



2027 Medicare Advantage Plans



ELIZABETH S.
MEMBER
SINCE 2023

Tell me more about you?

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

**Exploring
a switch to
SummaCare?**

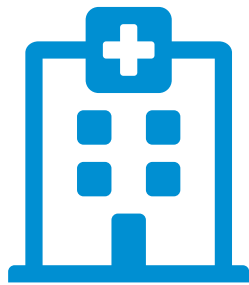
**Just
turning
65?**

**New
to the
area?**

**Have VA
coverage?**

Parts of Medicare

Medicare Advantage



Part A
Hospital Coverage

+



Part B
Medical Coverage

+



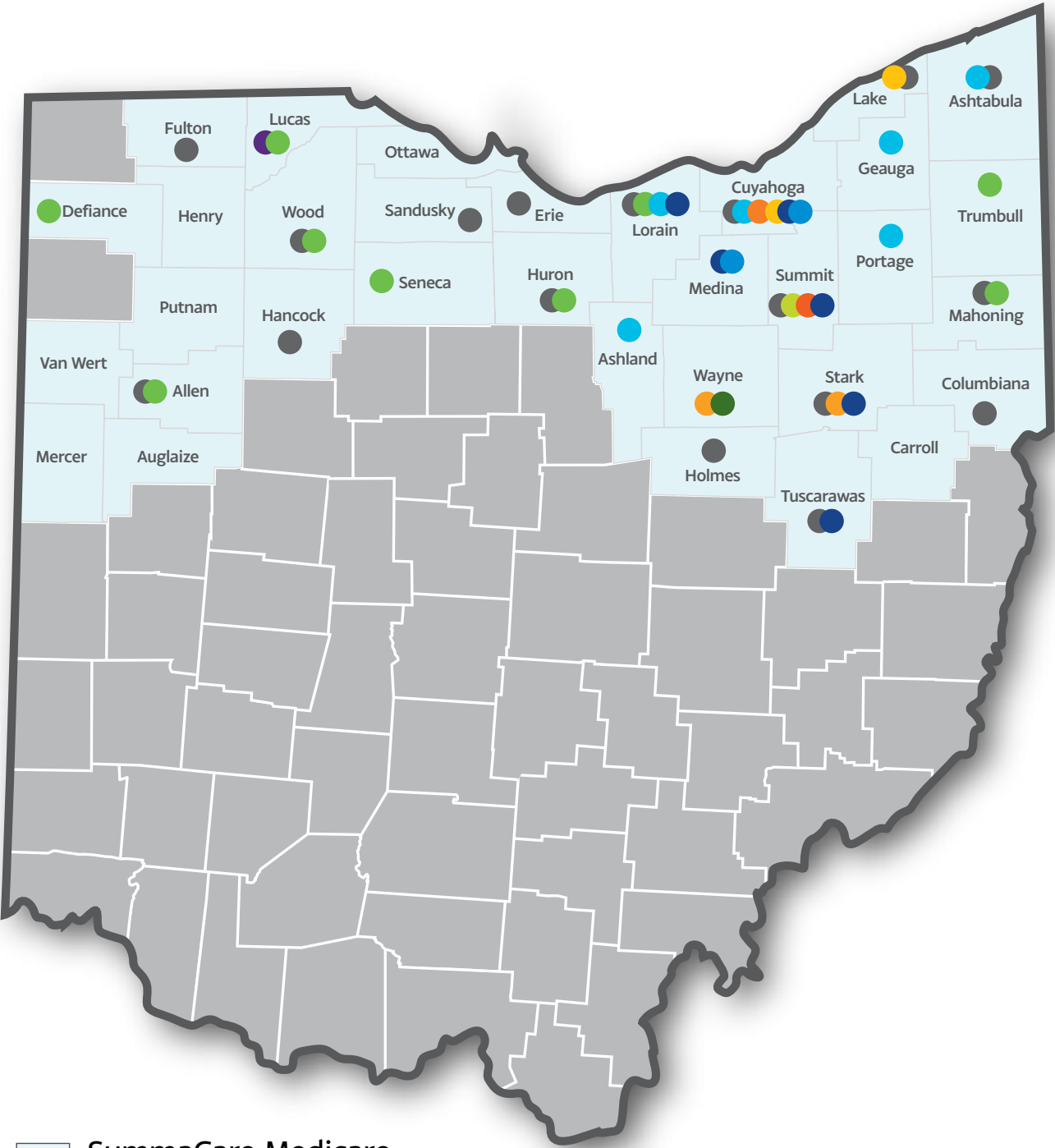
Part D
Drug Coverage

=



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
-  **UT UTOLEDO HEALTH**
-  **Other Network Hospitals**

Other providers are available in our network.

Dental coverage provided through
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

Tuscarawas ●●

- Trinity Hospital Twin City
- Union Hospital

Wayne ●●

- Aultman Orrville Hospital
- Wooster Community Hospital

Wood ●●

- Mercy Health
 - Perrysburg Hospital
- Wood County Hospital

2027 SummaCare Medicare Advantage Plans

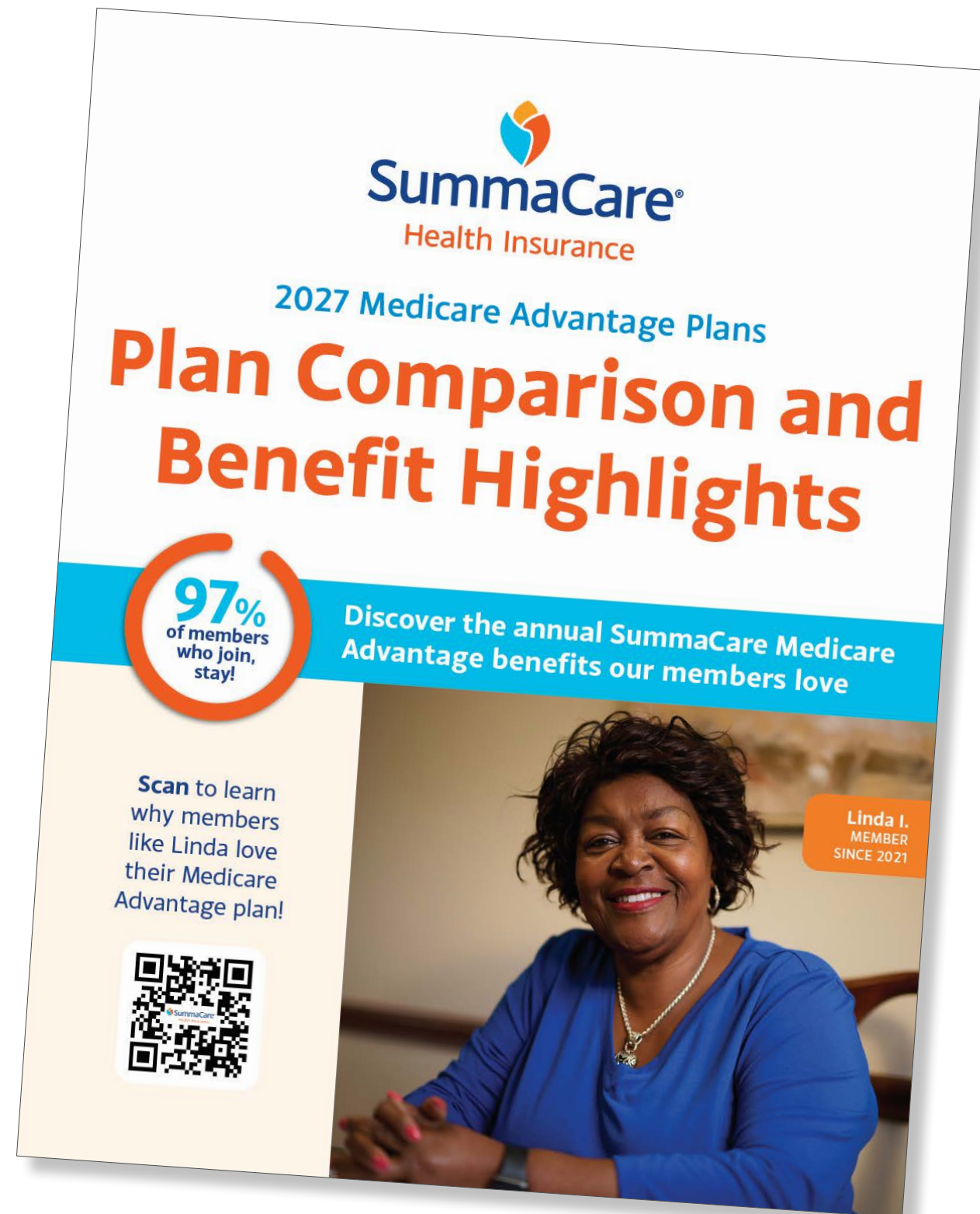
Choose the plan that's right for you.

SummaCare offers two Medicare Advantage plans with \$0 monthly premiums.

These plans put you in control of choosing the coverage you need – without the extra costs you don't.

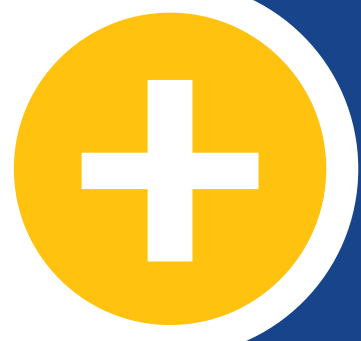
Amber (HMO)	Quartz (HMO)	Topaz (HMO)	Ruby (HMO)	Sapphire (HMO-POS)	Emerald (HMO-POS)
\$0 Premium	\$0 Premium	\$17 Premium	\$55 Premium	\$85 Premium	\$159 Premium
Plan Highlights					
Medical-only plan with rich benefits for veterans and those who receive drug coverage from a non-Medicare source.	For the budget-conscious individual who wants good coverage without a monthly premium.	For the health conscious individual seeking key supplemental benefits.	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 offer plus \$0 copay for PCP and specialist office visits.
Maximum out-of-pocket (MOOP)					
\$3,450	\$5,200	\$4,650	\$4,200	\$3,800	\$3,000
Dental Max					
\$2,000	\$2,000	\$3,000	\$2,000	\$2,000	\$2,000
Over-the-Counter (OTC) Quarterly Allowance					
\$90	\$25	\$40	\$30	\$40	\$55
Part D (Prescription Drug Coverage) Included					
No	Yes	Yes	Yes	Yes	Yes

Pull Out Your Plan Compare Chart



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) 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 - \$90 Per Quarter

Papa Pals – 90 Hours

Home Safety - \$150 Allowance^Δ

Vision Hardware – \$300 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

Quartz (HMO)

\$0 Premium

\$0 PCP / \$35 Specialist Office Visit

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

\$410 Rx Deductible (Tier 3, 4 and 5 Only) / \$2,400 Cap

OTC - \$25 Per Quarter

Vision Hardware – \$100 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

Topaz (HMO)

\$17 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

**\$365 Rx Deductible (Tier 3, 4 and 5 only) /
\$2,400 Cap**

OTC - \$40 Per Quarter

Home Safety - \$150 Allowance^Δ

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 love the value
we get for a low
monthly premium
and all the extras like
fitness and travel
coverage."**



**Dental
Benefits**

Plan Highlights

Ruby (HMO)

\$55 Premium

Max Out of Pocket - \$4,200

\$0 PCP / \$35 Specialist Office Visit

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

\$200 Rx Deductible (Tier 3, 4 and 5 Only) / \$2,400 Cap

OTC - \$30 Per Quarter

Papa Pals - 20 Hours

Home Safety - \$175 Allowance^Δ

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)

\$85 Premium

Low Max Out of Pocket - \$3,800

\$0 PCP / \$35 Specialist Office Visit

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

\$100 Rx Deductible (Tier 3, 4 and 5 Only) / \$2,400 Cap

OTC - \$40 Per Quarter

Papa Pals – 20 Hours

Home Safety - \$225 Allowance^Δ

Vision Hardware - \$275 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)

\$159 Premium

Our Lowest Max Out of Pocket - \$3,000

\$0 PCP / \$0 Specialist Office Visit

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

\$50 Rx Deductible (Tier 3, 4 and 5 Only) / \$2,400 Cap

OTC - \$55 Per Quarter

Papa Pals – 50 Hours

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

Vision Hardware - \$310 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)**

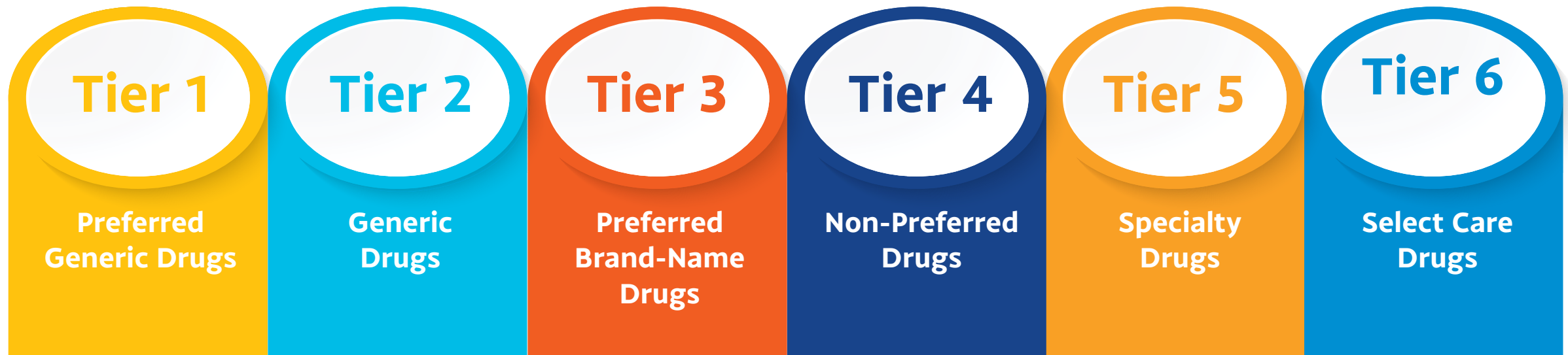
**“\$0 copays
on ALL office
visits and coverage
for out-of-network
services? We’re in!”**



**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 2027 Medicare Part D Formulary

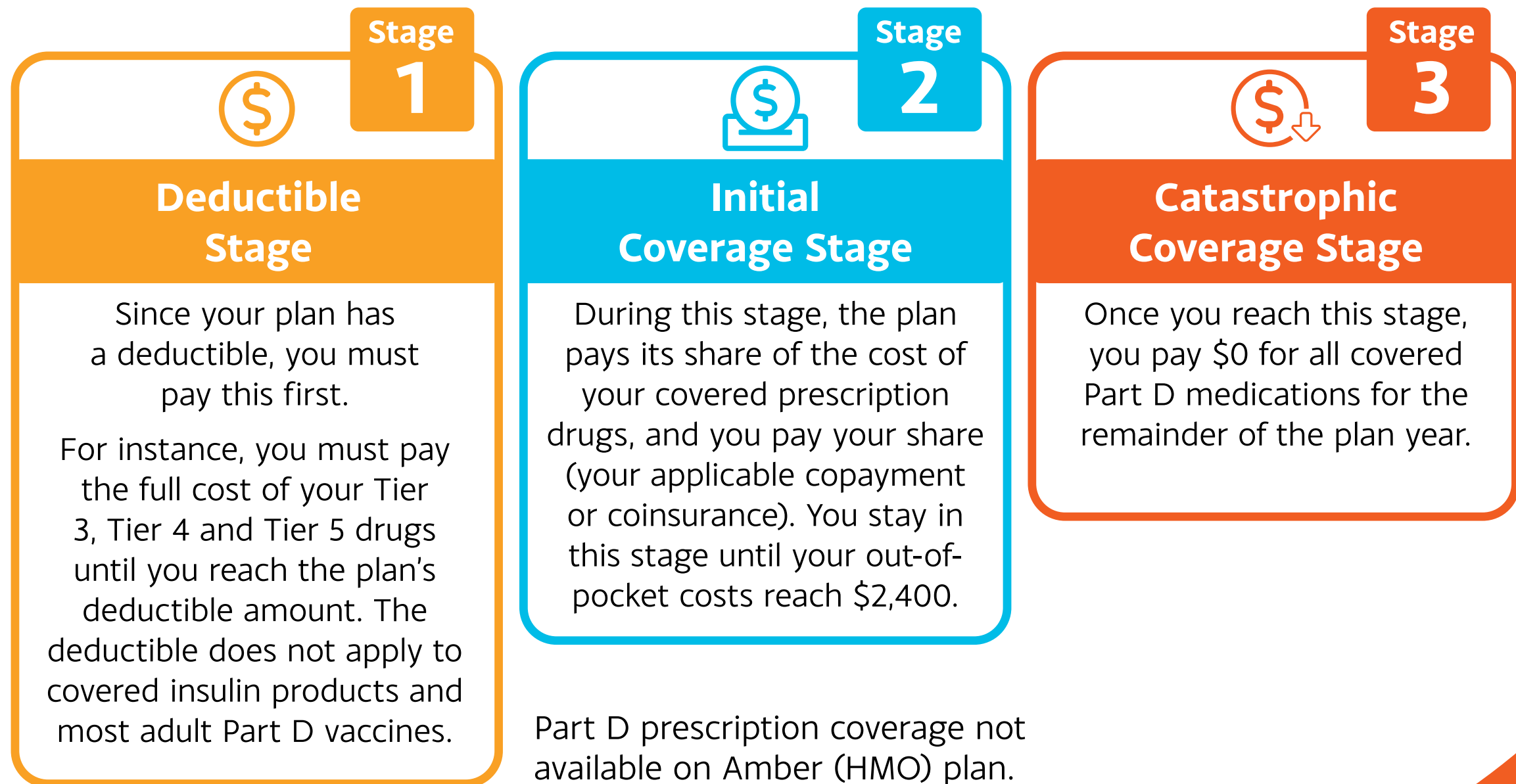
- \$0 copay for Tier 1, 2 & 6 drugs at Preferred Pharmacies (higher copays may apply at Standard Pharmacies).

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

There are three different coverage stages for Part D prescriptions: a Deductible Stage, an Initial Coverage Stage (which has a limit of \$2,400) 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 \$2,400) 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 \$200/month rather than burdening the member by facing the total \$2,400 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 2027, 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:

\$2,400 [annual out-of-pocket maximum]

- \$0 [no out-of-pocket costs before using this payment option]
= \$2,400

12 [remaining months in the year]

= \$200
[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: \$200.
- **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 (\$2,400 in 2027).

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.



Shop at local and national retail partners with your SummaCare &more card



Use your OTC allowance and earned preventive care rewards to 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

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 may also order OTC items for home delivery 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.



Earned Preventive Care Rewards

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 earned preventive care rewards at participating retailers for a variety of items in store excluding alcohol, tobacco, firearms, fuel, lottery or gift cards. Members can also order online, by phone, through the andmore mobile app and from the catalog.

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Shop at participating retail locations

As a SummaCare member, you can use your SummaCare &more™ Mastercard® to spend your quarterly over-the-counter (OTC) allowance and earned preventive care rewards at preferred participating retailers like Walmart, CVS, Walgreens, Discount Drug Mart, Kroger, or use the SummaCare &more Medline catalog for home delivery.



Preventive care rewards can be spent on in-store items excluding alcohol, tobacco, firearms, gift cards, fuel and lottery. For the most consistent experience and widest selection of eligible reward items we recommend shopping at our preferred vendor partners. To search for participating retailers, members may visit **summacare.com/otc**, download the andmore mobile app or call **855.263.6673 (855.AND.MORE)** (TTY 711)).

Walmart



Walgreens



Note: Items purchased through these retailers will only be covered if purchased in-store and not online through their website.

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.



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 Services team
- Enhanced benefits

High Member Satisfaction

97%
voluntary retention* rate for 2026.

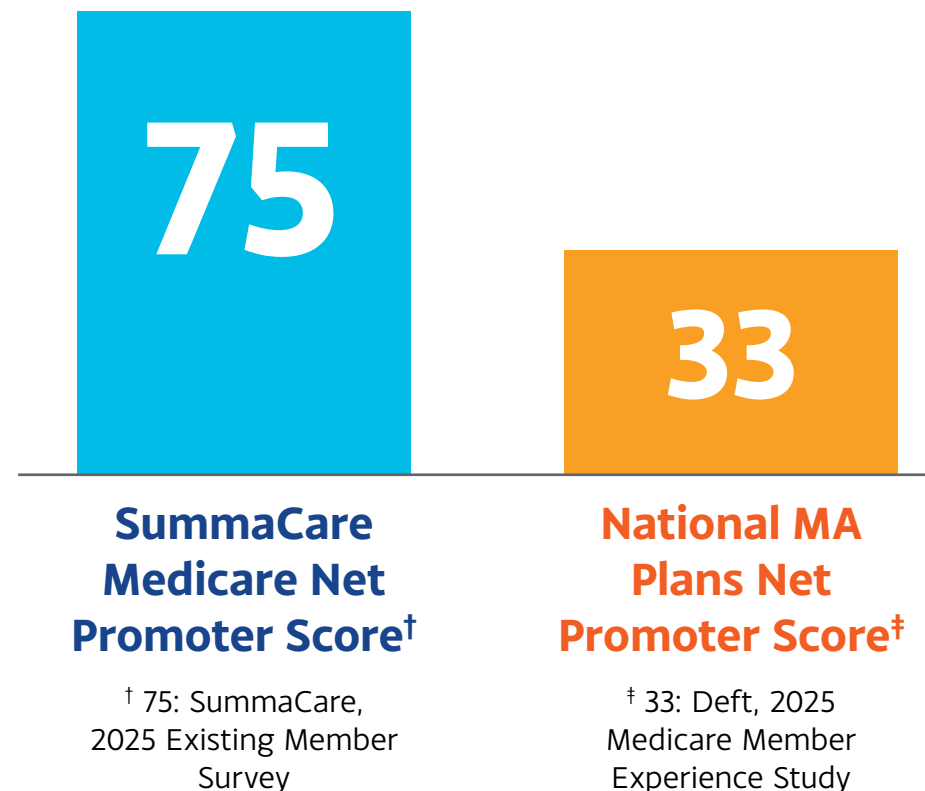
* Based on 2026 AEP voluntary disenrollment study completed by SummaCare



2026 Member Satisfaction Study Results:

One Question:

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

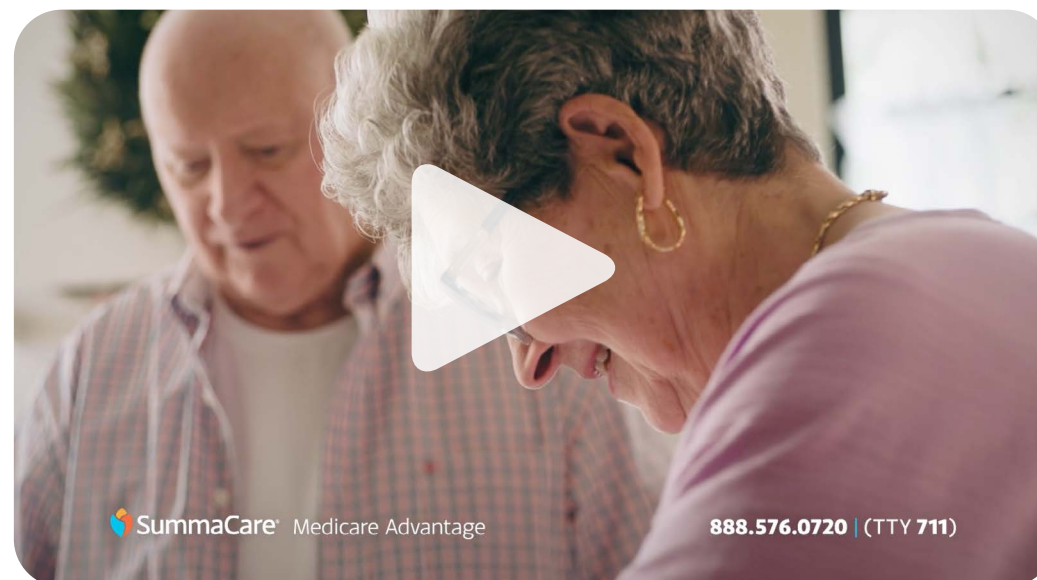


See why at SummaCare, it's personal.

Member Testimonials



Elizabeth S., Since 2023



Jim and Diane M., Since 2014

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**



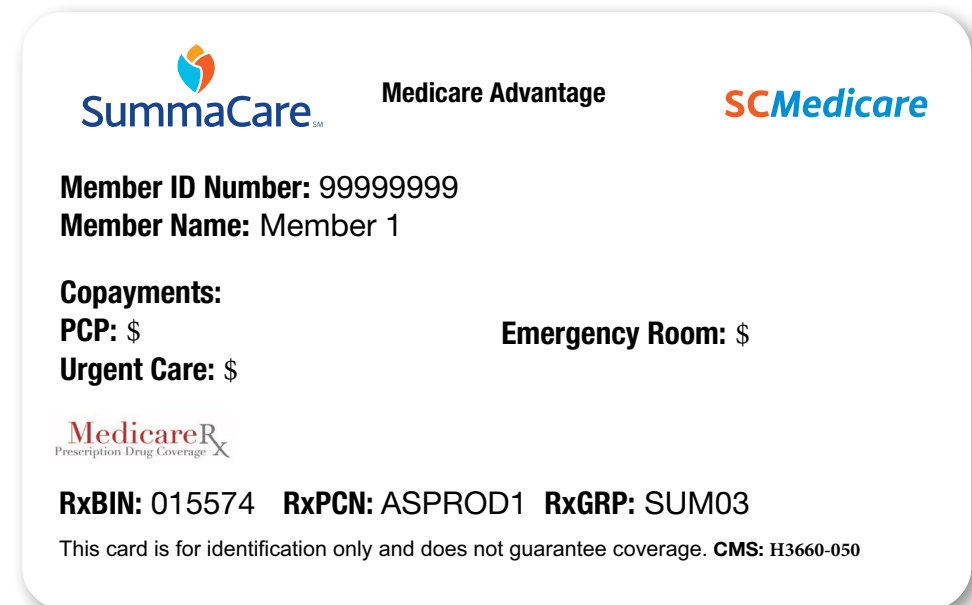
Mail Us Your Paperwork

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 2026 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 2025 AEP voluntary disenrollment study completed by SummaCare.

National Medicare Advantage Plans Net Promoter Score based on competitor data for 2025 AEP voluntary disenrollments reported through Deft Research.

Δ Members who have had a diagnosis of any of the following: history of hip replacement, history of knee replacement, history of femur fractures or a diagnosis of falls within the past 12-months, as documented by a provider, are eligible for home and bathroom safety devices; Emerald members are exempt from this requirement.

Benefits may vary based on plan selected and county availability.

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Questions?