



Summary of Benefits Ruby (HMO)

Plan Year January 1, 2027, through December 31, 2027

SummaCare Medicare Advantage Ruby (HMO) (H3660_044)

The SummaCare Medicare Advantage Ruby (HMO) plan is available to residents of the following counties in Ohio: Allen, Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Holmes, Huron, Lake, Lorain, Lucas, Mahoning, Medina, Portage, Putnam, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne and Wood.

Summary of Benefits

Premiums and Benefits	SummaCare Medicare Advantage Ruby (HMO)
Monthly Plan Premium	You must continue to pay your Medicare Part B premium. You pay \$55.
Medical Deductible	\$0 copay.
Maximum Out-of-Pocket Responsibility	- Does not include prescription drugs. - Includes copays and other costs for medical services throughout the year. Copays for hearing aids, dental services or costs members pay for vision hardware do not count towards the maximum out-of-pocket. \$4,200
Inpatient Hospital Coverage	Our plan pays for an unlimited number of days for an inpatient hospital stay. \$260 copay per day for days 1 through 6. \$0 copay after day 6.
Outpatient Hospital Coverage	Outpatient hospital: \$250 copay Observation services: \$250 copay
Ambulatory Surgical Center	\$200 copay
Provider Visits	You are not required to receive authorization before seeking care from any specialists. Primary care provider visit: \$0 copay Specialist visit: \$35 copay

Summary of Benefits

Premiums and Benefits	SummaCare Medicare Advantage Ruby (HMO)
Preventive Care (e.g., flu vaccines, diabetic screenings)	Our plans cover many preventive services, including: • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Annual Wellness Visit • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease risk reduction • Cardiovascular disease testing • Cervical and vaginal cancer screening • Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) • Depression screening • Diabetes screening • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Pre-exposure prophylaxis (PrEP) for HIV prevention • Prostate cancer screening and counseling • Screening for Hepatitis C Virus infection • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines (including flu, Hepatitis B, pneumococcal) • "Welcome to Medicare" preventive visit (one-time) \$0 copay.
Emergency Care	If you are admitted to the hospital within 24 hours, you do not have to pay the copay. Emergency, urgent care and ambulance services outside of the United States are covered up to a maximum of \$25,000 each year. This includes emergency ambulance occurring immediately before a covered emergency visit. \$120 copay per visit

Summary of Benefits

Premiums and Benefits	SummaCare Medicare Advantage Ruby (HMO)
Urgently Needed Services	Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care but given your circumstances, it is not possible, or it is unreasonable, to obtain services from network providers. Cost sharing for necessary urgently needed services furnished out-of-network is the same as for such services furnished in-network Emergency, urgent care and ambulance services outside of the United States are covered up to a maximum of \$25,000 each year. This includes emergency ambulance occurring immediately before a covered emergency visit.
	\$25 copay per visit
Diagnostic Services/Labs/Imaging	The copay is based on where the procedure takes place. You pay a lower copay at a provider's office (office visit copay may apply). You pay a higher copay at all other locations.
	Diagnostic radiology service (e.g., MRI): \$150 copay
	Diagnostic tests and procedures: \$0-\$125 copay, depending on the location
	Lab services: \$0-\$8 copay, depending on the location
	Outpatient X-rays: \$0-\$110 copay, depending on the location
	Therapeutic radiology services (such as radiation treatment for cancer): 20% of the cost

Summary of Benefits

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Hearing Services	You are covered for an annual routine hearing exam every year. Services for hearing aids must be received through SummaCare's in-network provider, Amplifon Hearing Health Care. You receive one year of follow-up care. Risk-free trial of 60 days. Two-year battery support (battery supply or charging station.)
	Diagnostic hearing exam: \$0-\$15 copay, depending on the location
	Supplemental routine hearing exam: \$0 copay
	Hearing aids: Limit one per ear every year. If a member has a preference toward an alternate model, Amplifon Hearing Health Care does have additional hearing-aid models available for purchase at a discounted rate. Hearing aid costs per model level selected: - Level 1 – \$395 - Level 2 – \$695 - Level 3 – \$1,195 - Level 4 – \$1,495 - Level 5 – \$1,895
Dental Services	Preventive dental covers two cleanings, two exams, one bitewing X-ray and one fluoride treatment per year. Preventive dental also includes full mouth or panoramic X-rays once every five years, periapical X-rays as needed and emergency treatment of dental pain as needed. \$0 copay per visit
	Comprehensive Dental Services: You pay 50% coinsurance for fillings, root canals and simple extractions.
	You pay 70% coinsurance for bridges, crowns, and dentures. For full details and exclusions, view your dental handbook at summacare.com/plandocuments.
	\$2,000 calendar year maximum for preventive and comprehensive dental services.
	Must use Delta Dental of Ohio Medicare Advantage PPO network.

Summary of Benefits

Premiums and Benefits	SummaCare Medicare Advantage Ruby (HMO)
Vision Service	You are covered for an annual supplemental routine eye exam each year. Coverage for eyeglasses and/or contact lenses provided after cataract surgery is limited to Medicare-allowed amount for Medicare-covered lenses and frames. In addition to an annual routine eye exam and Medicare-covered eye exams (for diagnosis and treatment for diseases and conditions of the eye), you'll receive an annual amount to use toward the purchase of frames/lenses or contact lenses – with the freedom to purchase from any vision provider you choose.
	Diagnostic eye exam: \$0 copay
	Supplemental routine eye exam: \$0 copay
	Annual prescription eyewear allowance: \$250 allowance
	Glasses or contact lenses after cataract surgery: \$0 copay.
	Yearly glaucoma screening: \$0 copay.
Mental Health Services	There is a 190-day lifetime limit for inpatient services in a psychiatric hospital. The 190-day lifetime limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital.
	Inpatient visit: \$260 copay per day for days 1 through 5. \$0 copay after day 5.
	Outpatient group therapy visit: \$35 copay
	Outpatient individual therapy visit: \$35 copay
Skilled Nursing Facility	Our plan covers up to 100 days in a Skilled Nursing Facility per benefit period. No prior hospital stay required.
	\$0 copay per day for days 1 through 20. \$218 copay per day for days 21 through 100.

Summary of Benefits

Premiums and Benefits	SummaCare Medicare Advantage Ruby (HMO)
Rehabilitation and Physical Therapy	Cardiac (heart) rehab services: \$0 copay.
	Occupational therapy visit: \$35 copay
	Physical therapy and speech and language therapy visit: \$35 copay
Ambulance	Emergency, urgent care and ambulance services outside of the United States are covered up to a maximum of \$25,000 each year. This includes emergency ambulance occurring immediately before a covered emergency visit.
	Ground ambulance: \$200 copay
	Air ambulance: \$200 copay
Transportation	Routine non-emergent medical transportation services are covered for in-network medical appointments or visits to providers within the plan service area. Trips must be scheduled through SummaCare's transportation vendor, Homelink.
	\$0 copay for six one-way trips per calendar year.
Medicare Part B Drugs	For Part B-covered chemotherapy drugs and other Part B-covered drugs: Part B drugs may be subject to Step Therapy requirements. Insulin cost sharing is subject to a copayment cap of \$35 for one-month's supply of insulin. Up to 20% of the cost

Summary of Benefits

Premiums and Benefits

SummaCare Medicare Advantage Ruby (HMO)

Part D Prescription Drugs. The amount you pay depends on the drug's tier, what stage of the benefit you have reached and pharmacy type or status (e.g., preferred/standard, mail-order, long-term care (LTC), and 30- or 90-day supply). Walgreens is SummaCare's only standard in-network pharmacy. All other in-network pharmacies are part of the preferred network, which typically offers lower costs.

Deductible	If applicable, you must pay the full cost of your Tier 3, Tier 4 and Tier 5 drugs until you reach the plan's deductible amount. The deductible does not apply to covered insulin products and most adult Part D vaccines. \$200	
Initial Coverage Stage	During the Initial Coverage Stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or coinsurance listed below). You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,400. You may get your drugs at network retail pharmacies and mail-order pharmacies.	
Tier 1 Preferred Generic Drugs	Retail 1-Month Supply Preferred: \$0 copay Standard: \$6 copay	Retail/Mail-Order 3-Month Supply Preferred: \$0 copay Standard: \$15 copay
Tier 2 Generic Drugs	Retail 1-Month Supply Preferred: \$0 copay Standard: \$10 copay	Retail/Mail-Order 3-Month Supply Preferred: \$0 copay Standard: \$25 copay
Tier 3 Preferred Brand Name Drugs	Retail 1-Month Supply Preferred: 23% of the cost Standard: 25% of the cost	Retail/Mail-Order 3-Month Supply Preferred: 23% of the cost Standard: 25% of the cost
Tier 4 Non-Preferred Drugs	Retail 1-Month Supply Preferred: 40% of the cost Standard: 50% of the cost	Retail/Mail-Order 3-Month Supply Preferred: 40% of the cost Standard: 50% of the cost
Tier 5 Specialty Drugs	Retail 1-Month Supply Preferred: 30% of the cost Standard: 30% of the cost	Retail/Mail-Order 3-Month Supply Preferred: 30% of the cost Standard: 30% of the cost
Tier 6 Select Care Drugs	Retail 1-Month Supply Preferred: \$0 copay Standard: \$6 copay	Retail/Mail-Order 3-Month Supply Preferred: \$0 copay Standard: \$15 copay
Catastrophic Coverage Stage	After your out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail-order) reach the \$2,400 limit for the calendar year, you will pay nothing for your covered Part D drugs.	
Insulin Cost Sharing	You will pay no more than \$35 for a one month supply of insulin covered under Part D.	

Summary of Benefits

Premiums and Benefits

SummaCare Medicare Advantage Ruby (HMO)

Additional Benefits

Telehealth Services	For each primary care, dermatological, behavioral health and substance abuse telehealth visit provided through Teladoc® Health or another in-network provider.
	\$0 copay
	For all other in-network telehealth specialist visits:
	\$20 copay
Papa Pals	Hang Out and Help Out. Papa pairs older adults and families with Papa Pals for companionship and assistance with everyday tasks. Get help around the house, including light housework, a ride to the doctor's office or pharmacy (or anywhere around town), help with errands or simply someone to talk to. Providing support to SummaCare Medicare Advantage members also offers relief and respite to caregivers.
	Up to 20 hours of assistance
Visitor/Travel Coverage	SummaCare Medicare Advantage members who are traveling receive all plan-covered services through this Visitor/Travel coverage in the following states:
	AZ, FL, NC, SC & TX
Meal Delivery	You are covered for a maximum of 14 meals (two per day for seven days) following a hospital discharge or for diabetics with a high A1C (over 8).
Home Safety Devices	If you have had a diagnosis of any of the following: hip replacement, knee replacement, femur fractures or a diagnosis of falls within the past 12 months, as documented by a provider, you are eligible for home safety devices. Items must be purchased through HOMELINK. Otherwise you will be responsible for the full cost of those items and no payment will be made.
	\$175 allowance
Chiropractic Care (Medicare-covered)	\$20 copay
Foot Care (Podiatry Services)	\$35 copay
Home Health Care	\$0 copay.

Summary of Benefits

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Hospice	\$0 copay for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care.
Medical Equipment/Supplies	Durable medical equipment (e.g., wheelchairs, oxygen): 20% of the cost
	Prosthetic devices (e.g., braces, artificial limbs): 20% of the cost
	Diabetes monitoring supplies manufactured by Abbott and/or Ascensia Contour: \$0 copay.
	Diabetes self-management training: \$0 copay.
	Therapeutic shoes or inserts: 20% of the cost
Outpatient Substance Abuse	Group therapy visit: \$35 copay
	Individual therapy visit: \$35 copay
Opioid Treatment Program Services	Opioid use disorder treatment services are covered under Part B of Original Medicare. Members of our plan receive coverage for these services through our plan. Covered services include: • FDA-approved opioid agonist and antagonist treatment medications and the dispensing and administration of such medications, if applicable • Substance use counseling • Individual and group therapy • Intake activities • Periodic assessments • Toxicology testing
	\$0 copay

Summary of Benefits

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Partial Hospitalization	"Partial hospitalization" is a structured program of active psychiatric treatment provided as a hospital outpatient service or by a community mental health center, that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization. Intensive outpatient service is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a Federally qualified health center, or a rural health clinic that is more intense than the care received in your doctor's or therapist's office but less intense than partial hospitalization.
	\$40 copay
Over-the-Counter Items	Coverage includes non-prescription over-the-counter health-related items like vitamins, pain relievers, cough and cold medicines and first aid supplies. Refer to your 2027 OTC Product Catalog or visit summacare.com/overthecounter for a complete list of plan-approved OTC items. You may also conduct a product search by retail service at summacare.com/overthecounter. Any unused quarterly OTC benefit funds will not roll over to the next quarter or calendar year.
	\$30 allowance per quarter
Renal Dialysis	20% of the cost

Summary of Benefits

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Health and Wellness Programs and Services	• SilverSneakers® Fitness Program: SilverSneakers can help you live a healthier, more active life through fitness and social connection. You are covered for a fitness benefit through SilverSneakers online and at participating locations including live and on-demand classes for members to access at home. You have access to a nationwide network of participating locations where you can take classes and use exercise equipment and other amenities. Enroll in as many locations as you like, at any time. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location. You also have access to instructors who lead specially designed group exercise classes in-person and online, seven days a week. Additionally, SilverSneakers Community gives you options to get active outside of traditional gyms at recreation centers, parks and other neighborhood locations. • 24-Hour Nurse Line • QuitCare • Health Manager Powered by WebMD® • Enhanced Condition and Care Management Programs • Brain HQ: Members have access to BrainHQ™, an online, evidence-based program to help improve your attention, memory and overall brain health. BrainHQ has dozens of exercises that have been scientifically proven to help people think faster, focus better and remember more. BrainHQ adjusts to meet the needs of your unique brain over time; providing the best exercises at the right pace your brain needs to be at its sharpest.
	Available at no cost.

Summary of Benefits

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Optional Supplemental Dental	If you elect to enroll in this optional supplemental dental plan, you'll pay an additional \$38 per month in order to obtain the following additional benefits. You must keep paying your Medicare Part B premium and your SummaCare Medicare plan premium. • If you purchase this optional supplemental dental benefit, the plan will pay a total maximum benefit of \$2,000 per benefit year. This includes your embedded and supplemental dental benefits. • Services must be received through Delta Dental's Medicare Advantage PPO or Medicare Advantage Premier network of providers. • Services received from dentists who do NOT participate in Delta Dental's Medicare Advantage PPO or Medicare Advantage Premier network are NOT covered benefits. • There is no waiting period for coverage to begin. The following benefits are in addition to the embedded benefits covered in your plan see page 67. For full details and exclusions, view your dental handbook at summacare.com/plandocuments.
	Inlays/Onlays: You pay 50% coinsurance
	Periodontal Maintenance: You pay 50% coinsurance
	Periodontal Non-Surgical Procedures: You pay 50% coinsurance
	Periodontal Surgical Procedures: You pay 50% coinsurance
	Denture Relines/Repairs: You pay 50% coinsurance

Summary of Benefits

Premiums
and Benefits

SummaCare Medicare Advantage Ruby (HMO)

Optional Supplemental Dental continued

Optional
Supplemental
Dental

Bridge Repairs:

You pay 50% coinsurance

Surgical Extractions/Oral Surgery:

You pay 50% coinsurance

Brush Biopsy:

You pay 50% coinsurance

Occlusal Guards/Occlusal Adjustments:

You pay 50% coinsurance

General Anesthesia or IV Sedation when medically necessary:

You pay 50% coinsurance

Things to Know About SummaCare Ruby (HMO)

What do we cover?

SummaCare Medicare Advantage plans cover many benefits not available on Original Medicare plans. Five of our six Medicare Advantage plans include Medicare Part D prescription drugs (Amber (HMO) does not include Part D prescription drug coverage). You can see the complete plan formulary (list of covered drugs) and any restrictions on our website by visiting **summacare.com/find-your-drug** and then choosing "Medicare Advantage."

How will I determine my drug costs?

Our plan groups each medication into one of six "tiers." You will need to use SummaCare's Medicare formulary (list of covered drugs at **summacare.com/find-your-drug**) to locate what tier your drug is in to determine how much it will cost you. The amount you pay depends on the drug's tier, what pharmacy you use and what coverage stage you are in.

Which providers, hospitals and pharmacies can I use?

SummaCare's Medicare Advantage Ruby (HMO) has a network of providers, hospitals and pharmacies. If you use providers that are not in our network, the plan may not pay for these services – except for emergency, urgent and out-of-area renal dialysis services. Out-of-network/non-contracted providers are under no obligation to treat SummaCare members, except in emergency situations. Please call our Member Services number or request an Evidence of Coverage (EOC) document for more information. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. You can see our plan's provider directory on our website, **summacare.com/medicare**, or call us and we will send you a copy of the provider directory. The plans in this Summary of Benefits (SOB) document also include Visitor/Travel coverage.

Want to learn more?

Visit **summacare.com/medicare** to find more information about our plans. Or, call us at **888.464.8440 (TTY 711)**. From October 1 through March 31, a representative is available to take your call from 8 a.m. until 8 p.m., seven days a week. From April 1 through September 30, a representative is available to take your call from 8 a.m. until 8 p.m., Monday – Friday. Outside these hours, you may leave us a message and a representative will return your call the next business day.

To enroll in SummaCare, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. This document is available in other formats such as braille, large print or audio.

This is a summary document. The benefit information provided does not list every service we cover nor list every prior authorization requirement, nor list every limitation or exclusion. To get a complete list of services we cover, please request the EOC. To request the EOC, visit **summacare.com/eoc** or call **888.464.8440 (TTY 711)**.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at **medicare.gov** or order a copy by calling **800.MEDICARE (800.633.4227)**, 24 hours a day, 7 days a week. TTY users should call **877.486.2048**.

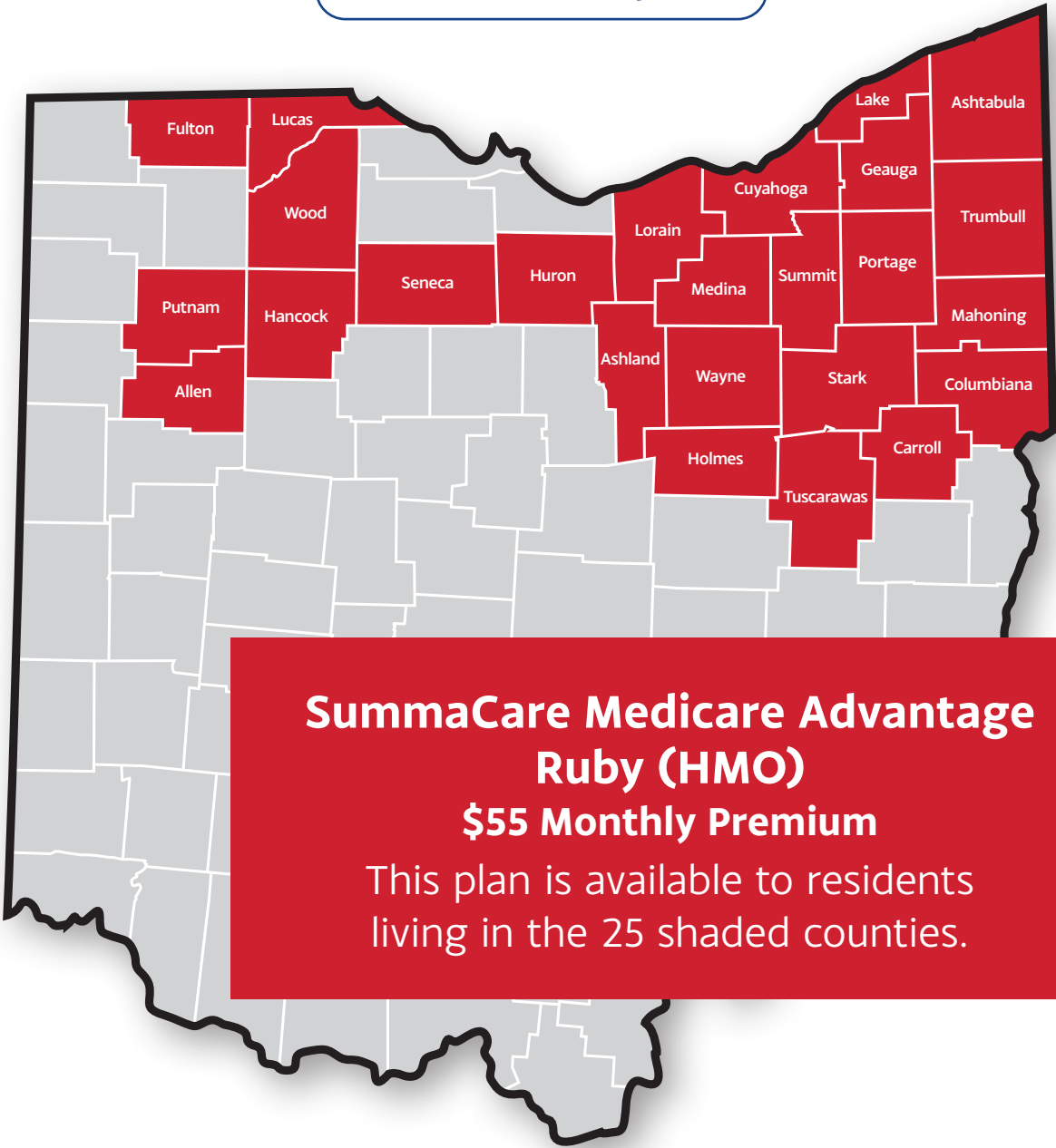
People with limited incomes may qualify for Extra Help to pay for their prescription drug costs and medical expenses. See if you qualify by calling:

- **800.MEDICARE (800.633.4227)**, 24 hours a day, 7 days a week. TTY/TDD users call **877.486.2048**.
- The Social Security Administration at **800.772.1213**, Monday – Friday, 7 a.m. to 7 p.m. TTY/TDD users call **800.325.0778**.

HMO Plans

With a SummaCare HMO plan, you utilize your network of providers for all your care, except in certain circumstances including emergency and urgent care services and renal dialysis services.

If you live in a county named on the map, you are eligible to enroll in that HMO plan.



**SummaCare Medicare Advantage
Ruby (HMO)**
\$55 Monthly Premium
This plan is available to residents
living in the 25 shaded counties.