

2027

SUMMARY OF BENEFITS

Johns Hopkins Advantage MD
BMORE Balanced (HMO D-SNP)

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JOHNS HOPKINS
HEALTH PLANS

Introduction to the Summary of Benefits

The booklet outlines the benefits of Johns Hopkins Advantage MD BMORE Balanced (HMO D-SNP) for the period of January 1, 2027, through December 31, 2027.

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. Complete coverage information is available in your Evidence of Coverage at www.HopkinsMedicare.com/Members/.

About Our Plan

Johns Hopkins Advantage MD BMORE Balanced (HMO D-SNP) is a Medicare Advantage Health Maintenance Organization (HMO) Special Needs Plan for individuals who are eligible for both Medicare and Medicaid. You generally must receive covered services from providers in our network, except for emergency care, urgently needed services, and other circumstances described in your Evidence of Coverage.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.

Who Can Join

You're eligible for membership in our plan as long as you meet all these conditions:

- You have both Medicare Part A and Medicare Part B
- You live in our geographic service area (described in the Plan Service Area section below). People who are incarcerated aren't considered to be living in the geographic service area, even if they're physically located in it
- You're a United States citizen or national, or an eligible noncitizen.
- You receive certain Medicaid benefits.

Our plan is designed to meet the needs of people who get certain Medicaid benefits. (Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources.) To be eligible for our plan you must be eligible for Medicare and Full Medicaid Benefits.

Contact Us

Member Services:	1-877-293-4998 (TTY: 711)
Hours of Operation:	<i>October 1 – March 31:</i> 8 a.m. – 8 p.m., 7 days a week <i>April 1 – September 30:</i> 8 a.m. – 8 p.m., Monday – Friday
Website:	www.HopkinsMedicare.com

Plan Information

Evidence of Coverage:	For complete information about covered services, costs, limitations, and exclusions, view the EOC at www.HopkinsMedicare.com/Members/
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Provider Directory:	www.HopkinsMedicare.com/Members/Find-a-Provider/
Pharmacy Directory:	www.HopkinsMedicare.com/Members/Find-a-Pharmacy/
Formulary/Drug List:	www.HopkinsMedicare.com/Members/Whats-Covered/

You may also call us at 1-877-293-4998 (TTY: 711) to request a copy of the Evidence of Coverage, Provider Directory, Pharmacy Directory, or Formulary/Drug List.

Medicare & You

For more information about Original Medicare, including coverage and costs, see your current Medicare & You handbook. You can view the handbook at www.Medicare.gov or request a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048. You can also use the Medicare Plan Finder at www.Medicare.gov to compare our plans with other Medicare health plans.

Additional Information

Johns Hopkins Advantage MD is an HMO D-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in Johns Hopkins Advantage MD depends on contract renewal.

This document is available in other formats, including large print and other languages. For more information, call 1-877-293-4998 (TTY: 711).

Helpful Information About Your Medicare Coverage

Your Medicare Choices

You can receive your Medicare benefits through Original Medicare (fee-for-service Medicare) or by joining a Medicare health plan, such as a Medicare Advantage plan.

What Do Our Plans Cover?

Our plans cover Medicare Part A and Part B benefits and may include additional benefits not covered by Original Medicare. The benefit tables in this booklet summarize what is covered and what you pay.

Our plans also include Medicare Part D prescription drug coverage.

Understanding Your Drug Costs

Covered Part D drugs are grouped into cost-sharing tiers. What you pay depends on your drug's tier, where you fill your prescription, and the stage of the Part D benefit you have reached. See the Prescription Drug Benefits section for your applicable drug costs.

Understanding Your Benefits and Costs

The following tables provide a summary of your 2027 benefits and what you pay for covered services. Costs may differ depending on the plan you choose and whether you receive care from a network or out-of-network provider. For prescription drugs, what you pay depends on your drug's cost-sharing tier, the pharmacy you use, and the applicable stage of your Part D benefit.

Plan Service Area

Our plan service area includes the following city in Maryland: Baltimore City

Premiums, Deductibles and Maximum Out-of-Pocket Limits

Remember, this is a summary. For complete information about your benefits, costs, limitations, exclusions, and coverage rules, refer to your Evidence of Coverage.

	Johns Hopkins Advantage MD BMORE Balanced (HMO D-SNP)
Monthly Plan Premium	\$0
Deductibles	\$0
Maximum Out-of-Pocket (does not include Part D prescription drugs)	\$9,850

Summary of Covered Health Benefits

Remember, this is a summary. For complete information about your benefits, costs, limitations, exclusions, and coverage rules, refer to your Evidence of Coverage.

Benefit	Johns Hopkins Advantage MD BMORE Balanced (HMO D-SNP)
Inpatient Hospital Care	\$0 for each Medicare-covered stay
Outpatient Hospital Services <i>Prior authorization may be required.</i>	\$0 copay for Medicare-covered services or observation services
Ambulatory Surgical Center and Outpatient Surgery Services <i>Prior authorization may be required</i>	\$0 copay for Medicare-covered ambulatory surgical center services \$0 copay for Medicare-covered outpatient hospital facility services
Doctor Visits (including telehealth services)	\$0 copay for Medicare-covered Primary Care visits \$0 copay for Medicare-covered Specialist visits
Preventive Care (e.g., Wellness visit, Diabetes related services, Tests & screenings)	\$0 copay for Medicare-covered preventive services

Benefit	Johns Hopkins Advantage MD BMOORE Balanced (HMO D-SNP)
Emergency Care	\$0 copay for Medicare-covered emergency service
Urgently Needed Services	\$0 copay for Medicare-covered urgent care services
Diagnostic Tests and Procedures <i>Prior authorization may be required</i>	\$0 copay for Medicare-covered X-rays \$0 copay for Medicare-covered Lab tests \$0 copay for Medicare-covered Diagnostic radiological services (e.g., MRIs, CT scans, mammograms) \$0 copay for Medicare-covered Therapeutic radiology services \$0 copay for Medicare-covered Diagnostic procedures and tests \$0 copay for Medicare-covered Supplies (e.g., casts, splints, surgical supplies)
Hearing Services	\$0 copay for each Medicare-covered service \$0 copay for routine hearing exams \$0 copay for up to two hearing aids every year \$0 copay for fitting and evaluation for hearing aids Annual maximum coverage of up to \$1,300 every two years for hearing aids
Dental Services <i>Prior authorization may be required</i>	\$0 copay for each Medicare-covered service \$0 copay for each Preventive Dental Service \$0 copay for each Comprehensive Dental Service. \$1,000 allowance for comprehensive dental services added to your Flex Card
Vision Care	\$0 copay for Medicare-covered diabetic eye exams \$0 copay for Medicare-covered glaucoma screening \$0 copay for all other Medicare-covered services \$0 copay for routine vision exam \$0 copay for non-Medicare covered/routine eyewear up to \$200 every year
Mental Health Services – Outpatient <i>Prior authorization may be required</i>	\$0 copay for Medicare-covered individual or group services
Acupuncture	\$0 copay for Medicare-covered services

Benefit	Johns Hopkins Advantage MD BMOORE Balanced (HMO D-SNP)
Ambulance Services <i>Prior Authorization is required for non-emergent Ambulance services</i>	\$0 copay for each on-way trip in a Ground Ambulance or Air Ambulance
Annual Physical Exam	\$0 copay for each physical exam, once a year
Cardiac Rehabilitation Services	\$0 copay for Medicare-covered services
Chiropractic Services <i>Prior authorization may be required</i>	\$0 copay for Medicare-covered services \$0 copay for up to 12 routine services.
Diabetes Management, Services and Supplies <i>Prior authorization is required for supplies</i>	\$0 copay for supplies, monitors, and self-management training
Durable Medical Equipment (DME) <i>Prior authorization may be required</i>	\$0 copay for each Medicare-covered item
Health and Wellness Silver&Fit ® Heathy Aging and Exercise Program	\$0 copay for covered fitness benefits
Home Health Agency Care <i>Prior authorization may be required</i>	\$0 copay for Medicare-covered services
Home Infusion Therapy <i>Prior authorization and step therapy rules may apply</i>	\$0 copay for Medicare-covered services
Immunizations	\$0 copay for Medicare-covered services
Inpatient Psychiatric Hospital	\$0 copay for each Medicare-covered stay
Meal Benefit	\$0 copay for up to 15 meals (3 meals a day for 5 days)
Medicare Part B Drugs <i>Prior authorization and step therapy rules may apply</i>	\$0 copay for each Medicare-covered drug
Opioid Treatment Program Services	\$0 copay for Medicare-covered services
Outpatient Rehabilitation Services	\$0 copay for Medicare-covered services

Benefit	Johns Hopkins Advantage MD BMOORE Balanced (HMO D-SNP)
<i>Prior authorization may be required</i>	
Outpatient Substance Use Disorder Services	\$0 copay for Medicare-covered services
Over-the-Counter Items <i>This benefit is combined with the Special Supplemental Benefits for the Chronically Ill (SSCBI) benefit below</i>	\$0 copay for up to \$90 a month Monthly allowance can be used for food and produce and/or over-the counter items
Podiatry (Foot Care) Services	\$0 copay for Medicare-covered services \$0 copay for up to 12 routine foot care visits
Prosthetic and Orthotic Devices <i>Prior authorization may be required</i>	\$0 copay for each Medicare-covered item
Skilled Nursing Facility (SNF) care <i>Prior authorization may be required</i>	\$0 copay for each Medicare-covered stay.
Special Supplemental Benefits for the Chronically Ill <i>This benefit is combined with the Over-the-Counter Items benefit above</i>	\$0 copay for up to \$90 a month Monthly allowance can be used for food and produce and/or over-the counter items
Transportation <i>Members must request transportation services prior to their use</i>	\$0 copay for up to 36 one-way trips

Summary of Part D Prescription Drug Benefits

Remember, this is a summary. For complete information about your benefits, costs, limitations, exclusions, and coverage rules, refer to your Evidence of Coverage.

	Johns Hopkins Advantage MD BMOORE Balanced (HMO D-SNP)
Important Message About What You Pay for Vaccines	Our plan covers most adult Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Member Services for more information.

Johns Hopkins Advantage MD BMORE Balanced (HMO D-SNP)		
Important Message About What You Pay for Insulin		You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.
If <u>you qualify</u> for Low Income Subsidy (LIS)*, you pay:		
Deductible: \$0		
Cost Sharing Tier	Standard Retail Cost-Sharing (in-network)	Standard Mail Order Cost-Sharing (in-network)
All Formulary Drugs	LIS Level 1: \$5.80 for generics (including brand drugs treated as generics) and \$14.40 for all other drugs up to a 100-day supply LIS Level 2: \$1.65 for generics (including brand drugs treated as generics) and \$5.00 for all other drugs up to a 100-day supply LIS Level 3: \$0 for up to a 100-day supply	LIS Level 1: \$5.80 for generics (including brand drugs treated as generics) and \$14.40 for all other drugs up to a 100-day supply LIS Level 2: \$1.65 for generics (including brand drugs treated as generics) and \$5.00 for all other drugs up to a 100-day supply LIS Level 3: \$0 for up to a 100-day supply
If <u>you don't qualify</u> for Low Income Subsidy (LIS), you pay:		
Deductible: \$700		
Cost Sharing Tier	Standard Retail Cost-Sharing (in-network)	Standard Mail Order Cost-Sharing (in-network)
All Formulary Drugs	25% co-insurance for up to a 100-day supply	25% co-insurance for up to a 100-day supply
NOTE: - Drugs are provided in a Long-Term Care Facility up to a 31-day supply - Mail Order is available to conveniently order up to a 100-day supply of medication. Contact us by calling the phone number listed on the front and back page. - You can find complete cost-sharing information in your Evidence of Coverage *Cost sharing is based on your level of Extra Help.		

Disclaimers

Johns Hopkins Advantage MD is an HMO D-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in Johns Hopkins Advantage MD depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat our plan members, except in emergency situations. For a decision about whether we will cover an out of-network service, we encourage you or your provider to ask us for a pre-service determination before you receive the service. Please call Member Services number or see your "Evidence of Coverage" for more information, including the cost-sharing that applies to out-of-network services.



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:

888-403-7662 (TTY: 711)

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.

Johns Hopkins Advantage MD is an HMO D-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in Johns Hopkins Advantage MD depends on contract renewal.

This plan has a CMS-approved enrollment capacity. If enrollment requests exceed the approved capacity, some applications may not be accepted even if they were submitted during a valid enrollment period. We encourage you to submit your enrollment request as early as possible.