JOHNS HOPKINS
HEALTH PLANS

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 Services representative at 888-403-7662 (TTY: 711). Our office is open 8 a.m. to 8 p.m., 7 days a week, October 1 to March 31, and 8 a.m. to 8 p.m., Monday through Friday, April 1 to September 30.

Please review the information below and put a checkmark in each box once you complete the action or understand the rule.

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 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, you will need to select a new doctor if enrolling in a plan with in-network coverage only or understand that your costs may be higher if enrolling in a plan with out-of-network coverage.
- ☐ 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

- ☐ If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage health care coverage will end once your new Medicare Advantage coverage starts.
- ☐ If you have TRICARE coverage, it may be affected once your new Medicare Advantage coverage starts. Please contact your current TRICARE program 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 Jan.1, 2028

☐ **Advantage MD (HMO), Advantage MD (PPO), Advantage MD Access (PPO), Advantage MD Plus (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 D-SNP (HMO D-SNP), Advantage MD BMORE Balanced (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 BMORE Balanced (HMO D-SNP), Advantage MD Tribute (HMO), Advantage MD Select (HMO), 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 Access (PPO):** Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for the services covered, 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 cost-share for services received by non-contracted providers.

☐ **Advantage MD D-SNP (HMO D-SNP) Advantage, MD BMORE Balanced (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. To enroll in this plan, you must have both Medicare and full Medicaid benefits. How much Medicaid covers depends on your income, resources and other factors. If your category or level of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid as often as required by the State of Maryland to remain enrolled in this plan.

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) depends on contract renewal. Enrollment is subject to the plan's CMS-approved enrollment capacity.