



Medicare Advantage Plans Extra Benefits

2025 Quick Reference Guide



Thank you for your interest in SummaCare Medicare Advantage plans.

Do you know about all the wonderful benefits SummaCare has to offer you that go well beyond typical medical and prescription drug coverage?*

Check out these valuable extra benefits that are available to our Medicare Advantage plan members.

We will provide you with the excellent service SummaCare Medicare Advantage members have depended on throughout each year since 1996.

The SummaCare Team

This guide provides an overview of extra benefits available across SummaCare's many different Medicare Advantage plans. Benefits that include a gemstone icon (like the ones shown below) have plan exceptions or exclusions.

Emerald (HMO-POS)

Benefit available on the Emerald Plan.

Jade (HMO)

Benefit must be selected as a Bene-Flex™ option to be utilized on the Jade plan.

*Benefits vary based on plan and county selected

Benefit Bucks & SummaCare Visa Card



Benefit Bucks & SummaCare Visa Card

Every member will receive a SummaCare Visa card to spend your various Benefit Bucks, including—Over-the-Counter (OTC) Allowances, Preventive Care Rewards and Jade Bene-Flex™ allowances. How members earn/receive Benefit Bucks and corresponding amounts may vary based on current plan.

Dental Coverage



Enhanced Dental Coverage through the Delta Dental Network!

You're covered for a wide variety of services including cleanings, fluoride treatments, x-rays, exams, fillings, simple extractions and root canals. Coverage for bridges, crowns and dentures is also available on all plans. Optional Supplemental Dental coverage can be purchased for an additional monthly premium.



Vision Coverage



See a Vision Provider of Your Choice

You'll receive an annual reimbursement amount to use toward the purchase of frames/lenses or contact lenses with the freedom to purchase **anywhere** you choose. Coverage also includes in-network diagnostic and routine vision exams for a \$0 copay at network providers.

Hearing Coverage



Choose the Hearing Aid that's Best for You

You're covered for one hearing aid per ear every year; choose from a wide variety of hearing aids and only pay a \$395 or \$695 copay per hearing aid, depending on model selected. Amplifon does have additional hearing-aid models available for purchase at a discounted rate.

 **amplifon**

24/7 Emergency Assistance & Access to Concierge Services



PERS (Personal Emergency Response System)

The PERS (Personal Emergency Response System) benefit, offered through ConnectAmerica, provides 24/7 emergency assistance and care, increasing safety, independence and extending quality of life while enabling individuals to safely age in place (GPS-enabled to work outside the home).

ConnectAmerica[®]

Emerald (HMO-POS)

Benefit available on the Emerald plan.

Jade (HMO)

Benefit must be selected as a Bene-Flex[™] option to be utilized on the Jade plan.

Over-the-Counter (OTC) Items



Over-the-Counter (OTC) Items

Use your SummaCare Visa card to spend your OTC quarterly allowance on non-prescription OTC health-related items. Your OTC allowance can be used to obtain health-related items over the phone, online or in person at more than 68,000 participating retailers nationwide.

Topaz (HMO) plan members (with a qualifying health condition*) may choose to use their OTC allowance for healthy grocery items.

*This benefit is part of a special supplemental program for the chronically ill; members must have a diagnosis of diabetes mellitus type 1 or type 2, congestive heart failure, chronic kidney disease, COPD, coronary artery disease, chronic non-alcoholic fatty liver disease, autoimmune disease, chronic and disabling mental health conditions, or neurologic disorders to choose/utilize it.

Think faster, focus better and remember more with online brain-training



BrainHQ Memory Fitness

In the simplest of terms, BrainHQ is an online, evidence-based program to address your 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. **This benefit is not available on the Topaz (HMO) plan.**



**Jade
(HMO)**

Benefit must be selected as a Bene-Flex™ option to be utilized on the Jade plan.

Companionship & Assistance



Papa Pals

Hang Out and Help Out. Papa pairs our members with Pals for companionship and assistance with everyday tasks. Get help around the house, including light housework, a ride to the doctor's office, pharmacy (or anywhere around town), technology assistance, help with errands or simply someone to talk to. When a Papa Pal supports a SummaCare Medicare Advantage member, they're also offering relief and respite to caregivers who need it.



**Jade
(HMO)**

Benefit must be selected as a Bene-Flex™ option to be utilized on the Jade plan.

Travel Coverage



Travel Coverage

Through our **visitor/travel benefit**, members receive in-network coverage levels (for most benefits) when visiting a Medicare-participating provider in Arizona, Florida and Texas. **New for 2025:** Garnet (HMO), Jade (HMO) and Topaz (HMO) plan members also have travel coverage for North and South Carolina. Whether you're a snowbird or regularly travel, go with confidence knowing you're covered.

Note: You still must use SummaCare network providers for Part D prescription drugs and certain supplemental benefits for in-network coverage to apply. Our plans also have built-in **worldwide emergency, urgent care coverage and ambulance services** too, so you can travel close to home or around the world, worry-free.

Nutritious Meals / Dietary Support



Meal Delivery

You are covered for nutritious, fully prepared meals created by chefs and registered dietitians that fuel healthy living! Following a hospital stay, or if you are diabetic with an A1C over 8, you can receive home-delivered, nutritious meals to help you focus on rest and recovery. Jade plan members who wish to choose the Chronic Care Meal Deliver benefit may do so with a qualifying health condition.*



**Jade
(HMO)**

Benefit must be selected as a Bene-Flex™ option to be utilized on the Jade plan.

*This benefit is part of a special supplemental program for the chronically ill; members must have a diagnosis of diabetes mellitus type 1 or type 2, congestive heart failure, chronic kidney disease, COPD, coronary artery disease, chronic non-alcoholic fatty liver disease, autoimmune disease, chronic and disabling mental health conditions, or neurologic disorders to choose/utilize it.

Prescription Coverage



Prescription Coverage*

All plans (except Amber (HMO)) include Part D Prescription Drug Coverage, including \$0 copays for tier 1 and tier 6 drugs! Topaz (HMO), Ruby (HMO), Sapphire (HMO-POS) and Emerald (HMO-POS) members also have \$0 copays for tier 2 drugs! Plus, in-network pharmacies include large national chains as well as many local pharmacy options.

*Benefits vary by plan selected and county availability.

Fitness Program



SilverSneakers®

The SilverSneakers fitness program is the nation's leading wellness program for Medicare beneficiaries. You'll receive a fitness membership at no cost to you with access to basic amenities and group exercise classes at participating fitness locations. You'll also have access to live online classes and workshops from the comfort of your home. SilverSneakers has also teamed up with GetSetUp to bring you new ways to learn and grow beyond your fitness benefit. At no extra cost, SummaCare members may choose from hundreds of peer-led classes to make your learning journey fun and rewarding. For example, you can learn how a smartphone can simplify your life, baking basics, recycled crafts, strength training for adults and so much more!



**Jade
(HMO)**

Benefit must be selected as a Bene-Flex™ option to be utilized on the Jade plan.

Telehealth Services



Telehealth Services

You're covered for telehealth visits with primary care providers, specialists and/or behavioral health and substance abuse providers. Visits can be scheduled through in-network providers or through Teladoc Health. Most Teladoc Health visits can be scheduled 24 hours a day, 365 days a year.



Acupuncture Services



Acupuncture Services

If you have chronic low back pain, you're covered on all plans. Supplemental acupuncture services are available on Amber (HMO), Topaz (HMO), Jade (HMO), Garnet (HMO) and Emerald (HMO-POS) plans. Visits must be scheduled through HOMELINK.



**Jade
(HMO)**

Jade (HMO) benefit must be selected as a Bene-Flex™ option for Jade members to utilize supplemental acupuncture services.

Diabetes Supplies



Diabetes Supplies

Receive supplies to monitor your blood glucose including test strips, lancet devices, lancets and glucose-control solutions for no cost when using Abbott and/or Lifescan products through any in-network pharmacy. Abbott products are also available through HOMELINK.



Home Safety Devices



Home Safety Devices

You may qualify for coverage for home safety devices, such as grab bars, shower stools and more. To qualify you must have had within the last 12 months, any of the following: hip replacement, knee replacement or femur fractures; or a diagnosis of falls, as documented by a provider. Emerald (HMO-POS) and Jade (HMO) members do not need a qualifying diagnosis to use this benefit.



**Jade
(HMO)**

Benefit must be selected as a Bene-Flex™ option to be utilized on the Jade plan.

Therapeutic Massage



Therapeutic Massage

You're covered for therapeutic massage services performed by in-network providers. Requires a provider's order. This benefit is not available on the Ruby (HMO) and Sapphire (HMO-POS) plans.



**Jade
(HMO)**

Benefit must be selected as a Bene-Flex™ option to be utilized on the Jade plan.

Rides to Medical Appointments



Transportation

You're covered for a defined number of trips to medical appointments. Most trips can be scheduled in as little as 30 minutes, and you can see providers throughout SummaCare's 33-county service area. HOMELINK coordinates most transportation trips using local ride-share vendors such as Uber and Lyft. Please schedule stretcher or electric wheelchair transport at least 72 hours in advance; wheelchair and ambulatory sedan trips should be scheduled 48 hours in advance.

**Jade
(HMO)**

Benefit must be selected as a Bene-Flex™ option to be utilized on the Jade plan.

Jade with Bene-Flex™

Take control of your benefits with our Jade (HMO) Plan.

You select the benefits to add to already built-in comprehensive medical and prescription drug (Part D) coverage.

Here's how it works:

In addition to core supplemental benefits listed below, you select a total of **FIVE** additional supplemental benefits to add to your plan.



Build your own package of benefits

Core Benefits	Tier 1 (Pick 3) <small>Pick 3</small>	Tier 2 (Pick 1) <small>Pick 1</small>	Tier 3 (Pick 1) <small>Pick 1</small>
<ul style="list-style-type: none"> • Dental • Vision • Hearing • OTC • Visitor/Travel 	<ul style="list-style-type: none"> • Fitness Tracker <ul style="list-style-type: none"> • Fitbit® • Toenail Trimming <ul style="list-style-type: none"> • 4 times per year • BrainHQ Memory Fitness <ul style="list-style-type: none"> • Annual subscription • Acupuncture <ul style="list-style-type: none"> • 10 visits • Chiropractic Care <ul style="list-style-type: none"> • 10 visits • Nutrition Coaching <ul style="list-style-type: none"> • 4 visits 	<ul style="list-style-type: none"> • SilverSneakers® • Massage Therapy* <ul style="list-style-type: none"> • 10 visits • Transportation <ul style="list-style-type: none"> • 24 one-way trips • Indoor Air Quality <ul style="list-style-type: none"> • Air purifier** • Post Discharge Meal Delivery <ul style="list-style-type: none"> • 28 meals • Chronic Care Meal Delivery*** <ul style="list-style-type: none"> • 84 meals 	<ul style="list-style-type: none"> • Flex Card for Vision, Dental & Hearing <ul style="list-style-type: none"> • \$500 additional allowance on your SummaCare Visa to lower out-of-pocket expenses • Papa Pals <ul style="list-style-type: none"> • 40 hours • Healthy Grocery Allowance*** <ul style="list-style-type: none"> • \$40 monthly allowance on your SummaCare Visa • PERS (Personal Emergency Response System) • Home Safety Devices <ul style="list-style-type: none"> • \$400 allowance, not limited by diagnosis

*This benefit requires a doctor's order in order to be chosen/utilized.

**This benefit is part of a special supplemental program for the chronically ill; members must have a diagnosis of asthma and/or COPD – including chronic bronchitis and/or emphysema to choose/utilize it.

***These benefits are part of a special supplemental program for the chronically ill; members must have a diagnosis of diabetes mellitus type 1 or type 2, congestive heart failure, chronic kidney disease, COPD, coronary artery disease, chronic non-alcoholic fatty liver disease, autoimmune disease, chronic and disabling mental health conditions, or neurologic disorders to choose/utilize it.

Let's talk.

Call us or go online.

To speak with a SummaCare Medicare Advisor, call **888.464.8440** (TTY **711**). Or, visit **summacare.com**.

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SummaCare is an HMO and HMO-POS plan with a Medicare contract. Enrollment in SummaCare depends on contract renewal. Some of the benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify for all benefits. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Fitbit® is a registered trademark of Fitbit LLC and/or its affiliates in the United States and other countries.

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