



Medicare Advantage Plan



Tell me more about you?

**What
type of
plan are you
looking
for?**

**Are you
new to
Medicare?**

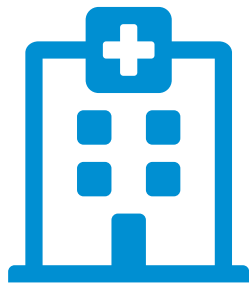
**Just
turning
65?**

**Move
to the
area?**

**Have VA
coverage?**

Parts of Medicare

Medicare Advantage



Part A
Hospital Coverage

+



Part B
Medical Coverage

+



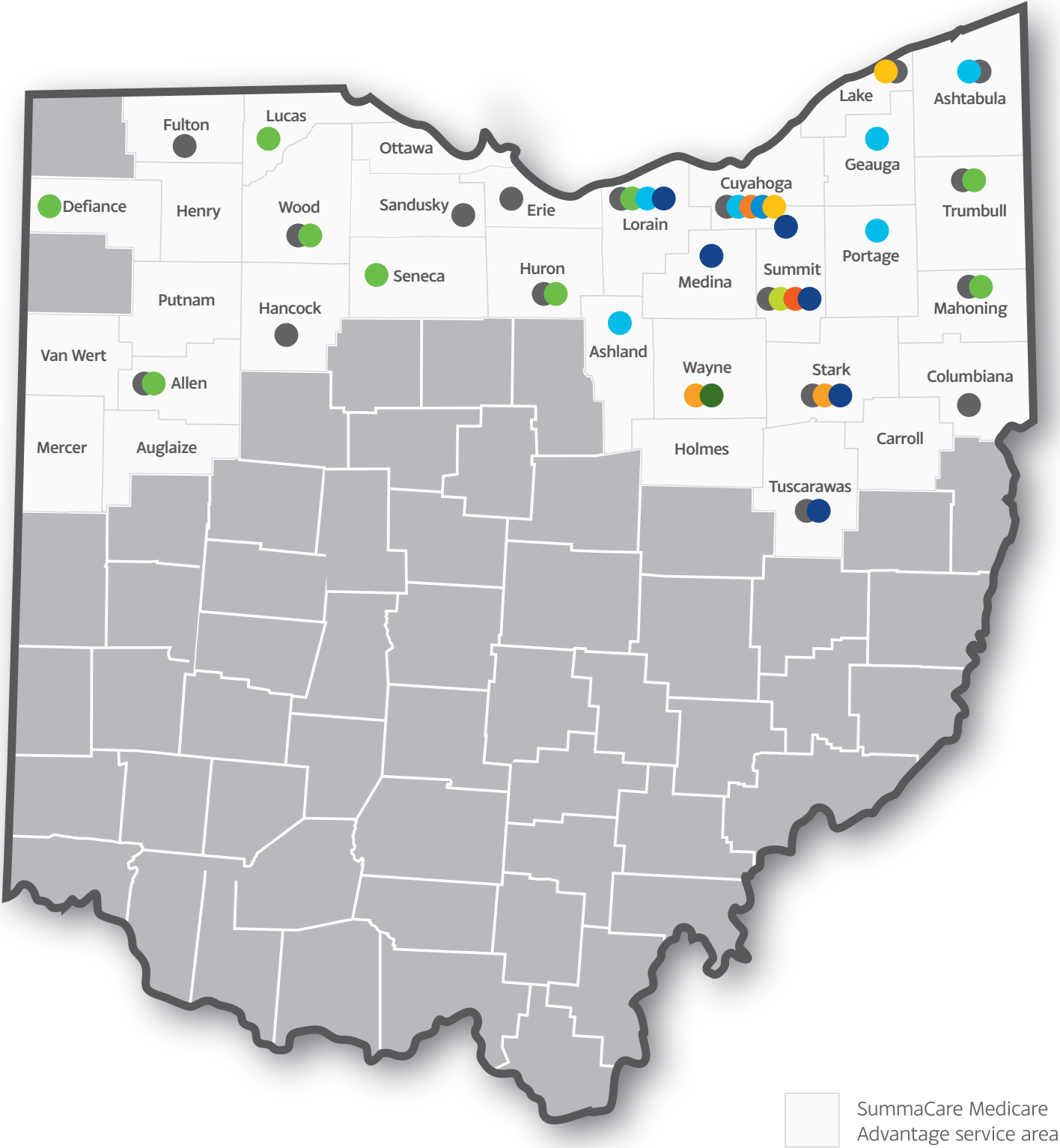
Part D
Drug Coverage

=



Part C
Medicare Advantage

Provider Network



-  **AULTMAN**
-  **Cleveland Clinic**
-  **Lake Health**
-  **MERCYHEALTH**
-  **MetroHealth**
-  **Summa Health™**
-  **Southwest General**
Partnering with University Hospitals
-  **University Hospitals**
-  **WESTERN RESERVE HOSPITAL**
Proudly Physician Owned
-  **Wooster Community Hospital**
HEALTH SYSTEM
-  **Other Network Hospitals**

Provider Network by County

SCMedicare Network Hospitals

Allen ●

- Bluffton Hospital
- Institute for Orthopaedic Surgery
- Mercy Health
 - St. Rita's Medical Center

Ashland ●

- University Hospitals
 - Samaritan Medical Center

Ashtabula ●

- University Hospitals
 - Conneaut Medical Center
 - Geneva Medical Center
- Ashtabula County Medical Center

Columbiana ●

- Salem Regional Medical Center

Cuyahoga ●●●●

- Cleveland Clinic
 - Cleveland Clinic Main Campus
 - Cleveland Clinic Rehabilitation Hospital, Beachwood
 - Euclid Hospital
 - Fairview Hospital

Cuyahoga (Continued)

- Hillcrest Hospital
- Lutheran Hospital
- Marymount Hospital
- South Pointe Hospital
- Lake Health
 - Beachwood Medical Center
- MetroHealth
 - MetroHealth Medical Center
 - MetroHealth Cleveland Heights Medical Center
 - MetroHealth Parma Hospital
- Southwest General Health Center
- St. Vincent Charity Medical Center
- University Hospitals
 - Ahuja Medical Center
 - Cleveland Medical Center
 - MacDonald Women's Hospital
 - Parma Medical Center
 - Rainbow Babies & Children's Hospital
 - Seidman Cancer Center
 - St. John Medical Center

Defiance ●

- Mercy Health
 - Defiance Hospital

Erie ●

- Firelands Regional Medical Center

Fulton ●

- Fulton County Health Center

Geauga ●

- University Hospitals
 - Geauga Medical Center

Hancock ●

- Blanchard Valley Hospital

Huron ●

- Bellevue Hospital
- Fisher-Titus Medical Center
- Mercy Health
 - Willard Hospital

Lake ●

- Lake Health
- TriPoint Medical Center
- West Medical Center

SCMedicare Network Hospitals (continued)

Lorain ●●●

- Avon Hospital at Richard E. Jacobs Campus
- Cleveland Clinic Rehabilitation Hospital, Avon
- Mercy Health
 - Allen Hospital
 - Lorain Hospital
- University Hospitals
 - Elyria Medical Center

Lucas ●

- Mercy Health
 - Children's Hospital
 - St. Anne Hospital
 - St. Charles Hospital
 - St. Vincent Medical Center
- University of Toledo Medical Center

Mahoning ●●

- Akron Children's Hospital Mahoning Valley
- Mercy Health
 - St. Elizabeth Boardman Hospital
 - St. Elizabeth Youngstown Hospital
- The Surgical Center at Southwoods

Medina ●

- Cleveland Clinic
 - Lodi Hospital
 - Medina Hospital

Portage ●

- University Hospitals
 - Portage Medical Center

Sandusky ●

- Promedica Memorial Hospital

Seneca ●

- Mercy Health
 - Tiffin Hospital

Stark ●●

- Alliance Community Hospital
- Aultman Hospital
- Cleveland Clinic
 - Mercy Hospital

Summit ●●●

- Akron Children's Hospital
- Cleveland Clinic
 - Akron General
 - Cleveland Clinic Rehabilitation Hospital, Edwin Shaw
- Crystal Clinic Orthopedic Center

Summa Health System

- Akron Campus
- Barberton Campus
- Western Reserve Hospital

Trumbull ●●

- St. Joseph Warren Hospital
- Trumbull Regional Medical Center

Tuscarawas ●●

- Trinity Hospital Twin City
- Union Hospital

Wayne ●●

- Aultman Orrville Hospital
- Wooster Community Hospital

Wood ●●

- Mercy Health
 - Perrysburg Hospital
- Wood County Hospital

Comparing Our Plans

A Plan for Everyone

One size doesn't fit all.

All SummaCare plans start with comprehensive medical; nearly all plans also include prescription drug (Part D) coverage.

Medical cost share is lower as you pay more premium

Amber (HMO)	Topaz (HMO)	Jade (HMO)	Garnet (HMO)	Ruby (HMO)	Sapphire (HMO-POS)	Emerald (HMO-POS)
\$0 Premium	\$0 Premium	\$12 Premium	\$24 Premium	\$48 Premium	\$80 Premium	\$152 Premium
A Part C-only plan for Veterans and others who receive drug coverage from a non-Medicare source.	Our lowest plan premium – comprehensive coverage without a plan premium. A \$2.20 Part B buyback begins with 2025 coverage.	Includes Bene-Flex™ which allows you to select additional supplemental benefits based on your unique needs.	Comprehensive coverage with the most enhanced supplemental benefits.	Mid-tier premium with lower out-of-pocket costs on hospital and outpatient services.	Additional coverage for out-of-network services.	Additional coverage for out-of-network services as well as lowest copays and costs – including \$0 copays for office visits.
You'll utilize the SCMedicare network of providers which includes thousands of providers throughout Northern Ohio and more than 75 hospitals. Coverage for emergency, urgent care and renal dialysis services available through any Medicare-approved provider.					You'll utilize the SCMedicare network of providers AND have coverage through ANY Medicare-approved provider for most services. (Members have a higher cost share for out-of-network providers.)	

Pull Out Your Plan Compare Chart

The image shows a brochure for SummaCare Health Insurance. At the top is the SummaCare logo with the tagline "Health Insurance". Below this, the text "2025 Medicare Advantage Prescription Drug Plans" is in blue, followed by "Plan Comparison and Benefit Highlights" in large orange letters. A blue horizontal band contains a circular graphic with "97% of members who join, stay!" and the text "Discover the annual Medicare benefits our members love". Below the band, on the left, is a QR code with the text "Scan to learn why members like Cathy love their Medicare Advantage plan". On the right is a photo of Cathy J., a smiling woman with glasses, with a caption "Cathy J. Member since 2021, Copley".


SummaCareSM
Health Insurance

2025 Medicare Advantage Prescription Drug Plans
**Plan Comparison and
Benefit Highlights**

97%
of members
who join,
stay!

Discover the annual Medicare
benefits our members love

Scan to learn
why members like
Cathy love their Medicare
Advantage plan



Cathy J.
Member since 2021, Copley

All Plans Include:

The Medical Coverage you Expect plus much more

Core Medical Coverage

- Emergency Care
- Urgent Care
- Part D – Except for Amber
- Lab Services
- X-Ray
- PCP
- Specialist
- Hospitals



- OTC (Over the Counter)
- Meal Delivery – optional benefit on Jade
- Home Safety Devices – optional benefit on Jade
- Transportation – optional benefit on Jade
- Papa Pals – optional benefit on Jade
- Silver Sneakers – optional benefit on Jade
- Telehealth
- Travel Coverage – FL, TX, AZ + NC & SC on select plans
- Brain HQ – optional benefit on Jade; not covered on Topaz
- Preventative and Comprehensive Dental Benefits
- Vision Exam & Hardware
- Hearing Exam & Hearing Aids

Plan Highlights

Amber (HMO)

\$0 Premium

Low Max Out of Pocket - \$3,450

\$0 PCP/ \$30 Specialist Office Visit

OTC quarterly allowance NE plan \$100 / NW plan \$25

Papa Pals – 90 Hours

Home Safety - \$150 allowance

Yearly Max \$2,000 - PPO Delta Dental Network

\$0 for fillings, simple extractions & root canals

50% for bridges, crowns & dentures

**Preventive Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

NO RX coverage

**“I get my
prescription
coverage
from my VA
benefits.”**

**Dental
Benefits**



Plan Highlights

Topaz (HMO)

\$0 Premium + (\$2.20 Part B premium reduction)

\$0 PCP/ \$35 Specialist Office Visit

**In-network coverage when traveling to
AZ, FL, NC, SC & TX**

\$0 Copay For Tier 1, 2 & 6 Includes Vaccines and Shingles

\$200 Rx Deductible (Tier 3/4 Only)/\$2000 Cap

Transportation Benefit - 6 One Way Trips

\$90 OTC/quarter + Groceries*

Papa Pals – 15 Hours

Home Safety - \$150 Allowance

Vision Hardware - \$200 Allowance

Yearly Max \$3,000 - PPO Delta Dental Network

\$0 for fillings, simple extractions & root canals

20% for bridges, crowns & dentures

**Preventive Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

**“I want
comprehensive
coverage without
a monthly
premium.”**



Dental Benefits

*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.

Plan Highlights

Jade (HMO)

\$12 Premium

\$0 PCP/ \$35 Jade NE / \$40 Jade NW Specialist Office Visit

**In-network coverage when traveling to
AZ, FL, NC, SC & TX**

\$0 for Tier 1 & 6 Drugs

\$150 Deductible (Tier 3/4 only)/\$2000 Cap

\$0 for Vaccines Including Shingles

OTC - \$85 Jade NE / \$70 Jade NW

Vision Hardware - \$275 Jade NE / \$250 Jade NW

Yearly Max \$3,000 - PPO Delta Dental Network

\$0 for fillings, simple extractions & root canals

20% for bridges, crowns & dentures

**Preventive Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

Choose 5 Bene-Flex Options

**“I want to
choose the
extra benefits
that are right
for me.”**

**Dental
Benefits**



Jade (HMO) with Bene-Flex™

Bene-Flex is an innovative way to deliver supplemental benefits. It empowers members to take control of their own healthcare benefits and is available **exclusively with the Jade plan.**

- We have designed a way to give you the ability to **personalize your plan** to meet your unique healthcare needs.
- **Create your own package** by choosing discretionary supplemental benefits from a menu of options.
- Change your discretionary supplemental benefits annually to **meet your changing healthcare needs.**

Key features of the Jade plan:

- Attractive benefits including a low monthly premium & competitive copays for medical and drug
- Supplemental benefits including dental, vision, hearing, OTC & Visitor/Travel are embedded

How might a Jade (HMO) member choose their benefits?



Build your own package of benefits

Core Benefits	Tier 1 (Pick 3) Pick 3	Tier 2 (Pick 1) Pick 1	Tier 3 (Pick 1) Pick 1
<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 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.

Plan Highlights

Garnet (HMO)

\$24 Premium

\$0 PCP/ \$40 Specialist Office Visit

**In-network coverage when traveling to
AZ, FL, NC, SC & TX**

\$0 for Tier 1 & 6 Drugs

\$200 Deductible (Tier 3 & 4 Only); \$2000 Cap

\$0 for Vaccines Including Shingles

OTC - \$80 Garnet 1 / \$85 Garnet 2 Per Quarter

Papa Pals – 40 Hours

Home Safety - \$200 allowance

Vision Hardware - \$325 Allowance

**Yearly Max \$2,500 -
PPO & Premier PPO Delta Dental Networks**

\$0 for fillings, simple extractions & root canals

40% for bridges, crowns & dentures

**Preventive Dental Included (2 Cleanings, 2 exams,
X-rays & 1 fluoride)**

**“I want
comprehensive
coverage and
more from my
extra benefits.”**



**Dental
Benefits**

Plan Highlights

Ruby (HMO)

\$48 Premium

Low Max Out of Pocket - \$3,600

\$0 PCP/ \$40 Specialist Office Visit

\$0 Copay For Tier 1, 2 & 6 Includes Vaccines and Shingles

Rx Deductible \$150 (Tier 3&4 Only); \$2000 Cap

OTC - \$60 Per Quarter

Papa Pals – 40 Hours

Home Safety - \$175 allowance

Vision Hardware - \$250 Allowance

Yearly Max \$2000 - PPO Delta Dental Network

50% for fillings, simple extractions & root canals

70% for bridges, crowns & dentures

Preventive Dental Included (2 Cleanings, 2 exams, X-rays & 1 fluoride)

“I want lower costs for hospital and outpatient services.”



Dental Benefits

Plan Highlights

Sapphire (HMO-POS)

\$80 Premium

Low Max Out of Pocket - \$3,650

\$0 PCP/ \$35 Specialist Office Visit

\$0 Copay For Tier 1, 2 & 6 Includes Vaccines and Shingles

\$50 Deductible (Tier 3/4 Only)/\$2000 Cap

OTC - \$75 Per Quarter

Papa Pals – 60 Hours

Home Safety - \$225 allowance

Vision Hardware - \$305 Allowance

Yearly Max \$2,000 - PPO Delta Dental Network

50% for fillings, simple extractions & root canals

70% for bridges, crowns & dentures

Preventive Dental Included (2 Cleanings, 2 exams, X-rays & 1 fluoride)

“I want coverage for out-of-network services and providers.”

Dental Benefits



Plan Highlights

Emerald (HMO-POS)

\$152 Premium

Low Max Out of Pocket - \$2,800

\$0 PCP/ \$0 Specialist Office Visit

\$0 Copay For Tier 1, 2 & 6 Includes Vaccines and Shingles

No Rx Deductible

OTC - \$55 Per Quarter

Papa Pals – 80 Hours

**Home Safety - \$250 Allowance
(Diagnosis Requirement Removed For 2025)**

Vision Hardware - \$300 Allowance

Yearly Max 2,000 - PPO Delta Dental Network

50% for fillings, simple extractions & root canals

70% for bridges, crowns & dentures

**Preventive Dental Included (2 Cleanings, 2 exams,
X-rays & 1 fluoride)**

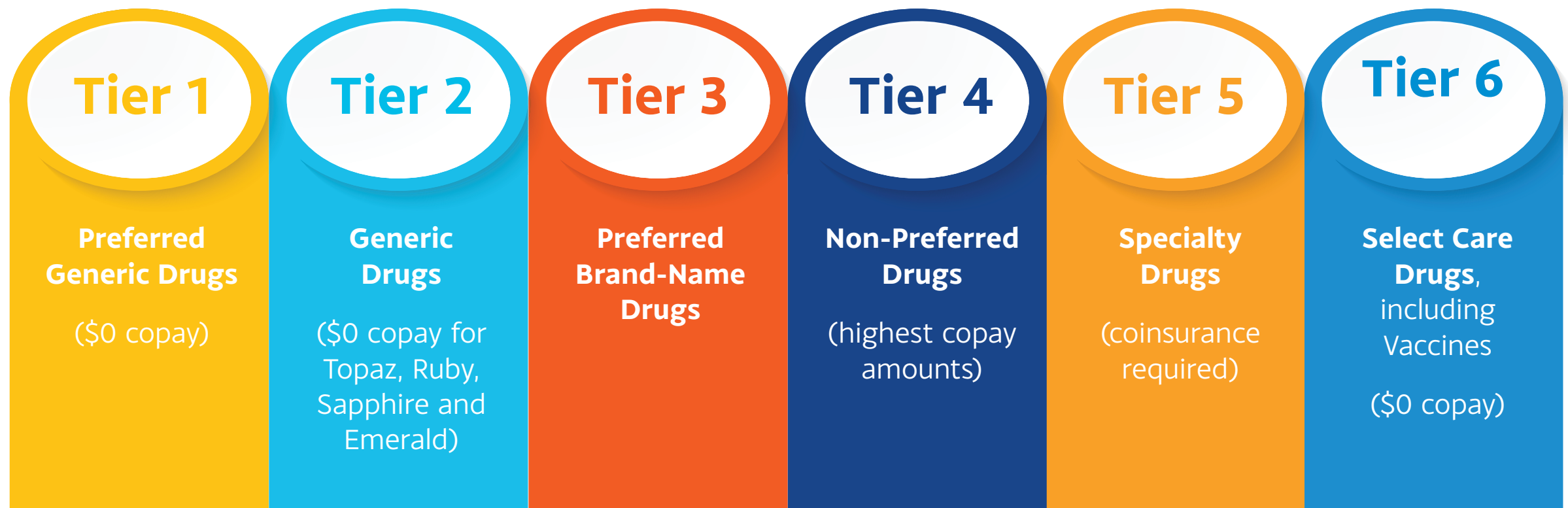
**“I want the
lowest copays
and costs—plus
coverage out of
network.”**



**Dental
Benefits**

Drug Tiers

The prescription drugs on the Medicare Advantage formulary are organized into tiers



Refer to Plan Compare chart for deductible and copay amounts.

Highlights for the 2025 Medicare Part D Formulary

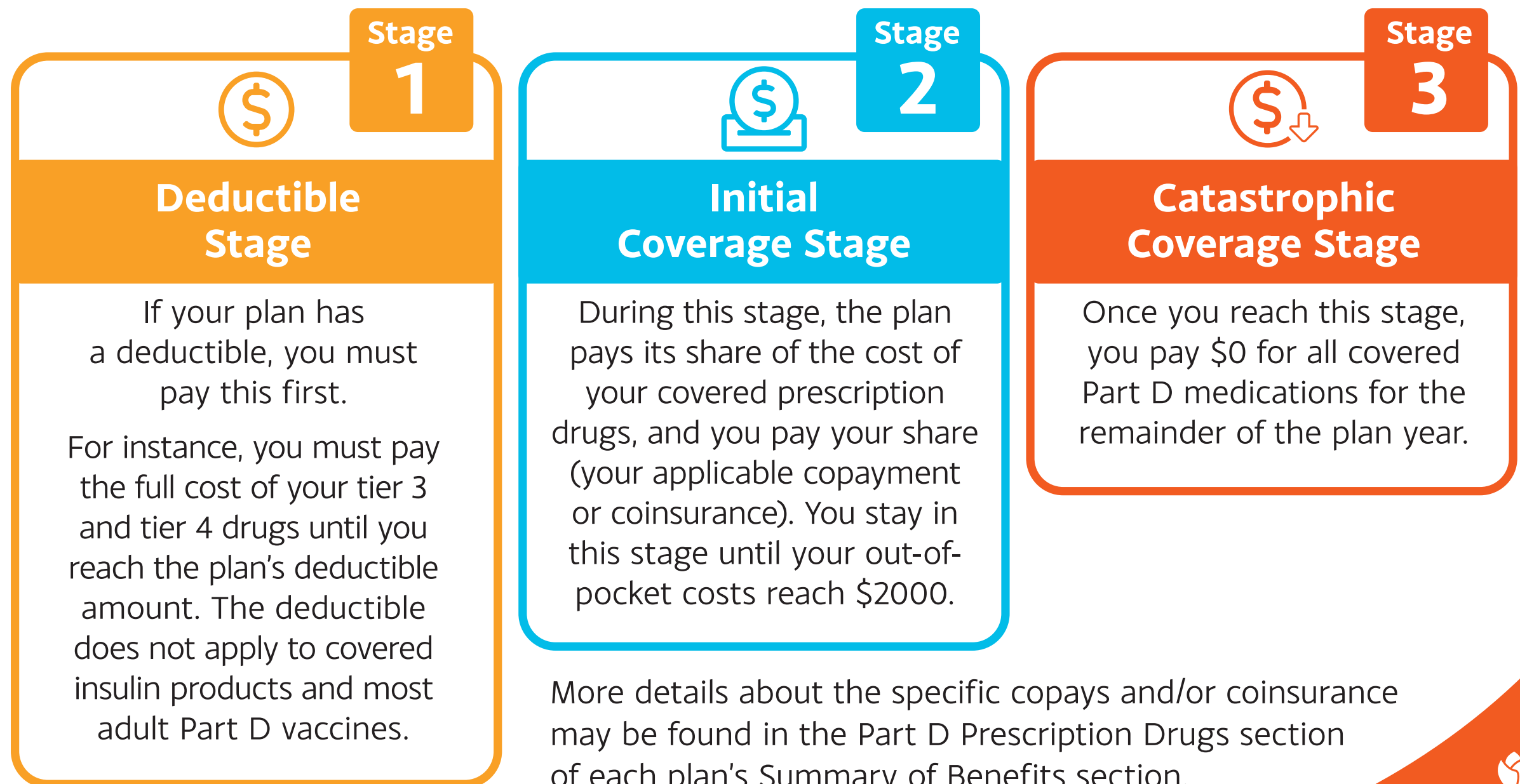
- \$0 copay for Tier 6, includes vaccines and Select Care Drugs to treat chronic diseases like diabetes, high cholesterol, high blood pressure, etc.
- Tier 1 and 6 are available for 100-day supply
- Tier 6 includes the Shingles vaccine

Note: Copays amounts are for one month supply

Part D Prescription Drug Coverage

Coverage Stages

In prior years, there were four different coverage stages that dictated how much a member would pay for Part D prescriptions. In 2025, this process has been simplified to three stages: a Deductible Stage (if applicable), an Initial Coverage Stage (which has a limit of \$2,000) and a Catastrophic Stage (in this stage a member pays \$0 for Part D medications). This journey is detailed in the image below.



More details about the specific copays and/or coinsurance may be found in the Part D Prescription Drugs section of each plan's Summary of Benefits section.

Medicare Prescription Payment Plan

Also new for the 2025 plan year, is the Medicare Prescription Payment Plan. Opting into this new program affords members the opportunity to spread their Part D prescription drug costs (up to their Annual Out-of-Pocket Threshold of \$2,000) throughout the remainder of the plan year based on when a member opts in.

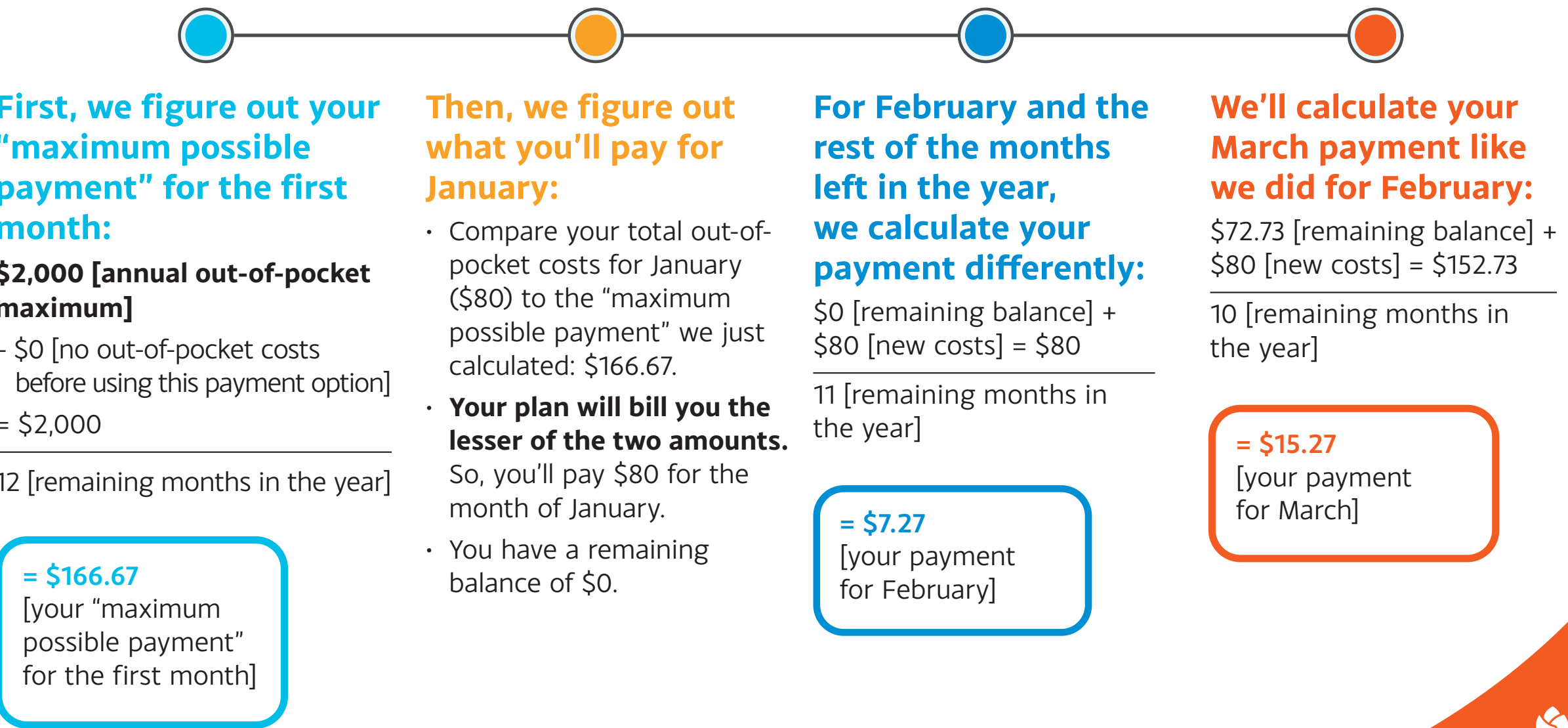
For example, if access to an expensive drug is required at the beginning of the plan year, this program will spread payments out at \$166.67/per month rather than burdening the member by facing the total \$2,000 expense all at once in the beginning of a plan year.

It is important to note, each member who opts in to this program may have different payments. How is that possible? Each prescription and its associated costs can alter a member's Medicare Prescription Payment Plan payments. Since each member may need different medications—it's possible that no two members' monthly payments will be identical.

An Example of How the Medicare Prescription Payment Plan's Monthly Payments are Calculated

If you take several drugs that have a total out-of-pocket cost of \$80 each month. In January 2025, you join the Medicare Prescription Payment Plan through your Medicare drug plan or Medicare health plan with drug coverage.

We calculate your first month's bill in the Medicare Prescription Payment Plan differently than your bill for the rest of the months in the year:





**Even though your payment varies each month,
by the end of the year, you'll never pay more than:**

- ✓ The total amount you would have paid out-of-pocket.
- ✓ The total annual out-of-pocket maximum (\$2,000 in 2025).

Remember, this is just your monthly payment for your out-of-pocket drug costs. You still need to pay your health or drug plan's premium (if you have one) each month.

Benefit Bucks and SummaCare Visa Card

Your OTC allowance, member rewards and Jade flexible benefits (if selected) will all be accessed with a single card!

There are three ways SummaCare Medicare Members may use their Benefit Bucks on their new SummaCare Visa Card:

1. Over-The-Counter (OTC) Allowance
2. Member Rewards Program
3. Jade Benefit Allowance



Benefit Bucks and SummaCare Visa Card

1. Over-the-Counter (OTC) Allowance Benefit Bucks

All SummaCare Medicare Advantage plans offer a quarterly OTC allowance that may be used to buy non-prescription drugs and everyday health-related items, for example, pain relievers, antacids, cough drops and first aid supplies.

OTC allowance amounts vary by plan and unused quarterly balances do not roll over. Your OTC allowance can be used to order health-related items over the phone (**855.435.5111** or TTY **711**), online via **summacare.com/otc** or in person.

Member Rewards can be used at more than 68,000 participating retailers

*Card cannot be used for alcohol, tobacco, firearm, fuel, lottery or gift card purchases.

Benefit Bucks and SummaCare Visa Card

2. Member Rewards Program

Receive Benefit Bucks on your SummaCare Visa card for using key preventive care services, including:

- Annual Wellness Visit \$50
- Breast Cancer Screening \$10
- Colorectal Cancer Screening \$10

Card cannot be used for alcohol, tobacco, firearm, fuel, lottery or gift card purchases.

Member Rewards can be used at more than 68,000 participating retailers

Benefit Bucks and SummaCare Visa Card

3. Bene-Flex™ Benefit Bucks—Chosen By Members on Jade

Flex Card with additional **\$500 allowance** for dental, vision and hearing expenses above and beyond the benefit. These funds will be loaded on your SummaCare Visa card. You can use your additional allowance at any vision hardware provider with the exception of purchases at big box store's vision centers. You may use your additional allowance with your Delta Dental provider or other dentists of your choice. You can use your allowance toward hearing aids at any provider in or out of network.

\$40/month allowance for healthy grocery items (for example fruits, vegetable, milk, eggs, etc.) will be loaded on your SummaCare Visa card. This monthly allowance may be used at any of the 68,000+ retail locations*

Member Rewards can be used at more than 68,000 participating retailers

* 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.

National Retailers

68,000+ Participating National Retailers

SummaCare's members can use their SummaCare Visa card at neighborhood retailers, in addition to home delivery channels (e.g. web, app, phone, mail), providing easy access to items at retail locations. OTC health-related items can still be shipped right to your door.



Medicare Enrollment Periods

Initial Enrollment Period

- Beginning 3 months before your 65th birthday and ending 3 months after the month of your 65th birthday.
- You are automatically enrolled into Medicare if you are receiving Social Security or Railroad Retirement benefits prior to age 65.

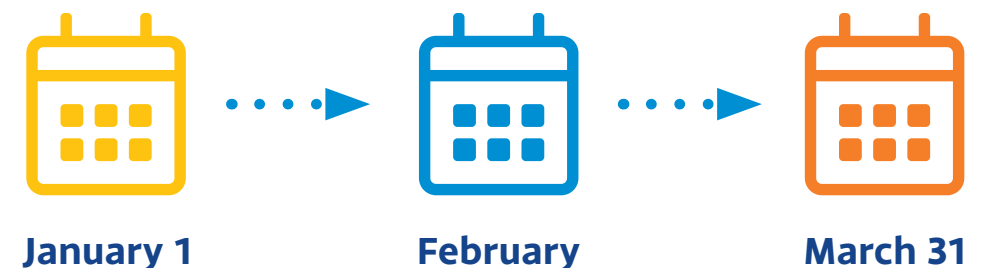


Annual Enrollment Period

- Most people review their coverage during the annual enrollment period, running from October 15 through December 7 each year.

Open Enrollment Period

- Running from January 1 through March 31 each year, enrollees may make one change to a different Medicare Advantage plan or return to Original Medicare. Part D can be elected at this time in the course of a plan change.



Special Enrollment Period

- A time outside the Annual Enrollment Period when you can make changes to your Medicare coverage based on certain life events.



Losing other coverage



Becoming eligible for both Medicare and Medicaid



Moving

Why Join SummaCare?

Member Value

- 33-County Provider network
- Personal service
- Dedicated SummaCare Medicare Advantage advisor
- Local member service team
- Enhanced benefits

High Member Satisfaction

97%
voluntary retention* rate for 2024.¹

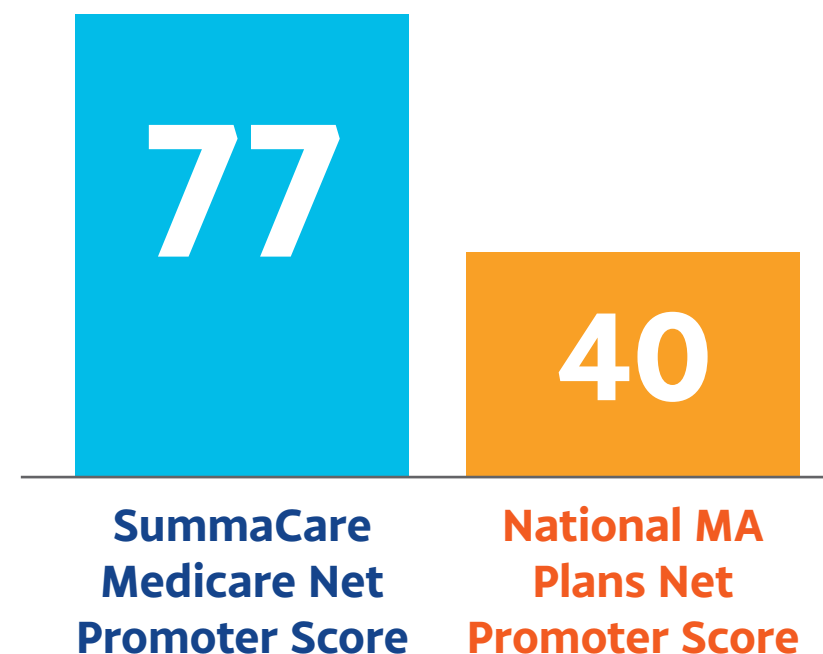
• National average is 89%**



2024 Member Satisfaction Study Results:

One Question:

Would you recommend us to your family and/or friends?



* Based on 2024 AEP voluntary disenrollment study completed by SummaCare

** Based on competitor data for 2024 AEP voluntary disenrollments reported through Deft Research

See why at SummaCare, It's Personal

Member Testimonials



Greg



Linda



Pam



Lavell

Actual SummaCare Medicare Advantage members shown. Members were not compensated for their participation.

Enrollment is Easy



I Can Enroll You

Accepting applications for enrollment.



Call Us

Enroll over the telephone by calling **330.996.8440** or (toll-free) **888.290.0610 (TTY 711)** and we will do the paperwork for you.



Go Online

Enroll online by visiting **summacare.com/medicare**



Mail Us Your Paperwork

Send your completed enrollment form to:
SummaCare Medicare Advantage
P.O. Box 3620
Akron, OH 44309-3620

Disclaimers

SummaCare is an HMO and HMO-POS plan with a Medicare contract. Enrollment in SummaCare depends on contract renewal. Other providers are available in our network. This information is not a complete description of benefits. Call 888.464.8440 (TTY 711) for more information. Some benefits mentioned are a part of special supplemental program for the chronically ill. Not all members qualify for all benefits. Out of Network/non contracted providers are under no obligation to treat SummaCare members, except in emergency situations.

Please call our member service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. From October 1 through March 31, a representative will be available to take your call from 8:00 a.m. until 8:00 p.m., seven days a week. From April 1 through September 30, a representative will be available to take your call from 8:00 a.m. until 8:00 p.m., Monday through Friday. Outside these hours, you may leave us a message and a representative will return your call the next business day.

Actual SummaCare Medicare Advantage members shown. Members were not compensated for their participation.

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97% retention rate based on 2024 AEP voluntary disenrollment study completed by SummaCare

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Questions?