



Medicare Advantage Plans Extra Benefits

2026 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 each year since 1996.

The SummaCare Team

* Prescription Part D coverage not included on Amber (HMO) plan. Benefits may vary based on plan selected and county availability.



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.

AMBER
(HMO)

RUBY
(HMO)

TOPAZ
(HMO)

SAPPHIRE
(HMO-POS)

QUARTZ
(HMO)

EMERALD
(HMO-POS)

GARNET
(HMO)

Benefit Bucks & SummaCare &more Card



Benefit Bucks & SummaCare &more card

Every member will receive a SummaCare &more card with which to spend your various Benefit Bucks, including Over-the-Counter (OTC) Allowances and Preventive Care Rewards. How members earn/receive Benefit Bucks and corresponding amounts may vary based on current plan.



*Rewards are loaded automatically to your SummaCare &more card approximately 90 days after claims are paid.

&more Benefits Prepaid Mastercard® is issued by Avidia Bank, pursuant to a license from Mastercard Incorporated. Use of this card is subject to the terms and conditions of the Cardholder Agreement.

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.



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®

Benefit not available on the below plans:

AMBER
(HMO)

TOPAZ
(HMO)

QUARTZ
(HMO)

GARNET
(HMO)

RUBY
(HMO)

SAPPHIRE
(HMO-POS)

Over-the-Counter (OTC) Items



Over-the-Counter (OTC) Items

Use your SummaCare &more card to spend your Benefit Bucks on non-prescription OTC health-related items. Your OTC quarterly allowance can be used to obtain health-related items over the phone, online or in person at more than 70,000+ participating retailers nationwide.

&more Benefits Prepaid Mastercard® is issued by Avidia Bank, pursuant to a license from Mastercard Incorporated. Use of this card is subject to the terms and conditions of the Cardholder Agreement.

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 below plans:

TOPAZ
(HMO)

QUARTZ
(HMO)

GARNET
(HMO)

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 your provider'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.

This benefit is not available on the below plans:

TOPAZ
(HMO)

QUARTZ
(HMO)



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. Garnet (HMO), Ruby (HMO), Quartz (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 (Part D prescription coverage not included on Amber (HMO) plan) 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.



This benefit is not available on the below plans:

TOPAZ
(HMO)

QUARTZ
(HMO)

GARNET
(HMO)

Prescription Coverage



Prescription Coverage

Six of our seven Medicare Advantage plans include Part D Prescription Drug Coverage (Part D prescription coverage is not available on Amber (HMO) plan). This includes \$0 copays for Tier 1, Tier 2 and Tier 6 drugs when using your plan's Preferred Pharmacies! Plus, in-network pharmacies include many large national chains as well as many local pharmacy options.

AMBER (HMO)

This benefit is not available on the Amber (HMO) plan

Fitness Program



SilverSneakers®

All SummaCare Medicare Advantage plans include a SilverSneakers® membership at no added cost. SilverSneakers is more than a traditional fitness program. It's a way to improve your health and live the life you want. Whether you enjoy group fitness classes, sports, using strength and cardio equipment or prefer staying active at home, SilverSneakers gives you the opportunity to improve your health, gain confidence and connect with your community.



Telehealth Services



Telehealth Services

You're covered for Teledoc® and/or 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.

Teladoc
HEALTH

Acupuncture Services



Acupuncture Services

If you have chronic low back pain, you're covered on all plans. Supplemental acupuncture services vary by plan and are combined with Therapeutic massage. Visits must be scheduled through HOMELINK.



Supplemental acupuncture services are not available on the below plans:

TOPAZ
(HMO)

QUARTZ
(HMO)

RUBY
(HMO)

SAPPHIRE
(HMO-POS)

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 Ascensia Contour products through any in-network pharmacy. Only Abbott products are 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) members do not need a qualifying diagnosis to use this benefit.



QUARTZ
(HMO)

This benefit is not available on the Quartz (HMO) plan

Therapeutic Massage



Therapeutic Massage

You're covered for therapeutic massage services performed by in-network providers. These services require a provider's order. Visit limit is combined with supplemental acupuncture.



This benefit is not available on the below plans:

TOPAZ
(HMO)

QUARTZ
(HMO)

RUBY
(HMO)

SAPPHIRE
(HMO-POS)

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, wheelchair or electric wheelchair transport at least 72 hours in advance; ambulatory sedan trips should be scheduled 48 hours in advance.

TOPAZ (HMO)

This benefit is not available on the Topaz (HMO) plan

Notes

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[illegible]

Let's talk.

Call us or go online.

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

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summacare.com/medicare

SummaCare is an HMO and HMO-POS plan with a Medicare contract. Enrollment in SummaCare depends on contract renewal. 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. This information is not a complete description of benefits. Call 888.464.8440 (TTY 711) for more information.

Benefits may vary based on plan selected and county availability.

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