

YOUR HEALTH MATTERS

Johns Hopkins Advantage MD wants to help you stay healthy and fit. Being more active can improve the quality of your life.

Maintaining good oral health is an important part of staying healthy.

Making regular visits to the dentist can keep your smile beautiful — and tell a lot about your overall health, including whether or not you may be at risk for chronic disease.

SUPPLEMENTAL BENEFIT PACKAGE OPTIONS

When you join Advantage MD (PPO) and Advantage MD (HMO): You can purchase an optional supplemental package that includes both comprehensive dental and Silver&Fit® for an additional \$30 a month. These options cannot be purchased separately.

When you join Advantage MD Plus (PPO): You can purchase the optional supplemental benefit that includes comprehensive dental for an additional \$28 a month. Advantage MD Plus automatically includes the Silver&Fit benefit.

WITH THE NEW ADVANTAGE MD PREMIER (PPO)

You get all the benefits of Silver&Fit *and* comprehensive dental included in your premium.

Advantage MD Premier (PPO) available in Montgomery County only.



Johns Hopkins Advantage MD is a Medicare Advantage Plan with a Medicare contract offering HMO and PPO products. Enrollment in Johns Hopkins Advantage MD HMO or PPO depends on contract renewal. Advantage MD products are offered by Hopkins Health Advantage, Inc., a Maryland health insurer. The Silver&Fit® program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit®, Silver&Fit Connected!™ and The Silver Slate® are trademarks of ASH and used with permission herein. All programs and services are not available in all areas. Johns Hopkins Advantage MD (PPO) and Johns Hopkins Advantage MD (HMO) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Johns Hopkins Advantage MD does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Foreign Language Assistance; Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-293-5325 (TTY: 711); Chinese: 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-888-403-7662 (TTY: 711)。

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SUPPLEMENTAL DENTAL PLAN AND SILVER&FIT® BENEFIT OPTION

ADVANTAGE MD
Johns Hopkins Medicine Medicare Plan



BENEFIT OPTION

SILVER&FIT[®]



The Silver&Fit program is designed just for you. You can join a participating fitness center at no charge.* All members also get:

- The quarterly *Silver Slate*[®] newsletter — information to help you stay healthy
- Healthy aging educational materials
- Access to the Silver&Fit website

Don't want to go to a fitness center? No problem!

The Home Fitness program includes up to two home fitness kits each benefit year.

QUESTIONS? WE'RE HERE TO HELP!

CALL 1-888-403-7662
(TTY: 711)

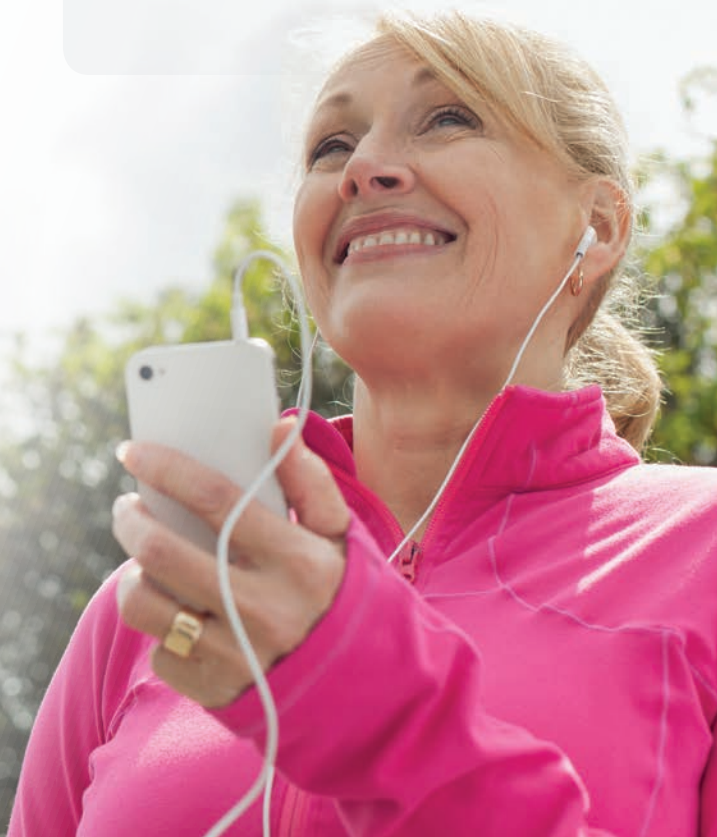
8 a.m. to 8 p.m., 7 days a week between October 1 and March 31.**

*Non-standard services that call for an added fee are not part of the Silver&Fit program and will not be reimbursed.

**From April 1 – September 30, you will need to leave a message on holidays and weekends.



BOTH BENEFITS INCLUDED
with the NEW Advantage MD Premier (PPO) plan!



BENEFIT OPTION

SUPPLEMENTAL DENTAL



Optional Supplemental Dental

Advantage MD (HMO), Advantage MD (PPO) and Advantage MD Plus (PPO)

- The comprehensive dental benefit includes coverage for services such as extractions, root canals, crowns, oral surgery, dentures and more.
- In-network copayments range from \$50 to \$400, depending on the service.
- Out-of-network copayments range from 50% to 70% coinsurance.
- The plan has a maximum coverage amount of \$1,200 per year for comprehensive dental services.

Comprehensive Dental

Advantage MD Premier (PPO)

- Comprehensive dental benefits are included in the plan premium and cover services such as extractions, root canals, crowns, oral surgery, dentures, palliative treatment, tissue conditioning, protective restoration, consultations and more.
- In-network and out-of-network coinsurance ranges from 0% to 50%, depending on the service.
- The plan has a maximum coverage amount of \$1,500 per year for comprehensive dental services.

Limitations:

1. Members are responsible for the difference between the allowed amount and the billed amount for out-of-network services.
2. Prior authorizations may be required. Please see the Summary of Benefits and Evidence of Coverage for more information.