



SPRING / 2027



MyAdvocate Medicare Advantage **Buyer's Guide**

MyAdvocateMA.com

my
Advocate
MEDICARE ADVANTAGE

Your Medicare Advantage. Your Way.

Our Medicare Advantage plans help you do more with Medicare, so you can do more of what you love. With more benefits, affordable costs and a simplified experience, you can find a plan that fits your health, budget and lifestyle needs best.



monthly premiums, primary care
copays, and medical deductibles.

Benefits Comparison Checklist



Original Medicare
+ Part D

Medicare Part A



Medicare Part B



\$0 Premiums



\$0 Primary Care Copays



\$0 Medical Deductibles



Prescription Drug Coverage



Dental Coverage



Vision And Hearing Benefits



Fitness Incentives



Eligibility and enrollment

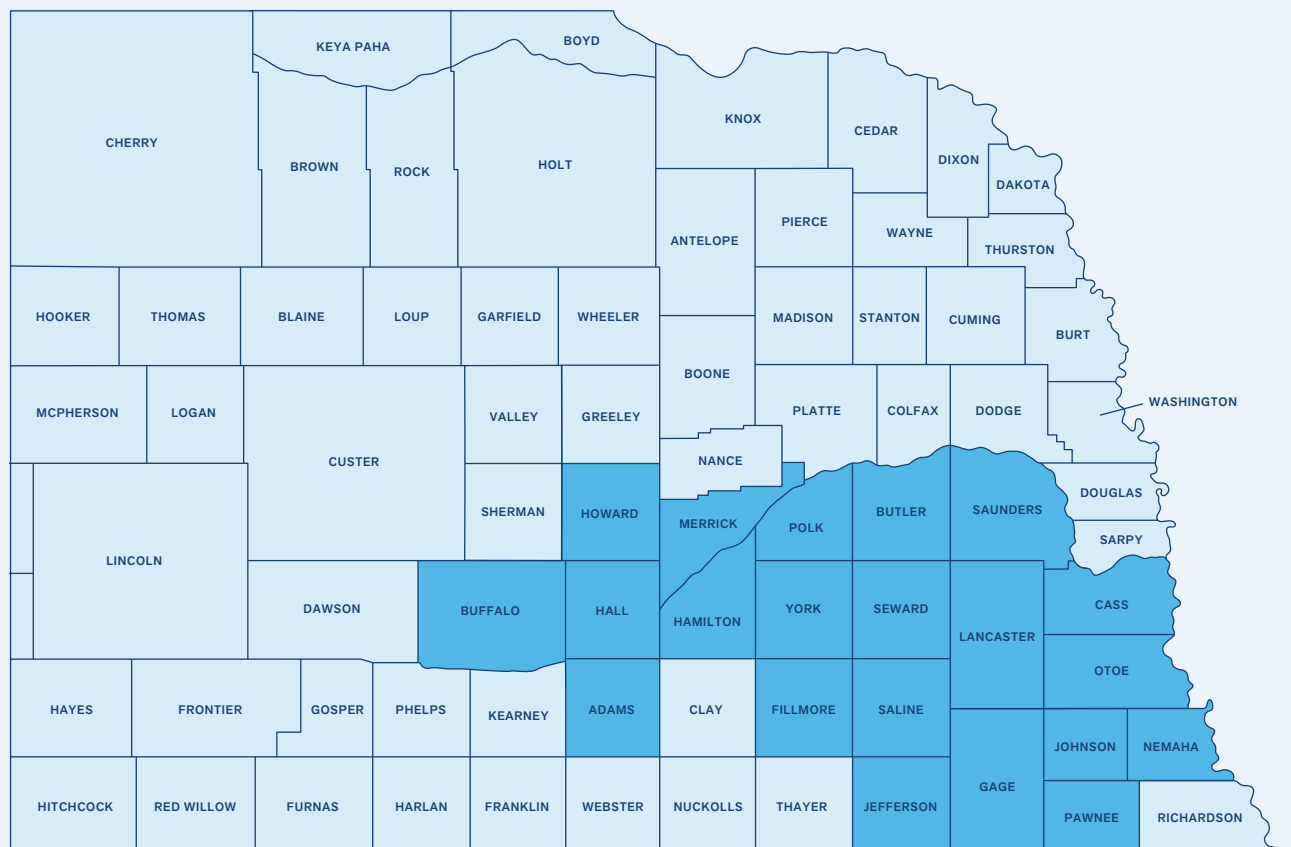
You are eligible to enroll in a MyAdvocate Medicare Advantage (HMO-POS) Plan if you have Medicare Parts A and B and live in the service area. Enrollment in MyAdvocate Medicare Advantage is available to residents in the following counties in Nebraska.

Nebraska Counties:

Adams, Buffalo, Butler, Cass, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Lancaster, Merrick, Nemaha, Otoe, Pawnee, Polk, Saline, Saunders, Seward, York

Want to compare plans online?

Visit MyAdvocateMA.com



The Basics of Medicare



When am I eligible?

Original Medicare includes Part A and Part B. You are eligible for both if you are 65 or older, have certain disabilities or have end-stage renal disease (permanent kidney failure requiring dialysis or transplant).

Do I have to apply for Part A and Part B?

If you apply to receive Social Security benefits, you will be automatically enrolled in Medicare. If you have not applied for Social Security yet, you can contact the Social Security Administration to enroll in Medicare benefits. You can do this starting three months before your 65th birthday.

Does Original Medicare cover everything?

Original Medicare does not cover everything. As a result, most people choose to purchase additional coverage, such as a supplement or Medicare Advantage plan, to help cover out-of-pocket costs. Some of these plans also include prescription drug coverage, which is not included in Original Medicare. Medicare Advantage plans are unique because they allow people to receive their Medicare benefits through a private insurance company. Medicare Advantage plans are also able to provide additional supplemental benefits that Original Medicare does not pay for, such as vision, hearing and dental.

When can I enroll?

You can enroll in a Medicare Advantage plan during certain times of the year or when certain situations apply. These include:

Initial Enrollment Period (IEP)

This is the seven-month window around your 65th birthday. It begins three months before you turn 65, the month of your birthday and the three months that follow. The IEP also includes the 25th month you have collected disability benefits.

Annual Election Period (AEP)

Every year from Oct. 15 to Dec. 7 you can join, switch or drop your plan. This is a common time of year to pick a new Medicare Advantage Plan or prescription drug plan for the upcoming calendar year.

Special Enrollment Period (SEP)

If certain life events occur, you can make changes to your Medicare Advantage prescription drug coverage during a special enrollment period. These special situations include:

- If you lose your employer coverage
- If you move to a new service area
- If you receive an Extra Help subsidy for your prescription drugs



Medicare Advantage Open Enrollment Period (MA OEP)

Each year from Jan. 1 through March 31, those who already have a Medicare Advantage plan can switch to another MA plan or to Original Medicare.

All-in-one care and coverage

With MyAdvocate Medicare Advantage, you get the benefits of Original Medicare plus more in one complete plan.



Over-the-counter benefits

Our plan includes over-the-counter benefits via the Healthy Benefits+™ flex card with an allowance each quarter for products such as aspirin and cold and flu medicine. The flex card works like a debit card and can be used at in-network retailers for OTC expenses.



Hearing benefits

Stay connected to the sounds that matter most. With TruHearing®, you have a covered annual hearing aid exam through the TruHearing® network. Use your tiered hearing aids benefits to access a variety of aids with the newest technology.



Vision benefits

Vision benefits from VSP® Vision Care cover your annual routine eye exam, standard lenses and provide an allowance for frames or contacts through an in-network provider.



Health navigator services

A health navigator acts as your personal health assistant. Our team is here to answer questions and connect you to the right resources when you need them. They can help you find a doctor, schedule your appointments, and even provide trusted partners to accompany you to appointments. Health navigator services are confidential and provided at no additional cost.



Dental coverage

Take care of your smile with dental benefits designed to support your overall health. MyAdvocate Medicare Advantage plans include preventive dental coverage, helping you stay on top of routine exams and cleanings. Some plans also offer additional dental benefits for more comprehensive care.



Fitness membership

As a member, you can enjoy multiple tools and features with this healthy aging and exercise program at no cost to you through OnePass. By answering a few online questions about your fitness level and goals, you can receive a personal exercise plan that includes suggested workout videos and more.



Connected coverage and care

As a MyAdvocate Medicare Advantage member, you receive more than just coverage — you also receive access to high-quality health care through MyAdvocate Medicare Advantage. By bringing coverage and care together, we're removing obstacles, simplifying prior authorization processing, and providing personalized care and assistance at every step of your journey.

How we support your whole-person health:

- Behavioral and mental support
- Preventive screenings
- Care management
- Wellness visits

How to enroll

Connect with an agent

Call us toll-free at **(888) 960-5788 (TTY: 711)** from 8 a.m. to 8 p.m. local time, Monday through Friday. A licensed agent will answer your call.

Enroll on our website

Visit **MyAdvocateMA.com** to enroll online.

Fill out a paper application

Already have our enrollment kit? Simply detach and complete the paper application and mail it to us.

Then, mail your application to:

MyAdvocate Medicare Advantage
[PO Box 91110]
[Sioux Falls, SD 57109-1110]



Still not sure?

Attend a seminar to learn more about if a Medicare Advantage plan may be right for you and get your questions answered. Visit **MyAdvocateMA.com/events** to search for seminars in your area.



What to expect after you enroll

Once you have submitted your application, you will receive:

An acknowledgment and confirmation letter

This letter confirms that your application has been received and confirms Medicare's approval of your enrollment in the plan you chose.

If for any reason you are denied coverage, we will mail you a letter explaining why.

Member packet

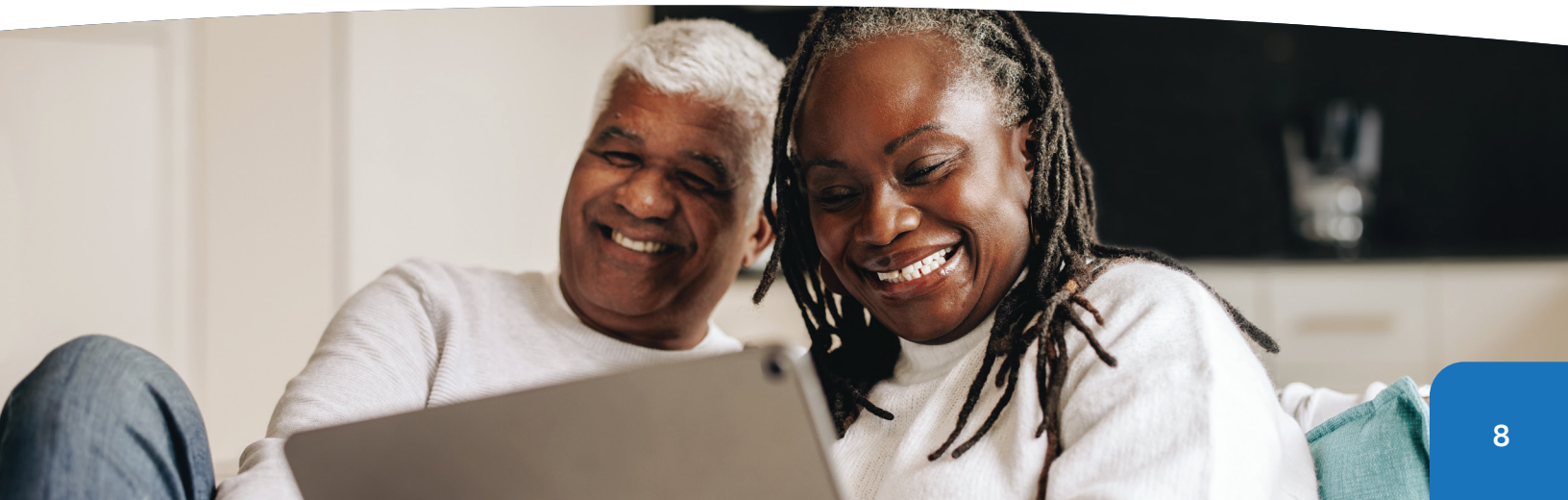
This packet contains a guide and important materials. Keep this packet handy for future reference.

ID card

This card serves as proof of coverage for your medical, dental, vision, and hearing benefits. Your ID card will be mailed to you separately before your plan's effective date.

Healthy Benefits+™ flex card

This card contains your benefit allowances. Your flex card will be mailed to you.



Notice of Nondiscrimination

Discrimination is against the law. MyAdvocate Medicare Advantage complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently based on of race, color, national origin, religion, pregnancy and related conditions, sex (including sexual orientation, gender identity, sex stereotypes, sex characteristics and intersex traits), age, disability, health status, marital status, arrest or conviction record or military participation in the administration of the plan, including enrollment and benefit determinations.

MyAdvocate Medicare Advantage:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, etc.)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at (888) 298-4650 (TTY: 711). If you believe that MyAdvocate Medicare Advantage has failed to provide these services or discriminated in another way based on race, color, national origin, religion, pregnancy and related conditions, sex (including sexual orientation, gender identity, sex stereotypes, sex characteristics and intersex traits), age, disability, health status, marital status, arrest or conviction record or military participation, you can file a grievance with the Section 504 Coordinator at:

Mailing address: Section 504 Coordinator, 2301 E. 60th St., Sioux Falls, SD 57103

Phone: (877) 473-0911 (TTY: 711)

Fax: (605) 312-9886

Email: compliance@MyAdvocateMA.com

You can file a grievance in person, by mail, fax or email. If you need help filing a grievance, the Section 504 Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Ave. SW, Room 509F, HHH Building, Washington, DC 20201

Phone: (800) 368-1019 (TDD: (800) 537-7697)

More information is available at hhs.gov/ocr/index.html

Notice of Availability

English: ATTENTION: Free interpretation services are available to you. Additional services and resources necessary to provide information on accessible formats are also available at no cost. Call (888) 298-4650 (TTY: 711) or speak with your provider.

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al (888) 298-4650 (TTY: 711) o hable con su proveedor.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số (888) 298-4650 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

Karen: ဆု- နမ့်ကတိၤ တၢ်န့ၣ်လီၤဖဲအံၤ အဃိ, တၢ်အိၣ်ဒီး ကျိၣ်တၢ်ဆိၣ်ထွဲမၤစၢၤ လၢတလၢ် ဘျုၣ်လၢ်စ့ၤလၢန့ၣ်လီၤ. တၢ်အိၣ်ဒီး တၢ်မၤစၢၤတၢ်န့ၣ်ဟ့ၣ်ပီးလီၤဒီး တၢ်မၤစၢၤတၢ်မၤ လၢအ ကြးအဘျုး လၢကဟ့ၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤ လၢတၢ်မၤန့ၣ်အီၤသ့တဖၣ် လၢတလၢ်ဘျုၣ်လၢ်စ့ၤ လၢန့ၣ်လီၤ. ကိး (888) 298-4650 (TTY: 711) မ့တမ့ၢ် ကတိၤတၢ်ဒီး နပှၤလၢဟ့ၣ် နၢတၢ်ကွၢ်ထွဲမၤစၢၤတက့ၢ်.

Arabic:

نبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 298-4650 (888) (711) أو تحدث إلى مقدم الخدمة.

French: ATTENTION: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le (888) 298-4650 (TTY: 711) ou parlez à votre fournisseur.

Simplified Chinese: 注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 (888) 298-4650 (文本电话：711) 或咨询您的服务提供商。

Oromo: HUBADHAA: Yoo afaan Oromoo dubbattu ta'e, tajaajilli gargaarsa afaanii bilisaa siniif ni argama. Gargaarsi gargaaraa fi tajaajilli sirrii ta'ee fi odeeffannoo bifa dhaqqabamaa ta'een kennuunis bilisaan ni argama. Bilbilaa (888) 298-4650 (TTY: 711) yookiin dhiyeessaa kee waliin haasa'aa.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie (888) 298-4650 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

Nepali: सावधान: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने तपाईंका लागि निःशुल्क भाषिक सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायता र सेवाहरू पनि निःशुल्क उपलब्ध छन्। (888) 298-4650 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

Swahili: MAKINIKA: Ikiwa wewe huzungumza Kiswahili, msaada na huduma za lugha bila malipo unapatikana kwako. Vifaa vya usaidizi vinavyofaa na huduma bila malipo ili kutoa taarifa katika mifumo inayofikiwa pia inapatikana bila malipo. Piga simu (888) 298-4650 (TTY: 711) au zungumza na mtoa huduma wako.

Tagalog: PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyonang tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa (888) 298-4650 (TTY: 711) o makipag-usap sa iyong provider.

Russian: ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону (888) 298-4650 (TTY: 711) или обратитесь к своему поставщику услуг.

Telegu: తెలుగు సావధానం: మీరు తెలుగు మాట్లాడితే, మీకు ఉచిత భాషా సహాయ సేవలు అందుబాటులో ఉంటాయి. యాక్సెస్ చేయగల ఫార్మాట్‌లలో సమాచారాన్ని అందించడానికి తగిన సహాయక సహాయాలు మరియు సేవలు కూడా ఉచితంగా అందుబాటులో ఉంటాయి. (888) 298-4650 (TTY: 711) కి కాల్ చేయండి లేదా మీ ప్రావైడర్‌తో మాట్లాడండి.

Farsi:

توجه: اگر [وارد کردن زبان] صحبت می‌کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس، به‌طور رایگان موجود می‌باشند. با شماره (888) 298-4650 (711) تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید.

Ukrainian: УВАГА: Якщо ви розмовляєте українською мовою, вам доступні безкоштовні мовні послуги. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також доступні безкоштовно. Зателефонуйте за номером (888) 298-4650 (TTY: 711) або зверніться до свого постачальника.

If you require large-print materials, please call (888) 298-4650 (TTY: 711).

Notes

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Notes

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Contact us

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MyAdvocateMA.com

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