2026 Medicare Advantage Plan Highlights

$0/month premium on Amber (HMO), Topaz (HMO) and **NEW Quartz** (HMO) plans.

OTC quarterly allowance on ALL plans with access to more than 70,000+ in-network retailers nationwide.

Receive in-network coverage through any Medicare-approved provider in AZ, FL and TX on ALL plans! Plus, Quartz (HMO), Topaz (HMO), Garnet (HMO) and Ruby (HMO) members gain coverage in NC & SC—ideal for snowbirds.

Transportation available on Amber (HMO), Quartz (HMO), Garnet (HMO), Ruby (HMO), Sapphire (HMO-POS) and Emerald (HMO-POS) plans. Trips vary by plan.

Vision hardware allowance on ALL plans with freedom to purchase ANYWHERE you choose.

SilverSneakers® gym membership included on ALL plans!

$0 PCP copay on all plans

$0 copay for Tier 1, 2 and 6 drugs at preferred pharmacies on all MAPD plans*.

$0 copay on preventive dental, preventive hearing and vision exams. PLUS, coverage for fillings, root canals and simple extractions on ALL plans.

$3,000 dental maximum on Topaz (HMO) plan.

Dental coverage provided through Delta Dental

Let's talk.

888.464.8440 (TTY **711**)
summacare.com/medicare
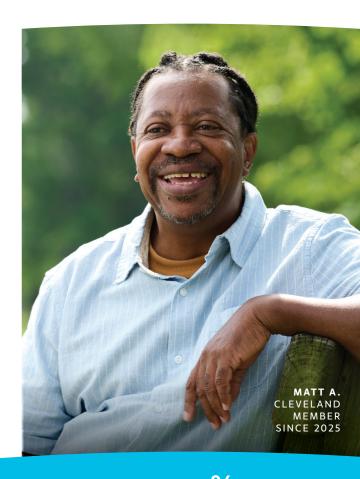
SummaCare® Health Insurance

SummaCare is an HMO and HMO-POS plan with a Medicare contract. Enrollment in SummaCare depends on contract renewal. 97% retention rate based on 2025 AEP voluntary disenrollment study completed by SummaCare. 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. SummaCare Medicare Advantage plan members shown. Members were not compensated for their appearance. Benefits may vary based on plan selected and county availability. H3660_SC2029_M Accepted 09142025

*Prescription Part D coverage not available on Amber (HMO) plan.

SummaCare® Health Insurance

2026 Medicare Advantage Plans

MATT A.
CLEVELAND
MEMBER
SINCE 2025

Learn why 97% of Medicare Advantage members who join: **stay.**

2026 SummaCare Medicare Advantage Plans

At SummaCare, it's personal.

SummaCare now offers three Medicare Advantage plans with $0 monthly premiums, including the **NEW Quartz (HMO) plan**. These plans put you in control of choosing the coverage you need—without the extra costs you don't.

Amber (HMO)	Topaz (HMO)	Quartz (HMO)	Garnet (HMO)	Ruby (HMO)	Sapphire (HMO-POS)	Emerald (HMO-POS)
$0 Premium	$0 Premium	$0 Premium	$35 Premium	$50 Premium	$83 Premium	$157 Premium
For veterans and others who receive drug coverage from a non-Medicare source. Medical-only plan, with rich supplemental benefits.	For the health conscious individual seeking key supplemental benefits.	For the budget-conscious individual who values lower out-of-pocket costs	For those needing an affordable plan featuring enhanced supplemental benefits and expanded dental network.	For those seeking even lower out-of-pocket costs with enhanced supplemental benefits.	For those seeking coverage for out-of-network services, low out-of-pocket costs and enhanced supplemental benefits.	For those seeking out-of-network coverage, all the supplemental benefits SummaCare Medicare Advantage plans have to offer plus $0 copay for PCP and specialist office visits.

You'll utilize your plan's network which includes more than 26,000 providers throughout Northern Ohio and 80 hospitals. Coverage for emergency, urgent care and renal dialysis services available through any Medicare-approved provider. Plus, receive in-network coverage through any Medicare-approved provider in AZ, FL, and TX on ALL plans. Topaz (HMO), Quartz (HMO), Ruby (HMO) and Garnet (HMO) members also gain coverage in NC & SC--in addition to AZ, FL & TX—ideal for snowbirds.

You can utilize your plan's 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.)