

2026

SUMMARY OF BENEFITS

Johns Hopkins Advantage MD (HMO)

Johns Hopkins Advantage MD Tribute (HMO)



Section I: Introduction to Summary of Benefits

January 1, 2026 – December 31, 2026

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us or go online to view the Evidence of Coverage.

You have choices about how to get your Medicare benefits

One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government. Another choice is to get your Medicare benefits by joining a Medicare health plan (such as Johns Hopkins Advantage MD Tribute (HMO), Johns Hopkins Advantage MD (HMO).

Tips for comparing your Medicare choices:

If you want to compare our plans with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on www.medicare.gov. If you want to know more about the coverage and costs of Original Medicare, look in your current Medicare & You handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About Our Plans
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

This document is available in other formats, such as braille, audio, data CD and large print. For additional information, call us at 1-888-403-7682 (TTY: 711).

Things to Know About Our Plans:

Hours of Operation

From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Eastern time.

From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time.

Johns Hopkins Advantage MD Tribute (HMO) and Johns Hopkins Advantage MD (HMO) Phone Numbers:

If you are a member of this plan, call toll-free 1-877-293-4998 (TTY: 711). If you are not a member of this plan, call toll-free 1-888-403-7682 (TTY: 711).

Our plan website: www.hopkinsmedicare.com

Who can join?

To join, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in the plan's service area.

The Johns Hopkins Advantage MD Tribute (HMO), and Johns Hopkins Advantage MD (HMO) service area includes the following counties in Maryland: Anne Arundel, Baltimore, Carroll, Frederick, Howard, Montgomery, Somerset, Washington, Wicomico, and Worcester.

All HMO members:

If you use providers that are not in our network, the plan may not pay for these services.

Referrals are required for specialty care only.

You can see our plan's provider and pharmacy directory at our website

(www.hopkinsmedicare.com). Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers and more. Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less. Our plan members also get more than what is covered by Original Medicare. Our plans may offer supplemental benefits in addition to Part C benefits and Part D benefits. Some of the extra benefits are outlined in this booklet. We cover Part D drugs. In addition, we cover Part B drugs, such as chemotherapy/radiation and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, www.hopkinsmedicare.com. Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of Five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, and Catastrophic Coverage.

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Monthly plan premium	\$0 per month. In addition, you must keep paying your Medicare Part B premium.	\$45 per month. In addition, you must keep paying your Medicare Part B premium.
Part B premium buy down, if applicable	Johns Hopkins Advantage MD Tribute (HMO) will reduce your Medicare Part B premium by \$40 per month.	Not available
Deductibles, including plan level and category level deductible	This plan does not have any medical deductibles.	This plan does not have any medical deductibles. See prescription drug coverage for Part D deductible.
Maximum Out-of-Pocket Responsibility	Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: \$6,800 for services you receive from in-network providers.	Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: \$8,950 for services you receive from in-network providers.
Inpatient Hospital Coverage (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$350 copay per day for days 1 to 5 and \$0 copay per day for days 6 to 90 for Medicare-covered inpatient hospital care. \$0 copay for an additional 60 lifetime reserve days. <i>Prior Authorization may be required.</i>	\$350 copay per day for days 1 to 5 and \$0 copay per day for days 6 to 90 for Medicare-covered inpatient hospital care. \$0 copay for an additional 60 lifetime reserve days. <i>Prior Authorization may be required.</i>

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Outpatient Hospital Coverage (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.) Outpatient hospital services Outpatient hospital observation services	\$350 copay <i>Prior Authorization may be required.</i> \$350 copay per stay	\$320 copay <i>Prior Authorization may be required.</i> \$320 copay per stay
Ambulatory Surgical Center (ASC) Services (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$250 copay <i>Prior Authorization may be required.</i>	\$225 copay <i>Prior Authorization may be required.</i>
Doctor Visits Primary Care Providers Specialists	\$0 copay \$50 copay	\$0 copay \$45 copay
Preventive Care (e.g., flu vaccine, diabetic screenings)	\$0 copay	\$0 copay
Emergency care	\$115 copay The copay is waived if you are admitted to the hospital within 24 hours for the same condition.	\$115 copay The copay is waived if you are admitted to the hospital within 24 hours for the same condition.

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Urgently needed services	\$40 copay The copay is not waived if you are admitted to the hospital.	\$40 copay The copay is not waived if you are admitted to the hospital.
Diagnostic Services/Labs/Imaging (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.) Diagnostic tests and procedures Lab services Diagnostic radiology services (e.g. MRI, CAT Scan) Outpatient X-rays Therapeutic Radiology	20% coinsurance <i>Prior Authorization may be required.</i> \$0 copay <i>Prior Authorization may be required.</i> \$250 copay <i>Prior Authorization may be required.</i> \$50 copay <i>Prior Authorization may be required.</i> 20% coinsurance <i>Prior Authorization may be required.</i>	20% coinsurance <i>Prior Authorization may be required.</i> \$0 copay <i>Prior Authorization may be required.</i> \$175 copay <i>Prior Authorization may be required.</i> \$20 copay <i>Prior Authorization may be required.</i> 20% coinsurance <i>Prior Authorization may be required.</i>
Hearing services		
Exam to diagnose and treat hearing and balance issues:	\$10 copay	\$0 copay
Routine hearing exam	\$0 copay (one routine hearing exam per year from a TruHearing provider)	\$0 copay (one routine hearing exam per year from a TruHearing provider)

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Fitting-evaluation(s) for hearing aids Hearing aids All types	\$0 copay Unlimited visits every year You pay a \$399 copay per aid for Advanced hearing aids or \$699 copay per aid for Premium hearing aids for up to two TruHearing-branded hearing aids every year (one per ear per year). Benefit is limited to the TruHearing's Advanced and Premium hearing aids.	\$0 copay Unlimited visits every year You pay a \$699 copay per aid for Advanced hearing aids or \$999 copay per aid for Premium hearing aids for up to two TruHearing-branded hearing aids every year (one per ear per year). Benefit is limited to the TruHearing's Advanced and Premium hearing aids.
Dental services Preventive dental services - Oral Exams - Prophylaxis (Cleaning) - Fluoride Treatment	\$0 copay for each Medicare-covered service. \$0 copay Frequency dependent on procedure: • Periodic oral exams, Extensive oral exam – problem focused, Re-Evaluation – limited problem focused – two per calendar year • Limited Oral Exam – 3 per calendar Year • Comprehensive Oral Exam or Comprehensive Periodontal Exam – One per 3 years per provider or location \$0 copay Limited to 2 cleaning(s) every year \$0 copay	\$0 copay for each Medicare-covered service. \$0 copay Frequency dependent on procedure: • Periodic oral exams, Extensive oral exam – problem focused, Re-Evaluation – limited problem focused – two per calendar year • Limited Oral Exam – 3 per calendar Year • Comprehensive Oral Exam or Comprehensive Periodontal Exam – One per 3 years per provider or location \$0 copay Limited to 2 cleaning(s) every year \$0 copay

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
- Dental X-Rays Comprehensive dental services (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.) - Restorative Services	Limited to 2 fluoride treatment(s) every year \$0 copay Frequency dependent on procedure: • Intraoral or Intraoral Tomosynthesis complete series of radiographic images, one set of vertical bitewing-7 to 8 films, panoramic radiographic image- one every 3 years • Intraoral-occlusal radiographic image-two every 2 years• Intraoral Tomosynthesis Periapical Radiographic Image – One per calendar year • Bitewings (1-4 images) or Intraoral Tomosynthesis bitewing image -one per calendar year Up to a \$2,000 maximum coverage amount for all in-network covered services every year. \$0 copay Frequency dependent on procedure: • Inlays, onlays – 1 every 5 years • Crowns - 1 every 5 years • Re-cement or re-bond inlay, onlay, crowns – once every 2 years after 6 months of initial placement • Core buildup, pins and pin retention, cast post and core -	Limited to 2 fluoride treatment(s) every year \$0 copay Frequency dependent on procedure: • Intraoral or Intraoral Tomosynthesis complete series of radiographic images, one set of vertical bitewing-7 to 8 films, panoramic radiographic image- one every 3 years • Intraoral-occlusal radiographic image-two every 2 years• Intraoral Tomosynthesis Periapical Radiographic Image – One per calendar year • Bitewings (1-4 images) or Intraoral Tomosynthesis bitewing image -one per calendar year <u>Not</u> covered

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
○ Periodontics ○ Endodontics ○ Oral and Maxillofacial Surgery	once per tooth every 5 years • Amalgam and resin restorations - 1 every 2 years • Protective restoration – once per tooth <i>Prior Authorization may be required.</i> \$0 copay Frequency dependent on procedure: • Gingivectomy, gingivoplasty, gingival flap procedure, osseous surgery, periodontal scaling and root planning - once per quadrant per 3 years • Full mouth debridement - once per 3 years • Clinical crown lengthening-hard tissue - 1 per permanent tooth per lifetime <i>Prior Authorization may be required.</i> \$0 copay Frequency dependent on procedure: • Root canals and retreatment, apicoectomy, retrograde filling - once per tooth per lifetime • Pulpotomy, pulpal debridement - once per tooth per lifetime <i>Prior Authorization may be required.</i> \$0 copay Frequency dependent on procedure: • Alveoloplasty - 1 per quadrant per lifetime • Vestibuloplasty, frenulectomy, frenuloplasty - 1 per arch per	<u>Not</u> covered <u>Not</u> covered <u>Not</u> covered

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
○ Prosthodontics - fixed ○ Prosthodontics - removable	lifetime • Removal of exostosis, torus palatinus and mandibularis, surgical reduction of osseous tuberosity - 2 per lifetime • Oralantral fistula closure, primary closure of a sinus perforation - 2 per arch per lifetime • Extractions, coronectomy, surgical access of an unerupted tooth-once per tooth • Other Surgical <i>Prior Authorization may be required.</i> \$0 copay Frequency dependent on procedure: • Partial denture - one every 5 years • Re-cement or re-bond fixed partial denture repair, partial fixed dentures - once every 2 years after 6 months of initial placement <i>Prior Authorization may be required.</i> \$0 copay Frequency dependent on procedure: • Complete or immediate denture - 1 every 5 years • Adjustment of dentures - 2 per year after 6 months of initial placement • Repair dentures and replace/add teeth - once per tooth per year • Rebase or relined dentures - 1 per 3 years after 6 months of initial	<u>Not</u> covered <u>Not</u> covered

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
○ Adjunctive General Services ○ Implant Services	placement • Tissue conditioning <i>Prior Authorization may be required.</i> \$0 copay Frequency dependent on procedure: • Removable complete and partial dentures, fixed partial dentures, implants and associated services, occlusion analysis and complete adjustment - 1 every 5 years • House/extended care facility, hospital or ambulatory surgical center call - 6 per year • Consultation • Limited occlusal adjustment - 1 per year • Palliative treatment • Application of desensitizing medicament - 2 per year • Anesthesia • Unspecified Procedures by Report <i>Prior Authorization may be required.</i> \$0 copay Frequency dependent on procedure: • Implants - one every 5 years per tooth • Re-cement implants - once every 2 years after 6 months of initial placement <i>Prior Authorization may be required.</i>	<u>Not</u> covered <u>Not</u> covered
Vision care		

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Exam to diagnose and treat diseases and conditions of the eye For people with diabetes, screening for diabetic retinopathy is covered once per year. Eyewear after cataract surgery Glaucoma screening Routine eye exam Additional routine eyewear	\$50 copay \$0 copay \$0 copay \$0 copay \$0 copay Limited to 1 visit(s) every year Our plan pays up to \$300 every two years for supplemental eyewear (retail or online) from any in-network Superior Vision provider.	\$50 copay \$0 copay \$0 copay \$0 copay \$0 copay Limited to 1 visit(s) every year Our plan pays up to \$250 every year for supplemental eyewear (retail or online) from any in-network Superior Vision provider.
Mental Health Services (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.) Inpatient visit	\$350 copay per day for days 1 to 5 and \$0 copay per day for days 6 to 90 for Medicare-covered inpatient hospital care. \$0 copay for an additional 60 lifetime reserve days.	\$350 copay per day for days 1 to 5 and \$0 copay per day for days 6 to 90 for Medicare-covered inpatient hospital care. \$0 copay for an additional 60 lifetime reserve days.

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Outpatient group therapy visit Outpatient individual therapy visit	<i>Prior Authorization may be required.</i> \$25 copay <i>Prior Authorization may be required.</i> \$25 copay <i>Prior Authorization may be required.</i>	<i>Prior Authorization may be required.</i> \$20 copay <i>Prior Authorization may be required.</i> \$20 copay <i>Prior Authorization may be required.</i>
Skilled nursing facility (SNF) care (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$0 copay per day for days 1 to 20 and \$218 copay per day for days 21 to 100 for Medicare-covered skilled nursing facility care. <i>Prior Authorization may be required.</i>	\$0 copay per day for days 1 to 20 and \$218 copay per day for days 21 to 100 for Medicare-covered skilled nursing facility care. <i>Prior Authorization may be required.</i>
Physical Therapy (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$10 copay <i>Prior Authorization may be required.</i>	\$30 copay <i>Prior Authorization may be required.</i>
Ambulance services (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.) Authorization required for non-emergency Medicare services.	Copay includes one-way trip for emergency ambulance services and non-emergency ambulance services. The ambulance copay is not waived if you are admitted to the hospital. In some cases, Medicare may pay for limited	Copay includes one-way trip for emergency ambulance services and non-emergency ambulance services. The ambulance copay is not waived if you are admitted to the hospital. In some cases, Medicare may pay for limited

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Ground Ambulance Air Ambulance	non-emergency ambulance transportation if a beneficiary has orders from the doctor saying that ambulance transportation is medically necessary. \$290 copay <i>Prior Authorization may be required.</i> 20% coinsurance <i>Prior Authorization may be required.</i>	non-emergency ambulance transportation if a beneficiary has orders from the doctor saying that ambulance transportation is medically necessary. \$240 copay <i>Prior Authorization may be required.</i> \$240 copay <i>Prior Authorization may be required.</i>
Transportation (additional routine) (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$0 copay Routine transportation for up to 24 trips every year. A trip is considered one-way transportation by taxi, van, medical transport, or rideshare services to a plan approved health-related location. Please contact Customer Service to arrange a ride. <i>Prior Authorization may be required.</i>	\$0 copay Routine transportation for up to 24 trips every year. A trip is considered one-way transportation by taxi, van, medical transport, or rideshare services to a plan approved health-related location. Please contact Customer Service to arrange a ride. <i>Prior Authorization may be required.</i>
Medicare Part B Drugs (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information). Medicare-covered Part B Drugs may be subject to step therapy requirements.	For Part B drugs such as chemotherapy/radiation drugs:	For Part B drugs such as chemotherapy/radiation drugs:

Benefits & Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Chemotherapy/Radiation drugs	0% - 20% coinsurance <i>Prior Authorization may be required.</i>	0% - 20% coinsurance <i>Prior Authorization may be required.</i>
Other Part B drugs	0% - 20% coinsurance <i>Prior Authorization may be required.</i>	0% - 20% coinsurance <i>Prior Authorization may be required.</i>
Insulin drugs	Member pays lesser of 20% coinsurance or \$35 copay for Part B insulin. <i>Prior Authorization may be required.</i>	Member pays lesser of 20% coinsurance or \$35 copay for Part B insulin. <i>Prior Authorization may be required.</i>

Additional Benefits

	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Annual routine physical exam	\$0 copay	\$0 copay
Chiropractic services (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$10 copay <i>Prior Authorization may be required.</i>	\$15 copay <i>Prior Authorization may be required.</i>
Diabetic monitoring supplies (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$0 copay <i>Prior Authorization may be required.</i>	\$0 copay <i>Prior Authorization may be required.</i>
Diabetic therapeutic shoes or inserts (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	20% coinsurance <i>Prior Authorization may be required.</i>	20% coinsurance <i>Prior Authorization may be required.</i>
Durable medical equipment (DME) and related supplies (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	20% coinsurance <i>Prior Authorization may be required.</i>	20% coinsurance <i>Prior Authorization may be required.</i>

	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Silver&Fit Healthy Aging and Exercise Program	\$0 copay at participating fitness centers.	\$0 copay at participating fitness centers.
Home Health Care (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$0 copay <i>Prior Authorization may be required.</i>	\$0 copay <i>Prior Authorization may be required.</i>
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part coinsurance for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part coinsurance for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.
Meals Post-Discharge from either a Hospital or Skilled Nursing Facility	<u>Not</u> covered	After your inpatient stay (in either a hospital or skilled nursing facility) you are eligible to receive three (3) meals a day for five (5) days. Our Care Management team will work with eligible members to coordinate the delivery of meals provided by our vendor. Meal program is limited to four times per calendar year. \$0 copay for post discharge meals.
Nursing hotline	\$0 copay	\$0 copay
Opioid treatment program services	\$0 copay	\$0 copay

	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Outpatient diagnostic tests and therapeutic services and supplies (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	20% coinsurance <i>Prior Authorization may be required.</i>	20% coinsurance <i>Prior Authorization may be required.</i>
Outpatient rehabilitation services Services provided by an occupational therapist (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$10 copay <i>Prior Authorization may be required.</i>	\$30 copay <i>Prior Authorization may be required.</i>
Outpatient substance use disorder services	\$40 copay for each Medicare-covered Individual Session. \$40 copay for each Medicare-covered Group Session.	\$20 copay for each Medicare-covered Individual Session. \$20 copay for each Medicare-covered Group Session.
Over-the-Counter Items	\$0 copay You are eligible for a \$35 credit every three months to be used toward the purchase of over-the-counter (OTC) health and wellness products. \$35 maximum plan coverage amount every 3 months for OTC items. Any unused	\$0 copay You are eligible for a \$30 credit every three months to be used toward the purchase of over-the-counter (OTC) health and wellness products. \$30 maximum plan coverage amount every 3 months for OTC items. Any unused

	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
	amount does not carry over to the next period.	amount does not carry over to the next period.
Partial hospitalization services and Intensive outpatient services (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	\$0 copay per day <i>Prior Authorization may be required.</i>	\$0 copay per day <i>Prior Authorization may be required.</i>
Podiatry services Additional routine foot care	\$50 copay <u>Not</u> covered	\$45 copay 20% coinsurance Limited to 8 visit(s) every year
Prosthetic and orthotic devices and related supplies (Services may require that your provider get prior authorization (extra approval in advance). Please see the <i>Evidence of Coverage</i> booklet for more information.)	20% coinsurance <i>Prior Authorization may be required.</i>	20% coinsurance <i>Prior Authorization may be required.</i>
Services to treat kidney disease Renal Dialysis	20% coinsurance	20% coinsurance
Telehealth	\$0 copay	\$0 copay
Welcome to Medicare preventive visit	\$0 copay	\$0 copay

Prescription Drug Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Stage 1: Annual Prescription Deductible		
Pharmacy (Part D) Deductible	Not Available	\$590 for Tier 3, Tier 4, Tier 5 Part D prescription drugs. For all other formulary drugs, you will not have to pay any deductible and will start receiving coverage immediately.
Stage 2: Initial Coverage (after you pay your deductible, if applicable)		
Standard Retail cost-sharing (30-day/up to a 100-day supply for Tier 1 and up to a 90-day supply for Tier 2 - Tier 4)		
Tier 1 (Preferred Generic)	Not Available	\$0/\$0 copay
Tier 2 (Generic)	Not Available	\$6/\$12 copay
Tier 3 (Preferred Brand)	Not Available	\$45/\$135 copay
Tier 4 (Non-Preferred Drug)	Not Available	25%/25% coinsurance
Tier 5 (Specialty Tier)	Not Available	26% coinsurance/Not Available
Standard mail-order cost sharing (up to a 100-day supply for Tier 1 and up to a 90-day supply for Tier 2 - Tier 4)		
Tier 1 (Preferred Generic)	Not Available	\$0 copay
Tier 2 (Generic)	Not Available	\$12 copay
Tier 3 (Preferred Brand)	Not Available	\$135 copay
Tier 4	Not Available	25% coinsurance

Prescription Drug Coverage	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
(Non-Preferred Drug)		
Tier 5 (Specialty Tier)	Not Available	Not Available
Stage 3: Catastrophic Coverage		
Cost-Sharing for Covered Drugs	Not Available	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,100, you will stay in this payment stage until the end of the calendar year. During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing. For excluded drugs covered under our enhanced benefit, you also pay nothing.

Optional Supplemental Benefits

	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Optional Supplemental Benefits available with a separate premium		Comprehensive Dental
Monthly Premium	Not Available	\$23 premium
Endodontics	<u>Not</u> covered	\$100 copay Frequency dependent on procedure: Frequency of services: • Root canals and retreatment, apicoectomy, clinical crown lengthening-once per tooth per lifetime <i>Prior Authorization may be required.</i>
Extractions	<u>Not</u> covered	\$50 - \$100 copay Frequency dependent on procedure: Frequency of services: • Alveoloplasty - 1 per quadrant per lifetime • Vestibuloplasty, frenulectomy, frenuloplasty - 1 per arch per lifetime • Removal of exostosis, torus palatinus and mandibularis, surgical reduction of osseous tuberosity - 2 per lifetime • Oralantral fistula closure, primary closure of a sinus perforation - 2 per arch per lifetime • Extractions, coronectomy, surgical access of an unerupted tooth-once per tooth • Other Surgical Services covered with a \$50 copayment • Alveoloplasty •

	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Periodontics	<u>Not</u> covered	Vestibuloplasty, frenulectomy, frenuloplasty • Removal of exostosis, torus palatinus and mandibularis, excision of hyperplastic tissue per arch, excision of pericoronal gingiva • Excision of lesions and other surgical incisions • Other Services including biopsy of oral tissue and oroantral fistula closure Services covered with a \$100 copayment • Extractions, coronectomy, surgical access of an unerupted tooth - once per tooth <i>Prior Authorization may be required.</i> \$50 copay Frequency dependent on procedure: • Gingivectomy, gingivoplasty, gingival flap procedure, osseous surgery, periodontal scaling and root planning - once per quadrant per 3 years • Full mouth debridement - once per 3 years • Clinical crown lengthening-hard tissue - 1 per permanent tooth per lifetime <i>Prior Authorization may be required.</i>
Prosthodontics, Oral Maxifacial Surgery and other services	<u>Not</u> covered	\$50 - \$100 copay Frequency dependent on procedure: Services covered with a \$50 copayment •

	Johns Hopkins Advantage MD Tribute (HMO)	Johns Hopkins Advantage MD (HMO)
Restorative services	<u>Not</u> covered	Recement or rebond fixed partial dentures Services covered with a \$100 copayment • Removable partial and full dentures, fixed partial dentures including associated retainers • Partial denture - one every 5 years • Re-cement or re-bond fixed partial denture repair, partial fixed dentures - once every 2 years after 6 months of initial placement <i>Prior Authorization may be required.</i> \$50 copay Frequency dependent on procedure: Frequency of services: • Inlays, onlays – 1 every 5 years • Crowns - 1 every 5 years • Re-cement or re-bond inlay, onlay, crowns – once every 2 years after 6 months of initial placement • Core buildup, pins and pin retention, cast post and core - once per tooth every 5 years • Amalgam and resin restorations - 1 every 2 years • Protective restoration – once per tooth <i>Prior Authorization may be required.</i>

Notice of Nondiscrimination



Johns Hopkins Advantage MD (HMO) and Johns Hopkins Advantage MD (PPO) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, (including limited English proficiency and primary language) age, disability, or sex (consistent with the scope of sex discrimination described in the Code of Federal Regulations Title 45 §92.101(a)(2)). Johns Hopkins Advantage MD does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Johns Hopkins Advantage MD:

- Provides reasonable modifications for individuals with disabilities, and appropriate auxiliary aids and services, including qualified interpreters for individuals with disabilities and information in alternate formats, such as braille or large print, free of charge and in a timely manner, when such modifications, aids, and services are necessary to ensure accessibility and an equal opportunity to participate to individuals with disabilities.
- Provides language assistance services, including electronic and written translated documents and oral interpretation, free of charge and in a timely manner, when such services are a reasonable step to provide meaningful access to an individual with limited English proficiency.

If you need these services, please contact our Customer Service Department at 1-877-293-5325 (TTY: 711) or visit www.HopkinsMedicare.com.

If you believe Johns Hopkins Advantage MD has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Johns Hopkins Attn: Compliance at 7231 Parkway Dr., Suite 100, Hanover, MD 21076, phone: 1-844-422-6957 (TTY: 711) Monday – Friday 8 a.m. to 5 p.m. or 1-844-SPEAK2US (1-844-773-2528, available 24/7), fax: 1-410-762-1527 or by email: compliance@jhhp.org.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, a Johns Hopkins Advantage MD Compliance team member 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 <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-877-293-5325 (TTY: 711) or speak to your provider.

Spanish (Español)

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 1-877-293-5325 (TTY 711) o hable con su proveedor.

Portuguese (Português do Brasil)

ATENÇÃO: Se você fala Português, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-877-293-5325 (TTY 711) ou fale com seu provedor.

German (Deutsch)

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 1-877-293-5325 (TTY 711) an oder sprechen Sie mit Ihrem Provider.

French (Français)

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 1-877-293-5325 (TTY : 711) ou parlez à votre fournisseur.

French/Haitian Creole (Kreyòl Ayisyen)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd aladispozisyon w gratis pou lang ou pale a. Èd ak sèvis siplemantè apwopriye pou bay enfòmasyon nan fòm aksesib yo disponib gratis tou. Rele nan 1-877-293-5325 (TTY : 711) oswa pale avèk founisè w la.

Farsi

فارسي

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 1-877-293-5325 (تله‌تایپ: 711) تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید.

Simplified Chinese 中文

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 1-877-293-5325（文本电话：711）或咨询您的服务提供商。

Traditional Chinese 台語

注意：如果您說[台語]，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-877-293-5325（TTY：711）或與您的提供者討論。」

Korean 한국어

주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-877-293-5325 (TTY: 711) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

Vietnamese Việt

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 1-877-293-5325 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

Tagalog

PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong 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 1-877-293-5325 (TTY: 711) o makipag-usap sa iyong provider.

Russian РУССКИЙ

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 1-877-293-5325 (TTY: 711) или обратитесь к своему поставщику услуг.

Gujarati ગુજરાતી

ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફિસલરી સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-877-293-5325 (TTY: 711) પર કૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.

Arabic

العربية

تنبيه: 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 1-877-293-5325 (711) أو تحدث إلى مقدم الخدمة".

Hindi हिंदी

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-877-293-5325 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

Japanese 日本語

注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-877-293-5325（TTY：711）までお電話ください。または、ご利用の事業者にご相談ください。

Urdu

اردو

توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 1- (TTY: 711) 800-293-5325 پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔

Thai ไทย

หมายเหตุ: หากคุณใช้ภาษา ไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 1-877-293-5325 (TTY:711) หรือปรึกษาผู้ให้บริการของคุณ

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a member service representative at 1-888-403-7662 (TTY: 711). From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Eastern Standard Time. From April 1 through September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Standard Time. On weekends and holidays you will need to leave a message.

Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit HopkinsMedicare.com or call 1-888-403-7662 (TTY: 711) to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts.
- ☐ If you have TRICARE, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact TRICARE for more information.
- ☐ If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027.

- ☐ **Advantage MD (HMO), Advantage MD (PPO), Advantage MD Plus (PPO), Advantage MD Primary (PPO):** In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ **Advantage MD Tribute (HMO), Advantage MD D-SNP (HMO D-SNP) and Advantage MD Select (HMO):** You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ **Advantage MD Tribute (HMO):** You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. Johns Hopkins Advantage MD will reduce your Medicare Part B premium by \$40 per month.
- ☐ **Advantage MD D-SNP (HMO D-SNP), Advantage MD Tribute (HMO), Advantage MD Select (HMO) and Advantage MD (HMO):** Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ☐ **Advantage MD (PPO), Advantage MD Plus (PPO), Advantage MD Primary (PPO):** Our plan allows you to see providers outside of our network (non-contracted providers). However, we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copayment for services received by non-contracted providers.
- ☐ **Advantage MD D-SNP (HMO D-SNP):** This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

You can enroll in this plan if you have both Medicare and Medicaid and do not pay anything for covered medical services. How much Medicaid covers depends on your income, resources and other factors. Some people get full Medicaid benefits.

Your eligibility to enroll in this plan depends on your type of Medicaid. If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid enrollment to continue to receive your Medicare coverage.

Johns Hopkins Advantage MD is a Medicare Advantage Plan with a Medicare contract offering HMO and PPO products. Johns Hopkins Advantage MD D-SNP is an HMO D-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in Johns Hopkins Advantage MD, HMO, PPO or D-SNP (HMO D-SNP) depends on contract renewal.



JOHNS HOPKINS

HEALTH PLANS

7231 Parkway Dr. Suite 100
Hanover, MD 21076
HopkinsMedicare.com

Questions?

For enrollment information, please visit our website at HopkinsMedicare.com, or call Johns Hopkins Advantage MD at:

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

Oct. 1 through March 31: Monday through Sunday, 8 a.m. to 8 p.m.

April 1 through Sept. 30: Monday through Friday, 8 a.m. to 8 p.m.

On weekends and holidays, you may need to leave a message.

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.