted Health?

Because you could get a Medicare Advantage plan that gives you everything you need to feel your best.

#### Benefits you'll actually use

Devoted Health plans are designed to give you all the benefits you need. They include medical and dental coverage, plus many plans include a monthly allowance for food, over-the-counter items, housing.\*

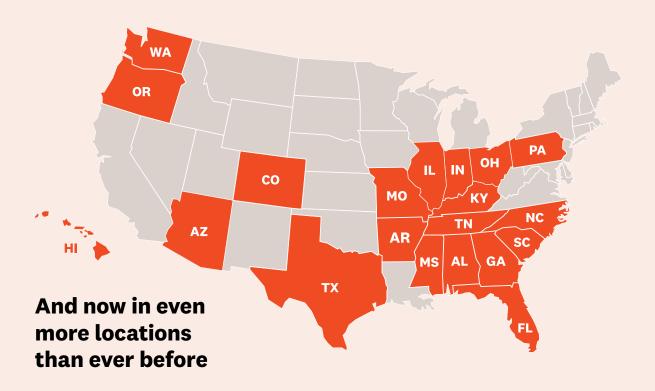
#### Savings you could actually get

With the right benefits, you could save on your healthcare costs every single month.

#### 3 Top-notch service

2

Devoted Guides make using your plan a snap. Members know that when they need help, this U.S.A.-based team is just a call away.



### **Start exploring your plan options**

Devoted Health offers a variety of plans designed to meet different needs and budgets. Call to learn which plans are available near you.

#### **STARTING AT \$0**

#### **HMO plans**

With these plans, your primary care provider helps manage all your care.

#### **STARTING AT \$0**

#### **PPO plans**

These plans are all about flexibility. You could get a plan with complete benefits, plus see the doctors you want without referrals.

#### **STARTING AT \$0**

#### **Dual special needs plans (D-SNP)**

These plans could give people with Medicare and Medicaid more benefits than either program alone.

#### **STARTING AT \$0**

#### Chronic special needs plans (C-SNP)

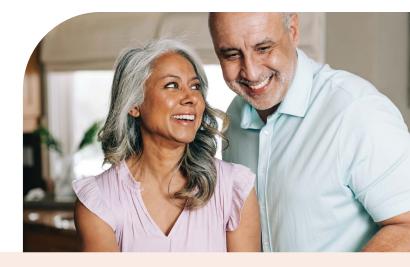
These plans could make managing a chronic health condition easier and more affordable.

#### **\$0 PLAN PREMIUM**

# Plans with no prescription coverage

These plans are designed for veterans and anyone eligible for Medicare who has drug coverage through another provider.

Not all plans are available in all markets.





See which plans are in your area devoted.com/find-my-plan Scan the QR code or call 1-800-610-8805 (TTY 711)

### Benefits you'll *actually* use. Savings you could *actually* get.

With Devoted Health, you could get all the same medical coverage as Original Medicare, plus lots of extras. Here's what you can expect.

#### Save with \$0 benefits





Primary care visits Virtual primary care visits



Prescription drugs Starting at \$0



**Routine labs** in primary care offices

#### With many Devoted Health plans, you get lots of extras



#### **Food & Home Card**

Monthly allowance for food, over-the-counter items, and housing\*



#### **Dental & Eyewear**

Coverage for dental care and eyeglasses or contacts



**Vision** FREE routine exams



#### **Gym membership**

FREE membership good at thousands of locations across the U.S.A.



#### Fitness

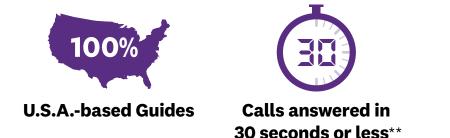
Gym equipment or fitness tracker allowance



#### Hearing FREE routine exams, plus low copays for hearing aids

#### Plus, top-notch service that makes using your plan easy

Get direct access to Devoted Health's Member Service Guides, who are here to help you.





Help with benefit questions

# Save on everyday expenses with the Food & Home Card\*

This card-based allowance could help you save each month. Use it at participating stores and vendors.

#### Groceries

Shop for healthy foods like fruits, vegetables, meats, dairy products, and more.

#### Utilities

Use toward monthly bills such as electric, water, internet, and phone.

#### Over-the-counter items NEW!

Save on everyday items like vitamins, toothpaste, pain relief products, and more.

#### **Housing costs**

Use toward rent or mortgage payments.





## Learn more about what you can buy at devoted.com/food-home

Or scan the QR code

\*On non-D-SNP plans, the Food & Home Card is a special supplemental benefit available only to chronically ill members with eligible chronic health conditions, like diabetes, high blood pressure, high cholesterol, heart problems, and stroke. Other conditions may be eligible. All applicable eligibility requirements must be met before the benefit is provided. Not all members qualify. The Food & Home Card isn't included in all plans. On D-SNP plans, you must receive "Extra Help" to qualify for the Food & Home Card.

## **Dental included with all plans**

Talk about a reason to smile! Plus, there are no copays or coinsurance — and most plans have no network restrictions, so you can see any dentist you want.

#### You're covered for hundreds of services

- Oral exams
- Extractions

• X-rays

- Routine cleanings
- Bridges
- Fluoride treatments
- Crowns
- Deep cleanings
- And you've got eyewear options

You can use your benefit to buy contacts, glasses, or even prescription sunglasses at the retailer of your choice.

- Root canals
- Fillings
- And more



Learn more about covered dental services devoted.com/dental-services

Or scan the QR code

# You're covered for hundreds of prescriptions

With a Devoted Health plan, you can rest easy knowing you can get a wide variety of drugs, like the ones below.

#### Low-cost insulin

Tresiba Basaglar Admelog Fiasp Novolin

#### **Diabetes medications**

Trulicity Jardiance Januvia Ozempic Farxiga

#### **Respiratory drugs**

Trelegy Ellipta Fluticasone/Salmeterol Diskus (Advair Diskus) Advair HFA Breo Ellipta Anoro Ellipta

#### **Cardiovascular health**

Rosuvastatin Atorvastatin Losartan Olmesartan Valsartan Lisinopril Metoprolol Pravastatin Amlodipine

## Take one or more high-cost drugs?

You may want to sign up for the Medicare Prescription Payment Plan to spread the costs out over the year. Learn more at: **devoted.com/prescriptionpayment-plan** 



# View all our covered prescriptions devoted.com/search-drugs

Or scan the QR code

Not all plans include prescription drug coverage.

# See if you qualify for extra healthcare savings

Did you know there are plans and products that could help you save even more on healthcare costs? Here are 3 popular choices.

#### Extra Help

Extra Help is a government program. It could help you pay less for prescription drugs, prescription drug deductibles, and monthly plan premiums (if your plan has one).

#### **Medicaid coverage**

Have Medicaid? You can sign up for a dual Medicare and Medicaid plan (D-SNP). These plans could give you more extras than Medicare or Medicaid alone.

#### **Chronic special needs plans**

If you have a chronic condition like diabetes, a chronic special needs plan (C-SNP) could help you save on specialist visits, prescriptions, and more.

#### Call to see if you qualify and learn more 1-800-610-8805 (TTY 711)

Not all plans are available in all markets.



### Learn more about your plan options

Call to find out how you could get great benefits and savings with Devoted Health. There's no obligation to sign up, so let's talk! Ask us:



#### How much could I save?

Licensed Devoted Health agents will do the work for you. Have us check what you'll pay for your prescriptions, specialists, and more.



#### Are my doctors in the Devoted Health network?

The Devoted Health team can look up your doctors to make sure you can see who you want. (**Pro tip:** PPO plans let you see doctors without a referral — and some HMO plans do too!)



#### Is signing up easy?

Ready to join Devoted Health and have an eligible enrollment period? Signing up is a snap! Our team will handle everything. All you have to do is wait for your plan to start.

> **Call today to get started 1-800-610-8805** (TTY 711)

### **Helpful dates to remember**

Medicare has enrollment periods. These are set windows of time when you can sign up for a plan.

#### 7 MONTHS

#### **Initial Election Period**

When you're turning 65, you have a 7-month window to sign up for Medicare. The clock starts 3 months before the month you were born in and ends 3 months after your birthday month.

#### **OCTOBER 15 - DECEMBER 7**

#### **Annual Enrollment Period**

You can choose a new Medicare Advantage plan or switch back to Original Medicare for the next year.

#### JANUARY 1 - MARCH 31

#### **Open Enrollment Period**

You can change your Medicare Advantage plan or go back to Original Medicare. You can change plans only once during this period.

#### YEAR-ROUND

#### **Special Enrollment Periods**

You can sign up only in specific situations, like if you recently moved, or gained or lost Extra Help or Medicaid.



## Monthly premiums starting at **\$0**

#### PLUS, many plans include complete benefits like:

- Primary care visits
- 🖌 Specialist visits
- Prescription drugs
- ✓ Food, over-the-counter items, and housing monthly allowance\*

	Dental
	Vision and hearing
$\checkmark$	Gym membership
<ul> <li>Image: A start of the start of</li></ul>	U.S.Abased service team

#### **Call to learn more**

### **1-800-610-8805** (TTY 711)

#### Enrollment may be limited to specific times of the year, unless you qualify for a Special Election Period.

\*On non-D-SNP plans, the Food & Home Card is a special supplemental benefit available only to chronically ill members with eligible chronic health conditions, like diabetes, high blood pressure, high cholesterol, heart problems, and stroke. Other conditions may be eligible. All applica ble eligibility requirements must be met before the benefit is provided. Not all members qualify. The Food & Home Card isn't included in all plans. On D-SNP plans, you must receive "Extra Help" to qualify for the Food & Home Card.

\*\*Based on internal call center data, 80% of calls are answered in 30 seconds or less. Wait time may vary throughout the year.

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.

Benefits, premiums, and cost sharing may vary by plan. Dental limitations may apply. Dental coverage may be in the form of a card, allowance, or reimbursementbased benefit. Devoted Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-338-6833 (TTY 711). To file a complaint with Devoted Health, call us at 1-800-338-6833 (TTY 711). To file a complaint with Medicare, call 1-800-MEDICARE (TTY 1-877-486-2048), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include their name when you file your complaint. Y0142\_25L234\_M