



2026 Medicare Advantage Plans



JIM & DIANE M.
MEMBERS
SINCE 2014

Welcome!

summacare.com/medicare

Logan Yates

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Advantage Advisor

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Tell me more about you?

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

**Are you
new to
Medicare?**

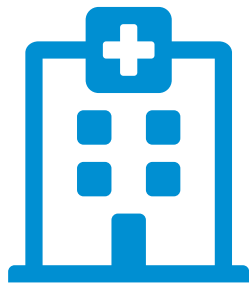
**Just
turning
65?**

**New
to the
area?**

**Have VA
coverage?**

Parts of Medicare

Medicare Advantage



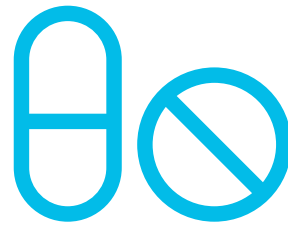
Part A
Hospital Coverage

+



Part B
Medical Coverage

+



Part D
Drug Coverage

=



Part C
Medicare Advantage

Provider Network



SummaCare Medicare Advantage service area

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

Other providers are available in our network.

Dental coverage provided through
Delta Dental.

 **DELTA DENTAL®**

Provider Network by County

Network Hospitals

Allen ●

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

Ashland ●

- University Hospitals
 - Samaritan Medical Center

Ashtabula ●

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

Columbiana ●

- Salem Regional Medical Center

Cuyahoga ●●●●

- Cleveland Clinic
 - Cleveland Clinic Main Campus
 - Cleveland Clinic Rehabilitation Hospital, Beachwood
 - Euclid Hospital
 - Fairview Hospital
 - Hillcrest Hospital
 - Lutheran Hospital
 - Marymount Hospital
 - South Pointe Hospital

Lake Health

- Beachwood Medical Center
- MetroHealth
 - MetroHealth Medical Center
 - MetroHealth Cleveland Heights Hospital
 - 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

Holmes ●

- Pomerene Hospital

Huron ●●

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

Lake ●●

- Cleveland Clinic
 - Hillcrest Hospital at Mentor
 - Medical Outpatient Center
- Lake Health
 - TriPoint Medical Center
 - West Medical Center

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 Hospital at Southwoods

Medina ●

- Cleveland Clinic
 - Lodi Hospital
 - Medina Hospital
- MetroHealth
 - Medina Health Center (Reagan Parkway)
 - Brunswick Health Center

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 Memorial Hospital

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.

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 at a cost you can afford.

Medical cost share is lower as you pay more premium

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
Medical-only plan with rich benefits for veterans and others who receive drug coverage from a non-Medicare source.	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 supplemental benefits SummaCare has to offer plus \$0 copay for PCP and specialist office visits.
You'll utilize your network of providers which includes thousands of providers throughout Northern Ohio and more than 80 hospitals. Coverage for emergency, urgent care and renal dialysis services available through any Medicare-approved provider. Additional travel coverage available on all plans.					You'll utilize your 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

SummaCare®
Health Insurance

2026 Medicare Advantage Prescription Drug Plans

Plan Comparison and Benefit Highlights

97%
of members
who join,
stay!

Discover the annual SummaCare Medicare
Advantage benefits our members love

Scan to learn
why members like
Jim and Diane love
their Medicare
Advantage plan!

Jim and Diane
Uniontown Members
Since 2014

Plans Include:

The Medical Coverage YOU Expect and More!



- OTC quarterly allowance
- Silver Sneakers
- Travel Coverage
 - FL, TX and AZ covered on ALL plans plus coverage in NC & SC on Topaz (HMO), Quartz (HMO), Garnet (HMO) and Ruby (HMO)
- Preventive 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

**\$0 Preventative Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

**(Part D prescription drug coverage not available on
Amber (HMO) plan)**

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

**Dental
Benefits**



Plan Highlights

Topaz (HMO)

\$0 Premium

\$0 PCP/ \$35 Specialist Office Visit

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

\$0 Copay For Tier 1, 2 & 6 at Preferred Pharmacies

**\$300 Rx Deductible (Tier 3, 4 and 5 only) /
\$2,100 Cap**

\$80 OTC/quarter

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

**\$0 Preventative Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

**"We're a
health-conscious
couple. We want solid
core coverage plus
nice-to-haves like fitness
and preventive care
to keep us our
healthiest."**



**Dental
Benefits**

Plan Highlights

Quartz (HMO)

\$0 Premium

\$0 PCP / \$30 Specialist Office Visit

\$0 for Tier 1, 2 & 6 at Preferred Pharmacies

\$300 Rx Deductible (Tier 3, 4 and 5 Only) / \$2,100 Cap

OTC - \$25 Per Quarter

Vision Hardware – \$150 Allowance

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

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

50% for fillings, simple extractions & root canals

70% for bridges, crowns and dentures

**\$0 Preventative Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

“My budget matters. I want good medical coverage that won’t break the bank. Simple as that.”

Dental Benefits



Plan Highlights

Garnet (HMO)

\$35 Premium

\$0 PCP / \$40 Specialist Office Visit

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

\$0 for Tier 1, 2 & 6 at Preferred Pharmacies

\$250 Rx Deductible (Tier 3, 4 and 5 Only) / \$2,100 Cap

OTC - \$60 Per Quarter

Papa Pals – 20 Hours

Home Safety - \$200 Allowance

Vision Hardware - \$235 Allowance

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

\$0 for fillings, simple extractions & root canals

**\$0 for non-surgical periodontics, relines
and repairs, bridges and dentures.
Only available on the Garnet (HMO) plan.**

40% for bridges, crowns & dentures

**\$0 Preventative Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

**“We love the
expanded dental
network and lots
of perks at an
affordable price.”**



**Dental
Benefits**

Plan Highlights

Ruby (HMO)

\$50 Premium

Low Max Out of Pocket - \$3,600

\$0 PCP / \$35 Specialist Office Visit

\$0 Copay For Tier 1, 2 & 6 at Preferred Pharmacies

\$150 Rx Deductible (Tier 3, 4 and 5 Only) / \$2,100 Cap

OTC - \$75 Per Quarter

Papa Pals – 40 Hours

Home Safety - \$175 Allowance

Vision Hardware - \$250 Allowance

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

50% for fillings, simple extractions & root canals

70% for bridges, crowns & dentures

\$0 Preventative 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)

\$83 Premium

Low Max Out of Pocket - \$3,650

\$0 PCP / \$35 Specialist Office Visit

\$0 Copay for Tier 1, 2 & 6 at Preferred Pharmacies

\$50 Rx Deductible (Tier 3, 4 and 5 Only) / \$2,100 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

**\$0 Preventative Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

“I get the freedom to see the providers I want, on a benefit-packed plan, at a price I can afford.”

Dental Benefits



Plan Highlights

Emerald (HMO-POS)

\$157 Premium

Low Max Out of Pocket - \$2,800

\$0 PCP / \$0 Specialist Office Visit

\$0 Copay for Tier 1, 2 & 6 at Preferred Pharmacies

No Rx Deductible / \$2,100 Cap

OTC - \$55 Per Quarter

Papa Pals – 80 Hours

**Home Safety - \$250 Allowance
(No diagnosis requirement)**

Vision Hardware - \$300 Allowance

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

50% for fillings, simple extractions & root canals

70% for bridges, crowns & dentures

**\$0 Preventative Dental Included
(2 Cleanings, 2 exams, X-rays & 1 fluoride)**

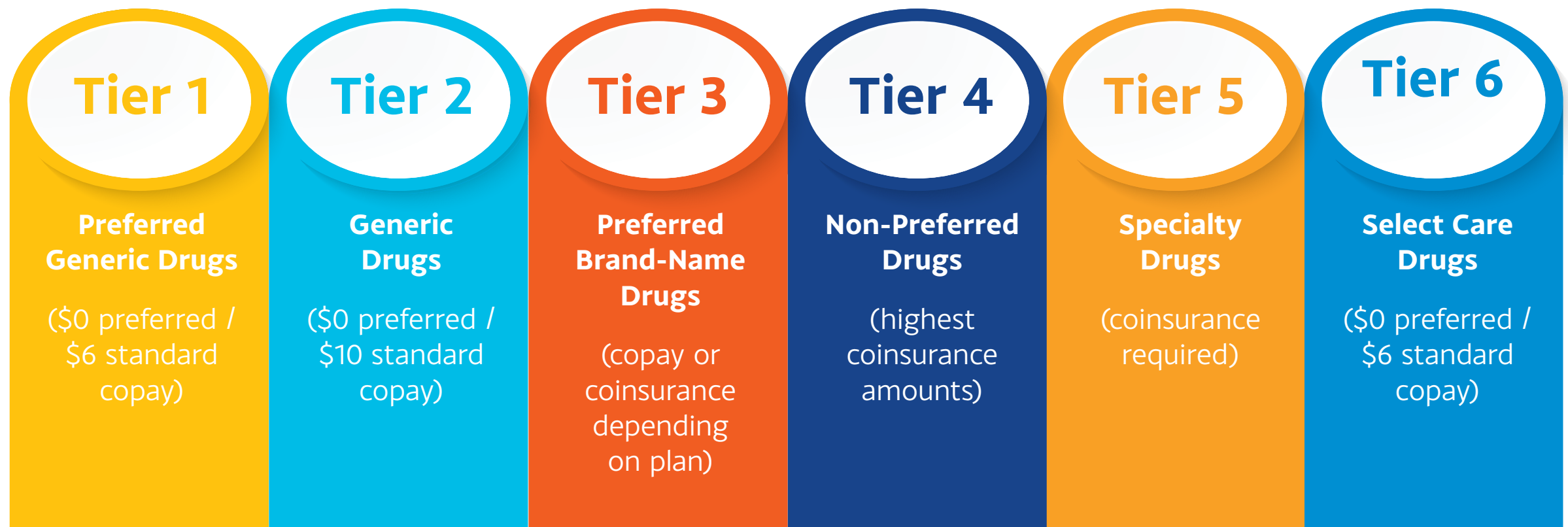
**“\$0 copays
on ALL office
visits and coverage
for out-of-network
services? We’re in!”**



**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 2026 Medicare Part D Formulary

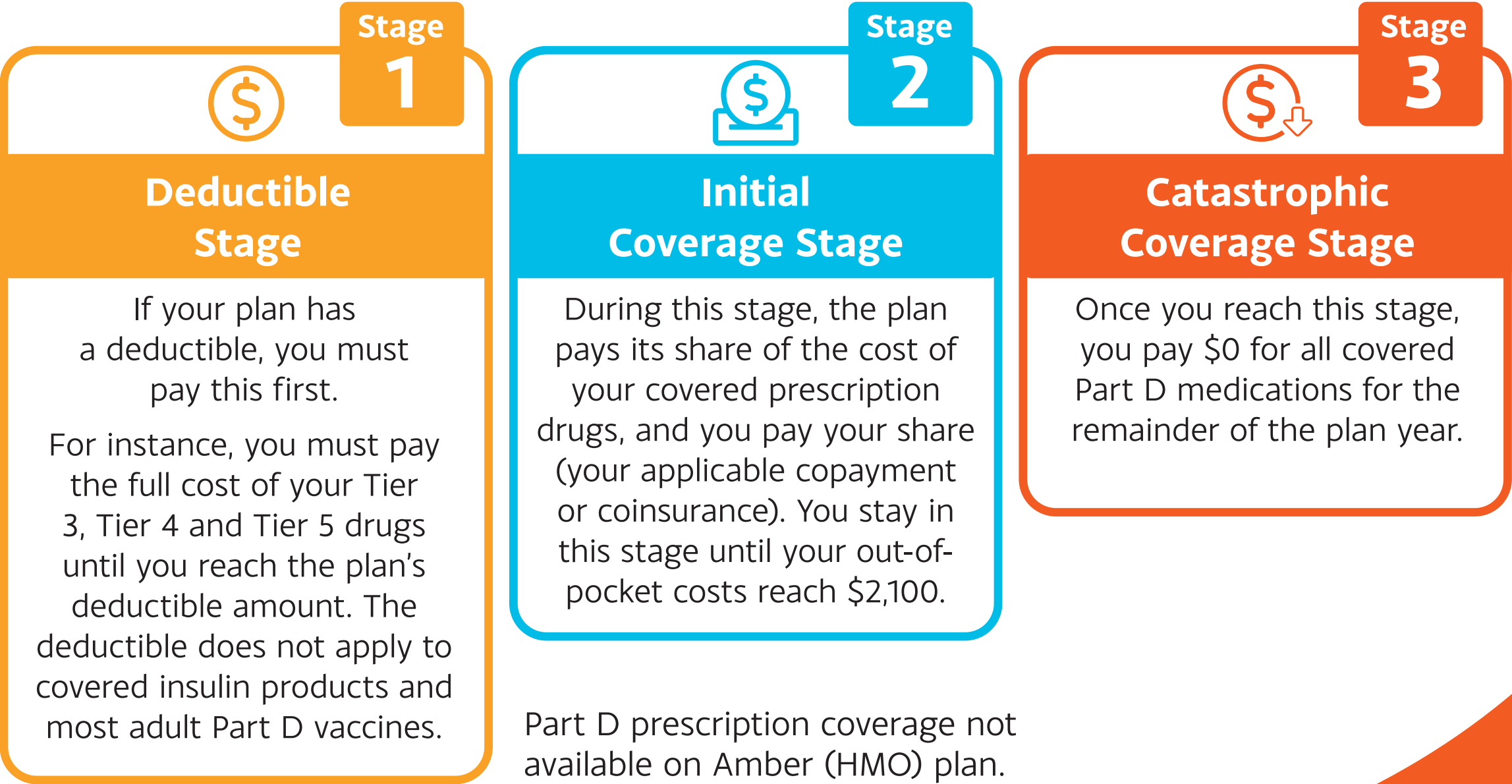
- \$0 copay for Tier 1, 2 & 6 drugs at Preferred Pharmacies (higher copays may apply at Standard Pharmacies).

Note: Copay amounts are for a one-month supply. Preferred Pharmacies offer lower copays. Standard Pharmacies have higher copays (Walgreens is part of the Standard network).

Part D Prescription Drug Coverage

Coverage Stages

Prior to 2025, there were four different coverage stages that dictated how much a member would pay for Part D prescriptions. This process has since been simplified to three stages: a Deductible Stage (if applicable), an Initial Coverage Stage (which has a limit of \$2,100) and a Catastrophic Stage (in this stage a member pays \$0 for covered Part D medications). This journey is detailed in the image below.



Medicare Prescription Payment Plan

Members can also opt into the Medicare Prescription Payment Plan. Opting into this program allows members to divide their Part D prescription drug costs (up to their Annual Out-of-Pocket Threshold of \$2,100) into monthly payments throughout the remainder of the plan year—based on the initial opt-in date of membership. This can make it easier to afford high-cost prescriptions by splitting costs into more affordable monthly payments instead of one lump sum.

For example, if access to an expensive drug is required at the beginning of the plan year, this program will spread payments out at \$175/per month rather than burdening the member by facing the total \$2,100 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, then in January of 2026, 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:



First, we figure out your “maximum possible payment” for the first month:

\$2,100 [annual out-of-pocket maximum]

- \$0 [no out-of-pocket costs before using this payment option]
= \$2,100

12 [remaining months in the year]

= \$175
[your “maximum possible payment” for the first month]

Then, we figure out what you'll pay for January:

- Compare your total out-of-pocket costs for January (\$80) to the “maximum possible payment” we just calculated: \$175.
- **Your plan will bill you the lesser of the two amounts.** So, you'll pay \$80 for the month of January.
- You have a remaining balance of \$0.

For February and the rest of the months left in the year, we calculate your payment differently:

\$0 [remaining balance] + \$80 [new costs] = \$80

11 [remaining months in the year]

= \$7.27
[your payment for February]

We'll calculate your March payment like we did for February:

\$72.73 [remaining balance] + \$80 [new costs] = \$152.73

10 [remaining months in the year]

= \$15.27
[your payment for March]



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 (\$2,100 in 2026).

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.



Save Big with Benefit Bucks on Your SummaCare &more Card!

Use your OTC allowance and preventive care rewards to build a Benefit Bucks balance on your SummaCare &more card. Then stock up and save on everyday health essentials—and more—when you shop!



*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.

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

All SummaCare Medicare Advantage plans offer a quarterly OTC allowance to use to buy non-prescription drugs and everyday health-related items, for example:

- Pain relievers
- Cough drops
- Skin & sun care
- Antacids
- First-aid
- Vitamins

Your OTC allowance can be used to purchase health-related items at participating retailers. Members can order online, by phone and through the andmore mobile app from our catalog.

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② Preventive Care Rewards Benefit Bucks

All SummaCare Medicare Advantage members are also eligible to receive rewards on your SummaCare &more card when you receive key preventive care services, including:

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

Use your Benefit Bucks at participating retailers for everything in store (like OTC, food, household supplies, personal care products, clothes, fitness items, floral) excluding alcohol, tobacco, firearms, fuel, lottery or gift cards. Members can order online, by phone and through the andmore mobile app from our catalog.

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National Retailers



Shop at over 70,000+ participating national retailers

As a SummaCare member, you can use your SummaCare &more card to spend your quarterly OTC allowance Benefit Bucks and your preventive care rewards Benefit Bucks on non-prescription over-the-counter items at the retailers listed below. This is not a full list of participating retailers. To search for additional participating retailers members may visit summacare.com/overthecounter or download the andmore mobile app.



Members can locate nearby retailers by:

- Visiting summacare.com/overthecounter
- Using the andmore mobile app
- Calling **855.263.6673** (TTY **711**) and placing your order over the phone

*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.

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.



Losing other coverage



Becoming eligible for both Medicare and Medicaid



Moving

Special Enrollment Period

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

Why Join SummaCare?

Member Value

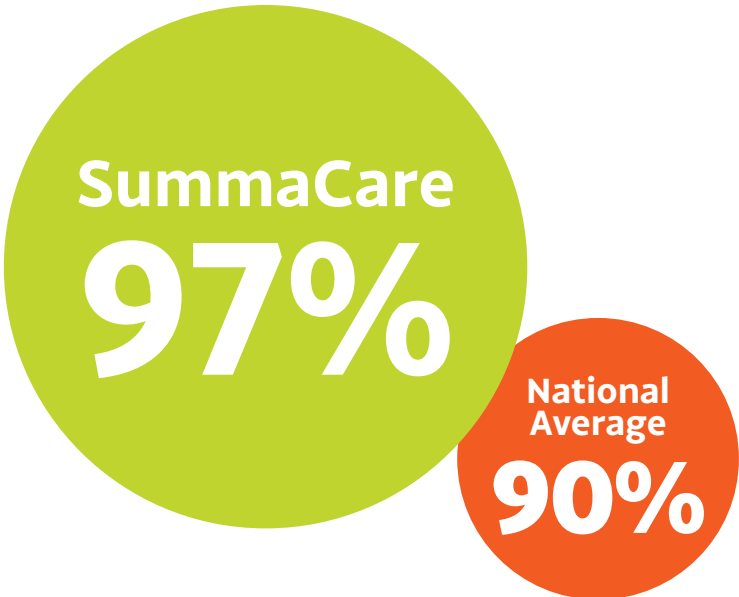
- 33-County Provider network
- Personal service
- Dedicated SummaCare Medicare Advantage Advisor
- Local Member Services team
- Enhanced benefits

High Member Satisfaction

97%
voluntary retention* rate for 2025.

• National average is **90%****

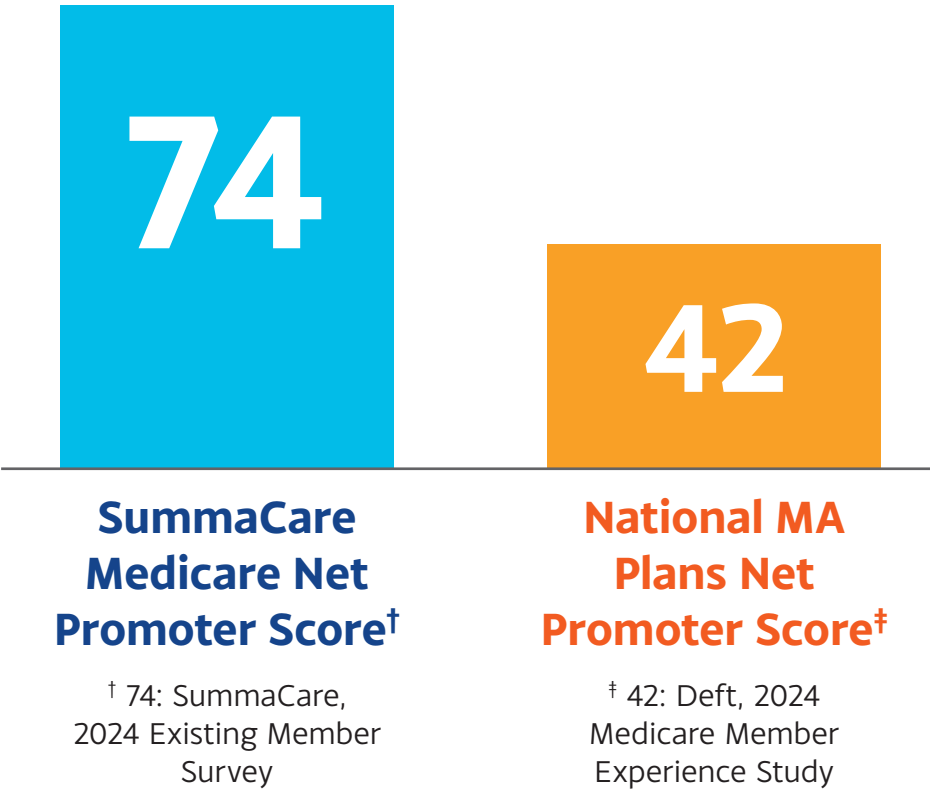
* Based on 2025 AEP voluntary disenrollment study completed by SummaCare
** Based on competitor voluntary disenrollment data reported through Kaiser



2025 Member Satisfaction Study Results:

One Question:

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

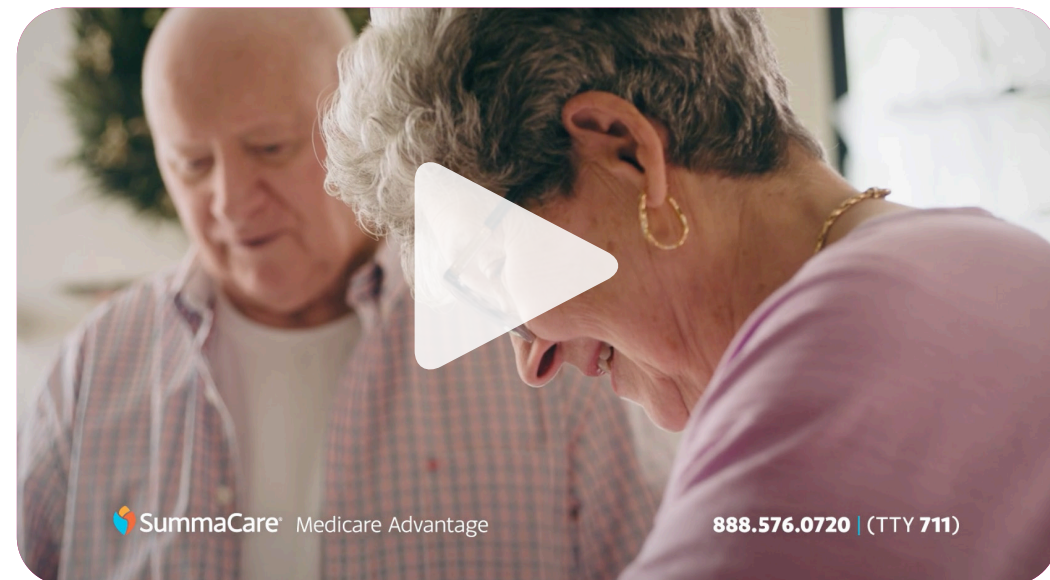


See why at SummaCare, it's personal.

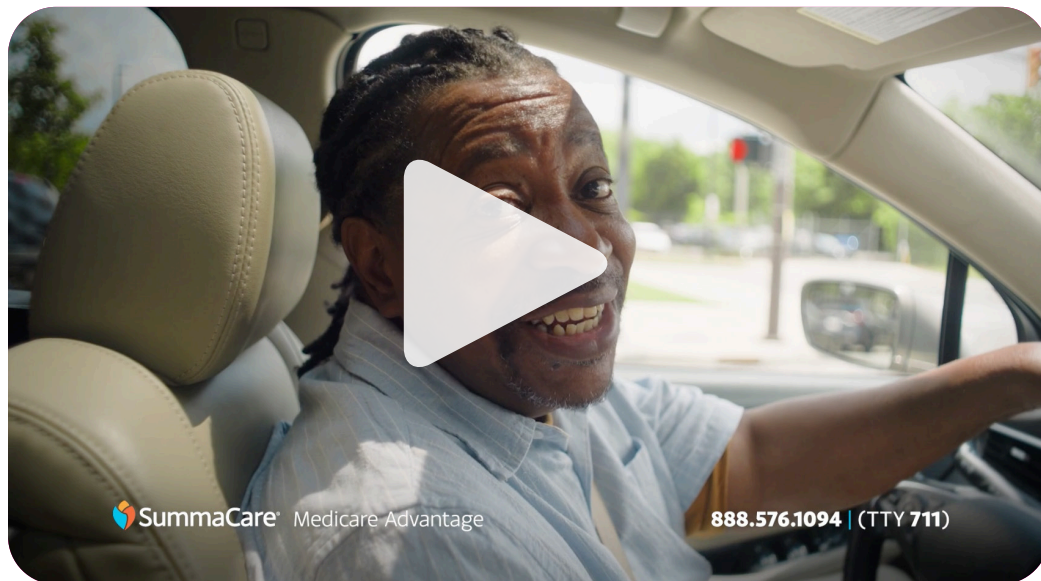
Member Testimonials



Elizabeth S., Since 2023



Jim and Diane M., Since 2014



Matt A., Since 2025



Member Overview

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

Enrollment is Easy



I Can Enroll You

Accepting applications for enrollment.



Call Us

Enroll over the telephone by calling **330.996.8440** (TTY **711**) 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

After You Enroll

After you've enrolled in a SummaCare Medicare Advantage plan, here's what you can expect:

1. SummaCare will send you a letter confirming your application was received.
2. You will receive your SummaCare member ID card and Member Handbook in the mail.
3. You will receive outstanding service all year!



Contact us anytime with your questions.

Plus, be sure to look for special announcements in the mail regarding exclusive member events and important plan information from SummaCare.

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. 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 see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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

97% retention rate based on 2025 AEP voluntary disenrollment study completed by SummaCare.

For accommodations of persons with special needs at sales meetings call **888.464.8440** (TTY **711**).

SummaCare Net Promoter Score based on 2024 AEP voluntary disenrollment study completed by SummaCare.

National Medicare Advantage Plans Net Promoter Score based on competitor data for 2024 AEP voluntary disenrollments reported through Deft Research.

Benefits may vary based on plan selected and county availability.

H3660_SC1971_M Approved 09152025

Questions?

Thank You

I'm here for you as your SummaCare Medicare Advantage Advisor to assist with any future questions.

Logan Yates

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Advantage Advisor

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