



2026 Summary of Benefits

eternalHealth Horizon (HMO)

eternalHealth Grand Give Back (HMO)

eternalHealth + Fry's Medicare Advantage (HMO)

**The Next Generation
of Medicare Advantage.**



Summary of Benefits

What does this document contain?

This summary of benefits serves as a resource to understand the coverage and costs associated with eternalHealth's Horizon (HMO), eternalHealth Grand Giveback Plan (HMO), and eternalHealth + Fry's Medicare Advantage (HMO) plans. The information in this document is for the plan year beginning January 1, 2026, and ending December 31, 2026.

What are the eligibility requirements for this plan?

To be eligible for this plan, you must

- be enrolled in both Medicare Parts A & B and
- live in Graham, Maricopa, Pima, or Pinal County in Arizona.

Does this plan cover my current healthcare needs?

To find out if this plan covers your current prescription drugs, doctors, and pharmacies, please visit us at www.eternalhealth.com to view our online drug list and directory. If you have questions or would like a paper copy mailed to you, please call us at 1-800-680-4568 (TTY 711).

Where can I learn more about Medicare?

The **Medicare & You handbook** is a great resource and can be found at www.medicare.gov. You can also request a paper copy to be mailed to you by calling 1-800-MEDICARE (1-800-633-4227). TTY users can dial 1-877-486-2048, 24 hours a day, 7 days a week.

What is a deductible?

A deductible is the amount of money you pay out of pocket before your health plan begins to pay. Once you reach the defined threshold, you will only have to pay coinsurance or a copayment.

What is a copayment?

A copayment (also known as copay) is a fixed amount of money you pay out of pocket when you receive care.

What is coinsurance?

Coinsurance is a percentage you pay out of pocket for the cost of your care.

Where can I find more information?

If you would like more information, please see eternalHealth's Evidence of Coverage at www.eternalhealth.com under Member Resources.

You can call customer service at 1-800-680-4568 (TTY 711) from:

October 1 to March 31, 8am to 8pm, 7 days a week.

April 1 to September 30, 8am to 8pm, Monday to Friday.

My Monthly Premium, Deductible, and Maximum Out of Pocket

	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004
Monthly Premium	\$0 per month	\$0 per month	\$0 per month
Medicare Part B Reduction (Give Back)	This plan does not have a Give Back.	Up to \$65 per month reduced from your Part B premium.	This plan does not have a Give Back.
Medical Deductible	This plan does not have a medical deductible.	This plan does not have a medical deductible.	This plan does not have a medical deductible.
Pharmacy (Part D) Deductible	Tier 1, Tier 2 and Tier 3 \$0 deductible. Tier 4, and Tier 5 \$200 deductible.	Tier 1, Tier 2 and Tier 3 \$0 deductible Tier 4 and Tier 5 \$400 deductible	Tier 1, Tier 2 and Tier 3 \$0 deductible Tier 4 and Tier 5 \$250 deductible
Maximum Out-of-Pocket Responsibility This is the maximum amount you will pay during the plan year for copays, coinsurance, medical services, supplies, and Part B-covered medication. Any out-of-pocket expenses for prescription drugs and other benefits do not apply.	\$3,350	\$4,550	\$4,350

My Covered Hospital and Medical Benefits and Services

	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004
Inpatient and Outpatient Hospital Services			
Inpatient Hospital Coverage Prior Authorization is required, except in an emergency.	\$180 copay per day for days 1-7. \$0 copay per day for days 8-90. \$0 copay per day for days 91+.	\$325 copay per day for days 1-5. \$0 copay per day for days 6-90. \$0 copay per day for days 91+.	\$200 copay per day for days 1-7. \$0 per day for days 8-90. \$0 copay per day for days 91+.
Outpatient Hospital Coverage Prior Authorization is required for outpatient surgery performed at a hospital facility.	Diagnostic Colonoscopy \$0 copay in any setting. Outpatient Hospital \$175 copay for surgery performed in an outpatient hospital setting. Observation Stays \$150 copay per stay. Outpatient hospital clinic visit: \$20 copay per visit.	Diagnostic Colonoscopy \$0 copay in any setting. Outpatient Hospital \$225 copay for surgery performed in an outpatient hospital setting. Observation Stays \$185 copay per stay. Outpatient hospital clinic visit: \$15 copay per visit.	Diagnostic Colonoscopy \$0 copay in any setting. Outpatient Hospital \$175 copay for surgery performed in an outpatient hospital setting. Observation Stays \$150 copay per stay. Outpatient hospital clinic visit: \$20 copay per visit.
Ambulatory Surgical Center (ASC) Services	Diagnostic Colonoscopy \$0 copay in any setting. Ambulatory Surgical Center (ASC) \$100 copay for surgery performed in an ASC setting.	Diagnostic Colonoscopy \$0 copay in any setting. Ambulatory Surgical Center (ASC) \$140 copay for surgery performed in an ASC setting.	Diagnostic Colonoscopy \$0 copay in any setting. Ambulatory Surgical Center (ASC) \$100 copay for surgery performed in an ASC setting.
	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO)	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004

Doctor's office visits

<p>Doctor Visits</p>	<p>Primary Care Provider (PCP) Visits: \$0 copay per visit.</p> <p>Specialist Visits: \$0 copay per visit.</p>	<p>Primary Care Provider (PCP) Visits: \$0 copay per visit.</p> <p>Specialist Visits: \$15 copay per visit.</p>	<p>Primary Care Provider (PCP) Visits: \$0 copay per visit.</p> <p>Specialist Visits: \$0 copay per visit.</p>
<p>Preventive Care</p>	<p>\$0 copay per service.</p> <p>Our plans cover many preventive services, including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) * • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling 	<p>\$0 copay per service.</p> <p>Our plans cover many preventive services, including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) * • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling 	<p>\$0 copay per service.</p> <p>Our plans cover many preventive services, including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) * • Depression screening • Diabetes screenings • HIV screening • Medical nutrition therapy services • Obesity screening and counseling

	<ul style="list-style-type: none"> • Prostate cancer screening (PSA) • Sexually transmitted infection screening and counseling • Lung cancer screening (low dose computed tomography [LDCT]) • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Flu shots, pneumococcal shots, Hepatitis B shots (limitations may apply) • “Welcome to Medicare” preventive visit (one-time) • Any additional preventive services approved by Medicare during the calendar year will be covered. 	<ul style="list-style-type: none"> • Prostate cancer screening (PSA) • Sexually transmitted infection screening and counseling • Lung cancer screening (low dose computed tomography [LDCT]) • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Flu shots, pneumococcal shots, Hepatitis B shots (limitations may apply) • “Welcome to Medicare” preventive visit (one-time) • Any additional preventive services approved by Medicare during the calendar year will be covered. 	<ul style="list-style-type: none"> • Prostate cancer screening (PSA) • Sexually transmitted infection screening and counseling • Lung cancer screening (low dose computed tomography [LDCT]) • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Flu shots, pneumococcal shots, Hepatitis B shots (limitations may apply) • “Welcome to Medicare” preventive visit (one-time) • Any additional preventive services approved by Medicare during the calendar year will be covered.
	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys’ Medicare Advantage (HMO) H3551-004
Annual Physical Exam	\$0 copay	\$0 copay	\$0 copay

Emergency and Urgently needed Services			
Emergency Care	\$135 copay per visit.	\$120 copay per visit.	\$130 copay per visit.
	Your copay is waived if you are admitted to the hospital within 24 hours. Your plan also includes worldwide coverage for emergency care up to \$25,000 per calendar year. You must pay the cost out-of-pocket and then submit to plan for reimbursement. Please see the Evidence of Coverage for more information.		
Urgently Needed Services	\$0 copay for all services.	\$0 copay for PCP related services; \$25 copay for all other services.	\$0 copay for PCP related services; \$25 copay for all other services.
	Your plan includes coverage for Worldwide Urgent Care. You must pay the cost out-of-pocket and then submit to plan for reimbursement. Please see the Evidence of Coverage for more information.		
Diagnostic services/labs/imaging			
Diagnostic radiology (such as MRIs, CT scans) Prior Authorization is required.	\$0 copay for Ultrasounds. \$170 copay for all other services.	\$0 copay for Ultrasounds. \$225 copay for all other services.	\$75 copay for Ultrasounds. \$160 copay for all other services.
Diagnostic tests and procedures Prior Authorization is required.	\$0 copay per service in an office setting. \$60 copay per service at a free-standing facility.	\$0 copay per service in an office setting. \$60 copay per service at a free-standing facility.	\$0 copay per service in an office setting. \$60 copay per service at a free-standing facility.
	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004

Diagnostic services/labs/imaging (continued)

Lab services Prior Authorization is required for high-cost genetic testing and molecular studies.	\$0 copay	\$0 copay	\$0 copay per service in an office setting. \$60 copay per service at a free-standing facility.
Radiation therapy Prior Authorization is required.	\$60 copay per service	\$60 copay per service.	\$60 copay per service.
Blood services	There is no coinsurance, copayment, or deductible for Medicare-covered blood services.	There is no coinsurance, copayment, or deductible for Medicare-covered blood services.	There is no coinsurance, copayment, or deductible for Medicare-covered blood services.
Outpatient X-Ray Services	There is no coinsurance, copayment, or deductible for Medicare-covered x-ray services.	There is no coinsurance, copayment, or deductible for Medicare-covered x-ray services.	\$10 copay per service.

Dental Services

Medicare-covered dental services	\$20 copay per visit.	\$35 copay per visit.	\$30 copay per visit.
Non-Medicare-covered dental services This allowance will be available for use on your eternalPlus Benefits card and may be used at any dentist who accepts Mastercard®. Please see the Evidence of Coverage for more information.	eternalHealth will pay as much as \$3,000 per year for comprehensive and preventive services, with no required network.	eternalHealth will pay as much as \$2,500 per year for comprehensive and preventive services, with no required network.	eternalHealth will pay as much as \$1,000 per year for comprehensive and preventive services, with no required network.

	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Fry's Medicare Advantage (HMO) H3551-004
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Hearing services

Medicare-covered hearing exam	\$20 copay per visit.	\$35 copay per visit.	\$30 copay per visit.
Routine hearing exam – One (1) visit per year.	\$0 copay at participating NationsHearing providers.	\$0 copay at participating NationsHearing providers.	\$0 copay at participating NationsHearing providers.
Hearing aids Up to two (2) aids per year. One (1) Hearing Aid Per Ear, Per Year.	<p>Hearing Aids \$595 copay based on your selection through NationsHearing. \$895 copay based on your selection through NationsHearing.</p> <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> • First year of follow-up provider visits for fitting and adjustments • 2-year battery support • 3-year warranty coverage for loss, repairs, or damage <p>You must use a NationsHearing provider for all routine hearing exams and the purchase of hearing aids. There is no coverage for out-of-network providers.</p>	<p>Hearing Aids \$595 copay based on your selection through NationsHearing. \$895 copay based on your selection through NationsHearing.</p> <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> • First year of follow-up provider visits for fitting and adjustments • 2-year battery support • 3-year warranty coverage for loss, repairs, or damage <p>You must use a NationsHearing provider for all routine hearing exams and the purchase of hearing aids. There is no coverage for out-of-network providers.</p>	<p>Hearing Aids \$595 copay based on your selection through NationsHearing. \$895 copay based on your selection through NationsHearing.</p> <p>Hearing aid purchase includes:</p> <ul style="list-style-type: none"> • First year of follow-up provider visits for fitting and adjustments • 2-year battery support • 3-year warranty coverage for loss, repairs, or damage <p>You must use a NationsHearing provider for all routine hearing exams and the purchase of hearing aids. There is no coverage for out-of-network providers.</p>
	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Fry's Medicare Advantage (HMO) H3551-004
Vision services			
Medicare-covered eye exam	\$20 copay per visit.	\$35 copay per visit.	\$30 copay per visit.

Eyewear after cataract surgery (Medicare-covered standard eyewear)	\$0 copay for one pair of standard eyewear after cataract surgery.	\$0 copay for one pair of standard eyewear after cataract surgery.	\$0 copay for one pair of standard eyewear after cataract surgery.
Routine eye exam One (1) visit per year.	\$0 copay per exam with a participating EyeMed provider. You must use a participating EyeMed provider for routine eye exams.	\$0 copay per exam with a participating EyeMed provider. You must use a participating EyeMed provider for routine eye exams.	\$0 copay per exam with a participating EyeMed provider. You must use a participating EyeMed provider for routine eye exams.
Eyewear (for covered eyewear you pay any balance more than the annual limit)	Up to \$200 per calendar year for prescription eyewear or contact lenses purchased from an EyeMed provider.	Up to \$200 per calendar year for prescription eyewear or contact lenses purchased from an EyeMed provider.	Up to \$200 per calendar year for prescription eyewear or contact lenses purchased from an EyeMed provider.
Mental health services			
Opioid treatment program	\$20 copay per visit.	\$30 copay per visit.	\$30 copay per visit.
	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004
Mental health services (continued)			

<p>Inpatient mental health care Prior Authorization is required, except in an emergency.</p>	<p>\$180 copay per day for days 1-7. \$0 copay per day for days 8-90. \$0 copay per day for days 91+.</p> <p>There is a Medicare 190-day lifetime limit for care in a free-standing psychiatric hospital. Please see the Evidence of Coverage for additional important information.</p>	<p>\$325 copay per day for days 1-5. \$0 copay per day for days 6-90. \$0 copay per day for days 91+.</p> <p>There is a Medicare 190-day lifetime limit for care in a free-standing psychiatric hospital. Please see the Evidence of Coverage for additional important information.</p>	<p>\$200 copay per day for days 1-7. \$0 copay per day for days 8-90. \$0 copay per day for days 91+.</p> <p>There is a Medicare 190-day lifetime limit for care in a free-standing psychiatric hospital. Please see the Evidence of Coverage for additional important information.</p>
<p>Outpatient Mental Health Care</p>	<p>\$0-\$15 copay per visit.</p> <p>\$0 copay for brief office visits for the purpose of monitoring or changing medications. \$15 copay for individual and group sessions.</p>	<p>\$0-\$30 copay per visit.</p> <p>\$0 copay for brief office visits for the purpose of monitoring or changing medications. \$30 copay for individual and group sessions.</p>	<p>\$0-\$30 copay per visit.</p> <p>\$0 copay for brief office visits for the purpose of monitoring or changing medications. \$15 copay for individual and group sessions.</p>
Additional services			
<p>Skilled Nursing Facility (SNF) Prior Authorization is required. No prior hospital stay is required.</p>	<p>\$0 copay per day for days 1-20. \$203 copay per day for days 21-100.</p>	<p>\$0 copay per day for days 1-20. \$203 copay per day for days 21-100.</p>	<p>\$0 copay per day for days 1-20. \$203 copay per day for days 21-100.</p>
<p>Occupational, Physical and Speech Therapy</p>	<p>\$20 copay per visit.</p>	<p>\$30 copay per visit.</p>	<p>\$30 copay per visit.</p>
	<p>eternalHealth Horizon (HMO) H3551-001</p>	<p>eternalHealth Grand Give Back (HMO) H3551-002</p>	<p>eternalHealth + Frys' Medicare Advantage (HMO) H3551-004</p>
<p>Ambulance Services</p>	<p>\$250 copay per trip.</p>	<p>\$270 copay per trip.</p>	<p>\$250 copay per trip.</p>

<p>Prior Authorization is required for non-emergency ambulance services.</p>			
<p>Transportation</p>	<p>You pay a \$0 copayment for this benefit.</p> <p>Members have access to 24 one-way rides with a maximum distance of 60 miles per ride to medical and dental appointments or the pharmacy.</p> <p>Rides must be scheduled with plan approved vendor.</p> <p>Please see the Evidence of Coverage for more information.</p>	<p>You pay a \$0 copayment for this benefit.</p> <p>Members have access to 24 one-way rides with a maximum distance of 60 miles per ride to medical and dental appointments or the pharmacy.</p> <p>Rides must be scheduled with plan approved vendor.</p> <p>Please see the Evidence of Coverage for more information.</p>	<p>You pay a \$0 copayment for this benefit.</p> <p>Members have access to 36 one-way rides with a maximum distance of 60 miles per ride to medical and dental appointments, the pharmacy, or the grocery store.</p> <p>Rides must be scheduled with plan approved vendor.</p> <p>Please see the Evidence of Coverage for more information.</p>
<p>Medicare Part B Prescription Drugs</p> <p>Prior Authorization is required for certain Part B medications.</p> <p>Medicare Part B drugs may be subject to Step Therapy requirements.</p> <p>Part B Step Therapy Drug Categories:</p> <ul style="list-style-type: none"> • Asthma • Bevacizumab • Bone Resorption Inhibitors • Colony Stimulating Factors 	<p>0% - 20% Coinsurance.</p> <p>20% coinsurance with a maximum copay per month of \$35 for Part B insulins. Lesser copays will be applied as required by the Inflation Reduction Act (IRA).</p>	<p>0% - 20% coinsurance.</p> <p>20% coinsurance with a maximum copay per month of \$35 for Part B insulins. Lesser copays will be applied as required by the Inflation Reduction Act (IRA).</p>	<p>0% - 20% coinsurance.</p> <p>20% coinsurance with a maximum copay per month of \$35 for Part B insulins. Lesser copays will be applied as required by the Inflation Reduction Act (IRA).</p>

- Eye Injections
- Familial Hypercholesterolemia
- Gout
- Immune Globulins
- Nausea
- Neurotoxins
- Pemetrexed
- Pertuzumab
- Rituximab
- Trastuzumab
- Viscosupplements

This link will take you to a list of Part B drugs that may be subject to Step Therapy:

www.eternalhealth.com

These prescription drugs are covered under Part B and not covered under the Medicare Prescription Drug Program.

My Prescription Drug Benefits

There are three drug payment stages for your prescription drug coverage under eternalHealth Horizon (HMO), eternalHealth Grand Give Back (HMO), and eternalHealth + Fry's Medicare Advantage (HMO) plan. How much you pay depends on what stage you are in when you get a prescription filled or refilled. The stages are:

Stage 1: Yearly Deductible Stage

Stage 2: Initial Coverage Stage

Stage 3: Catastrophic Coverage Stage

Important Message About What You Pay for Vaccines - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Pharmacy Member Services for more information at 1-800-891-6989.

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.

Deductible Stage

After you pay your yearly deductible (for certain tiers), our plan starts to cover some of your costs. There are no deductibles on Tiers 1, 2, and 3 so you will pay those copays. Tiers 4 and 5 have the deductible listed below.

	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004
Deductible Tiers 1, 2, and 3	\$0	\$0	\$0
Deductible Tiers 4 and 5	\$200	\$400	\$250

Initial Coverage Stage

You will stay in the Initial Coverage Stage until the total amount for prescription drugs you and our plan pay reaches \$2,100.

Retail Cost Sharing			
	eternalHealth Horizon (HMO) H3351-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004

Drug Tier	30-day supply	60-day supply	100-day supply	30-day supply	60-day supply	100-day supply	30-day supply	60-day supply	100-day supply
Tier 1 (Preferred Generic)	\$0 copay.								
Tier 2 (Generic)	\$5 copay	\$10 copay	\$15 copay	\$5 copay	\$10 copay	\$15 copay	\$5 copay	\$10 copay	\$15 copay
Tier 3 (Preferred Brand)	\$47 copay	\$94 copay	\$141 copay	\$47 copay	\$94 copay	\$141 copay	\$47 copay	\$94 copay	\$141 copay
Tier 4 (Non-Preferred Drug)	35% of the cost								
Tier 5 (Specialty)	30% of the cost	N/A	N/A	28% of the cost	N/A	N/A	30% of the cost	N/A	N/A

Mail Order Cost Sharing

	eternalHealth Horizon (HMO) H3351-001			eternalHealth Grand Give Back (HMO) H3551-002			eternalHealth + Fry's Medicare Advantage (HMO) H3551-004		
Drug Tier	30-day supply	60-day supply	100-day supply	30-day supply	60-day supply	100-day supply	30-day supply	60-day supply	100-day supply
Tier 1 (Preferred Generic)	\$0 copay.	\$0 copay.	\$0 copay.	\$0 copay.	\$0 copay.	\$0 copay.	\$0 copay.	\$0 copay.	\$0 copay.

Tier 2 (Generic)	\$5 copay	\$10 copay	\$10 copay	\$5 copay	\$10 copay	\$10 copay	\$5 copay	\$10 copay	\$10 copay
Tier 3 (Preferred Brand)	\$47 copay	\$94 copay	\$94 copay	\$47 copay	\$94 copay	\$94 copay	\$47 copay	\$94 copay	\$94 copay
Tier 4 (Non-Preferred Drug)	35% of the cost								
Tier 5 (Specialty)	30% of the cost	N/A	N/A	28% of the cost	N/A	N/A	30% of the cost	N/A	N/A

- Costs may differ based on pharmacy type such as mail order, long-term care (LTC) or home infusion, and 30-day, 60-day or 100-day supply.

Catastrophic Coverage Stage

You qualify for the Catastrophic Coverage Stage when your out-of-pocket costs have reached \$2,100. Once you are in the Catastrophic Coverage Stage, you will pay nothing for a covered Part D drug for the remainder of the calendar year.

My Additional Covered Benefits and Services

	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004
Telehealth Services	\$0 copay per service.	\$0 copay per service.	\$0 copay per service.
	Medicare covered Primary Care Physician (PCP) and Physician Specialist Services. This benefit may not be offered by all providers. Check availability directly with your PCP or Specialist.		

Medicare-Covered Acupuncture	\$20 copay per visit.	\$20 copay per visit.	\$20 copay per visit.
Routine Acupuncture	Not covered.	\$25 copay per visit. Limit of 20 visits per calendar year combined with routine chiropractic care.	Not covered.
Medicare-Covered Chiropractic Care	\$20 copay per visit.	\$15 copay per visit.	\$15 copay per visit.
Routine Chiropractic Care	Not covered.	\$25 copay per visit. Limit of 20 visits per calendar combined with routine acupuncture.	Not covered.
	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004
Kidney Disease Treatment Services	Dialysis Treatment (both facility and clinic visits) 20% coinsurance. Kidney Disease Education Services \$0 copay per service.	Dialysis Treatment (both facility and clinic visits) 20% coinsurance. Kidney Disease Education Services \$0 copay per service.	Dialysis Treatment (both facility and clinic visits) 20% coinsurance. Kidney Disease Education Services \$0 copay per service.

Foot Care (Podiatry Services)	\$20 copay per service.	\$30 copay per service	\$40 copay per service.
Durable Medical Equipment (DME) and Prosthetic Devices Prior Authorization may be required. Please contact Member Services for more information.	20% coinsurance.	20% coinsurance	20% coinsurance
Cardiac and Pulmonary Rehabilitation Services	Cardiac & Pulmonary Rehabilitation Services: \$15 copay Supervised Exercise Therapy for Peripheral Arterial Disease (SET-PAD) \$15 copay	Cardiac & Pulmonary Rehabilitation Services: \$20 copay Supervised Exercise Therapy for Peripheral Arterial Disease (SET-PAD) \$20 copay	Cardiac & Pulmonary Rehabilitation Services: \$20 copay Supervised Exercise Therapy for Peripheral Arterial Disease (SET-PAD) \$20 copay
	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004
Diabetic Supplies Prior Authorization is required for Diabetic Supplies and quantity limits apply. Preferred Products through the Pharmacy Benefit: Test Strips: Roche (Accu-Chek) and Ascencia (Contour) are covered with Prior Authorization and Quantity	Test Strips: You pay 0% coinsurance for preferred brand test strips. All other brands are excluded and would need an approved exception. If approved, you pay 20% coinsurance. Continuous Glucose Monitors: You pay 0% coinsurance for preferred brand Medicare-	Test Strips: You pay 0% coinsurance for preferred brand test strips. All other brands are excluded and would need an approved exception. If approved, you pay 20% coinsurance. Continuous Glucose Monitors: You pay 0% coinsurance for preferred brand Medicare-	Test Strips: You pay 0% coinsurance for preferred brand test strips. All other brands are excluded and would need an approved exception. If approved, you pay 20% coinsurance. Continuous Glucose Monitors: You pay 0% coinsurance for preferred brand Medicare-

<p>Limits. All other brands are excluded and would need an approved exception.</p> <p>Continuous Glucose Monitors (CGM): Abbott (Freestyle Libre) and Dexcom are covered with Prior Authorization and Quantity Limits. All other brands are excluded and would need an approved exception.</p>	<p>covered Continuous Glucose Monitors (CGM).</p> <p>All other brands are excluded and would need an approved exception. If approved, you pay 20% coinsurance.</p> <p>Other Blood Glucose Testing Supplies 20% coinsurance.</p> <p>Medicare-covered Diabetic Therapeutic Shoes or Inserts 20% coinsurance.</p>	<p>covered Continuous Glucose Monitors (CGM).</p> <p>All other brands are excluded and would need an approved exception. If approved, you pay 20% coinsurance.</p> <p>Other Blood Glucose Testing Supplies 20% coinsurance.</p> <p>Medicare-covered Diabetic Therapeutic Shoes or Inserts 20% coinsurance.</p>	<p>covered Continuous Glucose Monitors (CGM).</p> <p>All other brands are excluded and would need an approved exception. If approved, you pay 20% coinsurance.</p> <p>Other Blood Glucose Testing Supplies 20% coinsurance.</p> <p>Medicare-covered Diabetic Therapeutic Shoes or Inserts 20% coinsurance.</p>
<p>Annual Physical Exam</p>	<p>\$0 copay per exam.</p>	<p>\$0 copay per exam.</p>	<p>\$0 copay per exam.</p>
	<p>eternalHealth Horizon (HMO) H3551-001</p>	<p>eternalHealth Grand Give Back (HMO) H3551-002</p>	<p>eternalHealth + Frys' Medicare Advantage (HMO) H3551-004</p>
<p>Over the Counter (OTC) items</p>	<p>\$70 per calendar quarter (every three months).</p> <p>This amount does not roll over from quarter to quarter. Eligible items are listed in the OTC Catalog. To purchase eligible items, you can order online through your portal, over the phone, via mail order, or by visiting participating stores.</p>	<p>\$75 per calendar quarter (every three months).</p> <p>This amount does not roll over from quarter to quarter. Eligible items are listed in the OTC Catalog. To purchase eligible items, you can order online through your portal, over the phone, via mail order, or by visiting participating stores.</p>	<p>\$125 per calendar quarter (every three months).</p> <p>This amount does not roll over from quarter to quarter. Eligible items are listed in the OTC Catalog. To purchase eligible items, you can order online through your portal, over the phone, via mail order, or by visiting participating stores.</p>

	<p>With this plan, you receive an eternalPlus Benefits Card that will include this benefit. You must use our designated vendor for this benefit.</p> <p>Please see the Evidence of Coverage for more information.</p>	<p>With this plan, you receive an eternalPlus Benefits Card that will include this benefit. You must use our designated vendor for this benefit.</p> <p>Please see the Evidence of Coverage for more information.</p>	<p>With this plan, you receive an eternalPlus Benefits Card that will include this benefit. You must use our designated vendor for this benefit.</p> <p>Please see the Evidence of Coverage for more information.</p>
	<p>eternalHealth Horizon (HMO) H3551-001</p>	<p>eternalHealth Grand Give Back (HMO) H3551-002</p>	<p>eternalHealth + Frys' Medicare Advantage (HMO) H3551-004</p>
<p>SSBCI Healthy Grocery*</p> <p>Members having Diabetes, Cancer, Cardiovascular disorders, Chronic and disabling mental health conditions & Chronic Kidney Disease (CKD) are eligible to use their standard OTC benefit combined with an additional healthy grocery benefit every three months towards healthy food and produce or OTC products.</p>	<p>\$65 Per calendar quarter (every three months).</p> <p>This amount does not roll over from quarter to quarter. Eligible items are listed in the OTC Catalog. To purchase eligible items, you can order online through your portal, over the phone, via mail order, or by visiting participating stores.</p> <p>With this plan, you receive an eternalPlus Benefits Card that</p>	<p>Not covered.</p>	<p>\$130 Per calendar quarter (every three months).</p> <p>This amount does not roll over from quarter to quarter. Eligible items are listed in the OTC Catalog. To purchase eligible items, you can order online through your portal, over the phone, via mail order, or by visiting participating stores.</p>

<p><i>*This benefit is for members who qualify. Not all members will qualify for this benefit.</i></p>	<p>will include this benefit if eligible. You must use our designated vendor for this benefit.</p> <p>Please see the Evidence of Coverage for more information.</p>		<p>With this plan, you receive an eternalPlus Benefits Card that will include this benefit if eligible. You must use our designated vendor for this benefit.</p> <p>Please see the Evidence of Coverage for more information.</p>
	<p>eternalHealth Horizon (HMO) H3551-001</p>	<p>eternalHealth Grand Give Back (HMO) H3551-002</p>	<p>eternalHealth + Fry's Medicare Advantage (HMO) H3551-004</p>
<p>Fitness programs</p> <p>Please see the Evidence of Coverage for more information. You must use the Plan's designated vendor for this benefit.</p>	<p>You pay a \$0 copay for this benefit.</p> <ol style="list-style-type: none"> OnePass offers a robust and flexible fitness benefit, which gives members access to various gyms, boutique fitness studios, online fitness videos, and a personalized online brain training program for improved cognitive health. <p>Members may also choose to receive a home kit if they prefer working out at home.</p>	<p>You pay a \$0 copay for this benefit.</p> <ol style="list-style-type: none"> OnePass offers a robust and flexible fitness benefit, which gives members access to various gyms, boutique fitness studios, online fitness videos, and a personalized online brain training program for improved cognitive health. <p>Members may also choose to receive a home kit if they prefer working out at home.</p>	<p>You pay a \$0 copay for this benefit.</p> <ol style="list-style-type: none"> OnePass offers a robust and flexible fitness benefit, which gives members access to various gyms, boutique fitness studios, online fitness videos, and a personalized online brain training program for improved cognitive health. <p>Members may also choose to receive a home kit if they prefer working out at home.</p>

	2. Members also have access to a digital MSK program through Kaia Health.	2. Members also have access to a digital MSK program through Kaia Health.	<p>prefer working out at home.</p> <p>2. Members receive \$250 annually on their eternalPlus Benefits Card which can be used to pay for fitness trackers, home fitness equipment, such as stationary bikes and weights, golf green fees, tennis and pickleball court fees, and bowling fees.</p> <p>3. Members also have access to a digital MSK program through Kaia Health.</p>
	eternalHealth Horizon (HMO) H3551-001	eternalHealth Grand Give Back (HMO) H3551-002	eternalHealth + Frys' Medicare Advantage (HMO) H3551-004
<p>In-Home Support</p> <p>Please see the Evidence of Coverage for more information. You must use our designated vendor for this benefit</p>	<p>In-Home Support assistance through Papa includes 60 hours annually for services such as:</p> <ul style="list-style-type: none"> • Household chores – light cleaning, organization, laundry • Technical Assistance – learning telehealth services to connect with physicians, accessing health plan portals, installing devices • Exercise and Activity- walking or biking assistance 	Not covered.	Not covered.

	<ul style="list-style-type: none"> Virtual services 		
<p>Meals</p> <p>Please see your Evidence of Coverage for more information.</p>	<p>You pay a \$0 copay for this benefit.</p> <p>After a discharge from an inpatient stay at a hospital, you may be eligible to have up to two weeks (28 meals) of fully prepared, nutritious meals delivered to your home.</p>	<p>You pay a \$0 copay for this benefit.</p> <p>After a discharge from an inpatient stay at a hospital, you may be eligible to have up to two weeks (28 meals) of fully prepared, nutritious meals delivered to your home.</p>	<p>You pay a \$0 copay for this benefit.</p> <p>After a discharge from an inpatient stay at a hospital, you may be eligible to have up to two weeks (28 meals) of fully prepared, nutritious meals delivered to your home.</p>
	<p>eternalHealth Horizon (HMO) H3551-001</p>	<p>eternalHealth Grand Give Back (HMO) H3551-002</p>	<p>eternalHealth + Frys' Medicare Advantage (HMO) H3551-004</p>
<p>Personal Emergency Response Device (PERS)</p> <p>Please see your Evidence of Coverage for more information. You must use our designated vendor for this benefit.</p>	<p>eternalHealth offers a fully covered monthly subscription for In-home and Mobile LTE, PERS options.</p>	<p>eternalHealth offers a fully covered monthly subscription for In-home and Mobile LTE, PERS options.</p>	<p>Not covered.</p>
<p>Medical expense wallet</p> <p>Please see the Evidence of Coverage (EOC) for a full list of services this can be used towards.</p>	<p>You will receive \$150 per quarter on your prepaid Mastercard to use towards cost-sharing for certain medical services.</p>	<p>Not covered.</p>	<p>You will receive \$150 per quarter on your prepaid Mastercard to use towards cost-sharing for certain medical services.</p>
<p>Wellness Wallet</p>	<p>Not covered.</p>	<p>Not covered.</p>	<p>The plan provides a \$250 quarterly Wellness Allowance on your eternalPlus Benefits</p>

			card toward routine acupuncture, routine chiropractic services and naturopath services. Please see your Evidence of Coverage for detailed information regarding this benefit.
Kroger Health telehealth dietician	Not covered.	Not covered.	4 visits annually Please see your Evidence of Coverage for detailed information regarding this benefit.

Pre-Enrollment Checklist

Prior to making an enrollment decision, it is important that you fully understand the coverage you are going to be receiving. If you have any questions regarding your coverage options, you can call to speak to us at 1 (800) 893-9457 (TTY 711).

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 that are important to you before enrolling. Visit www.eternalHealth.com/Forms-Documents or call 1 (800) 893-9457 (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 medicine 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

- You must continue to pay your Medicare Part B premium. This premium is typically taken out of your social security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027
- 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).
- Select benefits and services may require a prior authorization.

...or, national origin, age, disability, religion, or sex.

...people or treat them differently because of race, color, national origin, age, disability, religion, or sex.

eternalHealth:

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, other formats)

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 eternalHealth Member Services at **1-800-680-4568 (TTY 711)**.

If you believe that eternalHealth 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:

eternalHealth (Mail)

Attention: Compliance & Privacy
31 St. James Avenue Suite 950
Boston, MA 02116

eternalHealth (Phone/Fax)

Local Phone Number: 617-693-7391
Toll Free: 1-800-680-4568
TTY: 711
Fax: 866-395-8219

eternalHealth (e-mail)

compliance@eternalhealth.com

You can file a grievance in person, by mail, or fax. If you need help filing a grievance, eternalHealth Compliance 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/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

Phone: 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>

Notice of Availability

English: ATTENTION: If you speak a language other than 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 (800) 680-4568 (TTY 711)** or speak to your provider.

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 (800) 680-4568 (TTY 711)** o hable con su proveedor.

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 (800) 680-4568 (TTY 711)**或與您的提供者討論。

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 (800) 680-4568 (TTY 711)** o makipag-usap sa iyong provider.

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 (800) 680-4568 (TTY 711)** ou parlez à votre fournisseur.

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 (800) 680-4568 (TTY 711)** hoặc trao đổi với người cung cấp dịch vụ của bạn.

Deutsch

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzen zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie **1 (800) 680-4568 (TTY 711)** an oder sprechen

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 (800) 680-4568 (TTY 711)** или обратитесь к своему поставщику услуг.

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 **1 (800) 680-4568 (TTY 711)** أو تحدث إلى مقدم الخدمة".

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 (800) 680-4568 (TTY 711)** पर कॉल करें या अपने प्रदाता से बात करें।

Italiano

ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l' **1 (800) 680-4568 (TTY 711)** o parla con il tuo fornitore.

Português do Brasil

ATENÇÃO: Se você fala [inserir idioma], 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 (800) 680-4568 (TTY 711)** ou fale com seu provedor.

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 (800) 680-4568 (TTY 711)** oswa pale avèk founisè w la.

POLSKI

UWAGA: Jeśli mówisz po polsku, dostępne są bezpłatne usługi wsparcia językowego. Odpowiednie narzędzia i usługi dostarczania informacji w dostępnych formatach również są bezpłatne. Zadzwoń pod numerem **1 (800) 680-4568 (TTY 711)** lub skontaktuj się z dostawcą usług.



eternalHealth of Arizona is an HMO/HMO-POS plan with a Medicare contract for HMO and HMO-POS offerings. Enrollment in eternalHealth of Arizona depends on contract renewal. The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call 1-800-680-4568 (TTY 711) and request the “Evidence of Coverage” or access it online at www.eternalHealth.com.