eternalHealth™

Making the Most of Your eternalHealth Give Back (PPO) Medicare Advantage Plan

2027

Suffolk, Worcester, Plymouth, Middlesex, Norfolk and Bristol County in Massachusetts

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Welcome!
Thank You For Choosing eternalHealth.

Whether you're joining our family for the first time or continuing your journey with us, welcome! My name is Pooja Ika, Founder and CEO of eternalHealth, and I am honored you have chosen us as your Medicare Advantage partner – it's a responsibility we do not take lightly.

When I started eternalHealth, I had one simple yet powerful vision: to remove the common barriers that often stand between seniors and the quality healthcare they deserve. I believed then, as I do now, that your Medicare Advantage plan should empower you, not restrict you.

At eternalHealth, we have reimagined what Medicare Advantage can be, and you are now part of this innovative approach. Our plans are designed to maximize your benefits while minimizing your out-of-pocket costs. Additionally, our plans take a holistic approach to your health and wellbeing, and we're committed to delivering just that.

We understand that choosing a Medicare Advantage plan was a significant decision, and we're honored you chose us. Our commitment to you doesn't end with your enrollment. We are committed to transparency, excellent customer service, and continual improvement based on your needs and feedback.

As we move forward together in 2027, I encourage you to take full advantage of what your eternalHealth plan offers. We're not just your health insurance company – we're your partner in health, dedicated to helping you enjoy a brighter, healthier future.

Thank you for being a part of eternalHealth. We're excited to serve you and are committed to exceeding your expectations every day.

Warm regards,

Pooja Ika
Founder & CEO

Getting to Know Your Medicare Advantage Plan

If you are a new member, welcome! We are excited to be a part of your healthcare journey. If you are an existing member, welcome back and thank you for your loyalty. This member guide will be your go-to resource for you to navigate all that eternalHealth has to offer.

Our mission is to help create empowered and healthier communities by providing access to more benefits at lower out-of-pocket costs.
We recognize that your healthcare needs are unique to you and we are dedicated to providing you with the tools and resources you need to begin your wellness journey.

Our dedicated team is committed to delivering the personalized help you deserve. Whether you need help with benefits, account setup, or finding a Primary Care Provider (PCP), they're here for you. Give them a call at:

1 (800) 680-4568 (TTY: 711)
October 1st – March 31st 8 a.m. – 8 p.m. local time | 7 Days a Week
April 1st – September 30th 8 a.m. – 8 p.m. local time | Mon – Fri

Love Your Plan? Tell a Friend!
We Love Your Referrals!

The greatest compliment you can give eternalHealth is a referral to your friends and family. They could enjoy the benefits of an eternalHealth Medicare Advantage plan too! Visit **eternalHealth.com/Refer** to complete the form and we will be happy to discuss their needs and answer their questions.

Thank you for your trust in us. Help us grow by spreading the word to the people you care about!

As a New Member, What Should I Expect?

A Personalized Welcome Call

Our friendly team will reach out to officially welcome you - we can't wait to say hello and kick off our journey together!

During this introductory call, we will make sure that you received your essential member documents, ensure you have a clear understanding of your benefits and answer any questions you may have about your plan!

Your Member ID Card

You will receive your eternalHealth Member ID Card separately in the mail. It is important that you place your Original Medicare card in a safe place and use your eternalHealth Member ID card whenever you see a healthcare provider or visit the pharmacy.

Your ID card includes important information such as:

- Your eternalHealth Member Identification number
- Your plan number
- Member services number
- Plan information for your doctor or pharmacy

Your Benefits Mastercard® Prepaid Card

You will receive your Benefits Mastercard® Prepaid Card, also known as your eternalPlus Benefits Card separately in the mail. Please call the phone number included on your card to activate it and unlock the amazing benefits we have for you. Depending on your plan and eligibility the eternalPlus Benefits card will hold the following wallets:

- Dental
- Over-the-Counter (OTC)
- Healthy Grocery*

You'll learn more about these benefits later on in this guide. Remember, your allowances will not be available until your plan takes effect. Your eternalPlus Benefits Card will be loaded with your allowances on your plan's start date.

What Kind of Care is Right For Me?

With eternalHealth, you have options if an emergency or unexpected illness occurs and you are unable to see your Primary Care Provider (PCP). Make the right choice to get quality, convenient care.

Emergency Care

Call 911 or head to the nearest emergency room if you are experiencing serious injuries and/or a life threatening illness such as breathing issues, poisoning, severe bleeding, chest pain, injuries, or sudden loss of consciousness. For less severe issues, consider your PCP or urgent care. If you are unsure, it's better to err on the side of caution and seek immediate medical attention.

Emergency Care: $130 per visit.

Urgent Care

Urgent care centers are ideal for medical issues that require prompt attention but are not life threatening. Here are situations where you should consider urgent care over the emergency room:

- Minor cuts/Wounds
- Sprains/Strains
- Ear infections
- Colds
- Headaches
- Skin rashes
- UTIs
- Burns
- Nausea/Diarrhea
- Vomiting

Urgent Care: $25 per visit.

24-Hour Nurse Hotline

Your eternalHealth plan includes a valuable 24-hour nurse hotline, designed to support you when health questions arise and your PCP office is closed. This resource is perfect for moments when you're unsure if your symptoms require immediate attention or you need advice on managing minor illnesses at home. This hotline can guide you on whether to seek urgent care, visit the ER, or wait to see your Primary Care Physician. Available round-the-clock, this service provides immediate access to professional medical advice at no additional cost. While not a substitute for emergency services, the nurse hotline offers peace of mind and expert guidance whenever you need it.

Cost $0

1 (800) 892-1362 (TTY 711)

eternalHealth Care Management Team

Your Health Allies

If you are an eternalHealth member needing assistance with your care, you have a dedicated Care Management team in your corner. This group of health experts is here to support you in navigating your health journey, at no additional cost to you. Here's how they can help:

- ✓ **Personalized Guidance:** Whether you're managing a chronic condition, recovering from a hospital stay, or simply aiming to improve your health, our team works with you and your primary care provider to create a tailored plan.
- ✓ **Comprehensive Support:** From coordinating your care and managing medications to addressing social needs like food and transportation, we've got you covered.
- ✓ **Health Navigation:** We help you understand your options and access the right services, whether you're at home, in the doctor's office, or in the hospital.
- ✓ **Preventive Care:** Looking to start an exercise program or set new health goals? We're here to support your journey to better health.
- ✓ **Transition Assistance:** If you're hospitalized, we'll help ensure a smooth transition home, including arranging follow-up care and home safety assessments.
- ✓ **Chronic Condition Management:** For conditions like diabetes, heart failure, or depression, we provide education and resources to help you manage effectively.
- ✓ **Social Needs Support:** We can assist with concerns about food, housing, or transportation to medical appointments.
- ✓ **Memory Care:** If you or a loved one has concerns about memory loss or dementia, we offer support, care planning, and connections to community resources.

Your Care Management team is here to simplify your healthcare experience and support your overall well-being. Don't hesitate to reach out at **1 (800) 680-4568 (TTY 711)** and ask to speak with a Care Manager - we're here to help you thrive!

Member Engagement

Your Guide to Benefit Utilization and Wellness

Your eternalHealth Medicare Advantage team is here to help you make the most of your Medicare Advantage plan through engaging and informative events.

Here's what you can expect:

- Interactive In-Person Events: Meet fellow members, ask questions, and learn about your benefits in a friendly atmosphere.

- Informative Webinars: Can't make it in person? No problem! Join online sessions covering topics from understanding your coverage to healthy living tips.

- Q&A Sessions: Each event offers a Q&A session where you can get clear answers about your plan, benefits, or healthcare from our knowledgeable team.

These events are designed to empower you while ensuring you have a great time. Keep an eye out for upcoming events and RSVP at **eternalHealth.com/Events**. It's our way of helping you navigate your way to better health with a smile!

Manage Your Health Plan with Ease

The eternalHealth online member portal and eH Empower mobile app put the power of your health plan right at your fingertips. Our user-friendly platform is designed to streamline your healthcare experience and give you 24/7 access to everything you need.

Access all your essential health plan information in one secure, convenient location:

- **Digital Member ID Card**: Always have your card when you need it
- **Claims Information & History:** Track recent claims and view your complete claims history
- **Benefits & Eligibility Details:** Understand your coverage and verify eligibility
- **Extra Benefit Portals:** Explore and access your additional member perks and services
- **Provider Directory:** Find in-network doctors and specialists near you
- **Prescription Benefits:** Check formulary coverage and find preferred pharmacies

Setting up your eternalHealth Member Portal account is easy. Start by visiting **eternalHealth.com** and click on "Already a Member" in the top right corner or scan the QR Code below. Select "Create a Secure Account" and follow the instructions! Once logged in, you'll have access to all your information in one convenient portal.

Don't forget to download the eH Empower App on the Apple App or Google Play Store for easy mobile access. Learn more at **eternalHealth.com/eHEmpowerApp**.

NEW: Add your member ID card to your smartphone's digital wallet! Open the eH Empower App, find your member card, and tap "Add to Apple Wallet" or "Add to Google Wallet" for instant access anytime.

SCAN ME

Health Risk Assessment

Complete this Questionnaire

The eternalHealth HRA is a complimentary tool included in your eternalHealth benefits, designed to help our Care Management team and your Primary Care Provider (PCP) create a personalized preventive care plan. By using this tool, we can pinpoint any potential risk factors, offer customized preventive measures, and empower you to make informed choices, access timely interventions, and embrace a healthier lifestyle.

Completing the questionnaire should only take 15-20 minutes of your time. Scan the QR Code below to get started today!

Your HRA helps us get to know you and your health needs better, so we can support you in the way that works best for you. It gives us a clearer picture of things like your current health conditions, any concerns about falls or safety at home, your access to food and transportation, and your overall wellbeing.

Here's what our team does with your answers:

- Your Care Management team reviews your responses to identify any areas where you may benefit from extra support, such as help managing a chronic condition, connecting with community resources, or coordinating care after a hospital stay.
- Your PCP uses your HRA to better understand your health history and priorities, so your care plan reflects what matters most to you.
- You get a more personalized experience — from the benefits we recommend to the outreach you receive from our team.

Your answers are kept confidential and are only used to support your care. Completing the HRA doesn't affect your coverage in any way — it simply helps us help you.

If you are unable to complete the HRA digitally, you may reach out to member services at 1 (800) 680-4568 (TTY: 711).

Beyond Medicare: Your eternalHealth Advantage

We're excited to tell you about the extra benefits that come with your eternalHealth plan. These special perks are designed to enhance your healthcare experience, but keep in mind that they can vary depending on which plan you've chosen. To get the full picture of what's available to you, we recommend taking a look at your Evidence of Coverage (EOC). You can find this document online at **eternalHealth.com/Forms-Documents**.

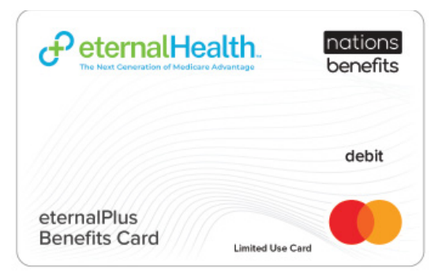
eternalHealth has partnered with NationsBenefits to offer you extras all on one easy-to-use Benefits Mastercard® Prepaid Card, also known as your eternalPlus Benefits Card. Anytime you see a benefit listed next to a photo of your eternalPlus Benefits Card, that's your sign it's available right there on your card — simply activate, swipe, and start using it!

We've made it easy for you to access and manage your benefits online. Simply visit **eternalhealth.NationsBenefits.com** and create your online account in just a few simple steps!

You'll need two things:

- Your eternalHealth Member ID (find it on your Member ID card)
- Your eternalPlus Benefits Card number

Once you're set up, you'll have access to a fantastic portal where you can manage your benefits, view rewards, and so much more. It's your one-stop shop for making the most of your eternalHealth plan!



Dental Wallet

$1,750 Annually Offered with Your Plan

Your eternalHealth plan comes with a generous dental allowance, giving you the freedom to choose any dentist in the United States. No need to worry about finding in-network providers – your healthy smile is just a swipe away with your eternalPlus Benefits Card!

This allowance covers both preventive and comprehensive dental care, ensuring your oral health needs are met throughout the year.

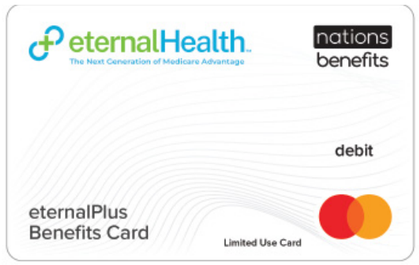
Remember, a healthy smile contributes to your overall well-being. With our flexible dental coverage, you're investing in more than just your teeth – you're investing in your health!

Want to keep track of your dental allowance? It's easy! Just log into your NationsBenefits portal at **eternalHealth.NationsBenefits.com.**

Over-the-Counter (OTC) Wallet

$45 Quarterly Offered with Your Plan - $180 Each Year

Every three months, we will load your OTC wallet on your eternalPlus Benefits card with funds, ensuring you're always prepared to take care of yourself. From bandages and pain relievers to cold remedies and digestive aids, we've got your medicine cabinet covered! Don't forget to stock up on vitamins and supplements to support your health goals, or everyday essentials like sunscreen, eye drops, and dental care products. Think of it as your personal health and wellness fund, making it easy and affordable to invest in your health.



Healthy Grocery Wallet

Members must have pre-qualifying health conditions to receive this benefit.

$50 Quarterly Offered with Your Plan - $200 Each Year

If you qualify for our healthy grocery benefit, you'll receive additional funds loaded directly onto your eternalPlus Benefits Card each quarter. This bonus cash works alongside your over-the-counter allowance, stretching your benefits even further. Use your allowance to shop for a wide variety of health-boosting items, from fresh produce bursting with vitamins and minerals to lean meats for protein-packed meals. This benefit is designed to make healthy eating more accessible and affordable, supporting your journey to better health through nutrition. Remember, a well-stocked kitchen is the first step to a healthier you!

Your benefit allowances are loaded onto your eternalPlus Benefits Card. Shopping is flexible and convenient. Choose the option that works best for you:

- **In-Store:** Use your card at popular retailers like Stop & Shop, Walgreens, CVS, and Walmart
- **Online:** Enjoy free 2-day delivery when you order through the Nations benefits portal
- **By Mail:** Use the catalog in your welcome kit to order via mail

Remember to use your allowance before the quarter ends, as it doesn't roll over. For a full list of qualifying items, nearby participating stores, or to order online, visit **eternalHealth.NationsBenefits.com**. Make the most of this valuable benefit and keep your health essentials and fridge stocked all year round!

Who is Eligible for the Healthy Grocery Benefit?

The Healthy Grocery benefit is part of a special supplemental program for the chronically ill. In order to qualify a member must have one or more of the following conditions:

Cardiovascular Disorders

- Cardiac arrhythmias (also known as abnormal heart rhythm)
- Chronic venous thromboembolic disorder (also known as blood clots in the legs)
- Coronary artery disease (also known as history of chest pains, heart attacks, or hardening of the arteries of the heart)
- Peripheral vascular disease (also known as hardening of the arteries of the legs)
- Chronic heart failure
- Congestive heart failure
- Hypertension

Diabetes Mellitus (Also Known as Diabetes Type I or Type II)

Chronic and Disabling Mental Health Conditions

- Bipolar disorders
- Major depressive disorders
- Paranoid disorder
- Schizophrenia
- Schizoaffective disorder
- Eating disorder

Cancer

Chronic Kidney Disease (CKD)

Once Eligible, How Long Will It Take To Receive My Funds?

Your funds will be loaded to your eternalPlus Benefits Card within 3 business days.

See the Details

Your eternalHealth Vision Benefit with EyeMed

eternalHealth has partnered with EyeMed to provide you with comprehensive vision care. Key Benefit Offers:

- $0 copay for your annual eye exam
- $200 allowance for frames, lenses, and lens options or contact lenses. After using your funded benefit, enjoy 20% off the remaining balance of frames, lenses, and lens purchases and 15% off conventional contact lenses

Schedule your annual eye exam and find an in-network provider near you by visiting **member.EyeMedVisionCare.com** or by calling **1 (866) 944-0347 (TTY 711)**

April 1st – September 30th, Monday – Saturday: 8am – 2am EST Sunday: 11am – 8pm EST.
From October 1st – March 31st, Monday – Sunday: 8am-2am EST.

Your Ride to Better Health

Your eternalHealth Transportation Benefit with NationsBenefits

12 One-way Trips Offered with Your Plan

Never let transportation be a barrier to your healthcare again! With your eternalHealth plan, getting to your medical appointments, dentist and the pharmacy is as easy as buckling up.

The transportation benefit offers:
- **Flexible Options:** Choose from pre-scheduled rides or on-demand service.
- **Diverse Fleet:** Select from Uber & Lyft rideshares, non-emergency EMT, or wheelchair vans. We'll take you to medical appointments, dental visits, and even the pharmacy.
- **Real-Time Updates:** Enjoy peace of mind with text and voice alerts during your travel.

Getting started is as easy as...

- Call **1 (888) 617-0350 (TTY 711)** to set up your personalized profile
- Schedule your ride
- Sit back, relax, and arrive safely at your destination

With eternalHealth's transportation benefit, you're always in the driver's seat of your health journey. Let's get you where you need to go!

Hear Life's Best Moments

With Your eternalHealth Hearing Benefit with NationsHearing

Don't let hearing changes slow you down! eternalHealth has partnered with NationsHearing to provide you with comprehensive hearing care that keeps you connected to life's precious sounds.

Hearing changes can be gradual and easily overlooked. Whether it's difficulty understanding conversations in noisy environments, asking people to repeat themselves, or experiencing ringing in your ears, these could be signs it's time for a hearing check.

What NationsHearing Offers You:
- **Flexible Screening Options:** Choose between convenient virtual screenings from home or in-depth, in-person evaluations at network clinics
- **Discounted Hearing Aids:** Access devices from leading brands starting at $595.00 per hearing aid.
- **Risk-Free Trial:** Enjoy a 60-day trial period to find your perfect fit
- **Comprehensive Care:** Benefit from $0 routine hearing exams

Call **1 (888) 617-0350 (TTY: 711)**, Monday - Friday, 8am - 8pm local time, or visit **eternalHealth.NationsBenefits.com/Hearing** to schedule your annual hearing exam with a participating NationsHearing provider.

A Helping Hand When You Need It

Your eternalHealth In-Home Support Benefit with Papa - 30 hours annually

Life is better with a little help from a friend. That's why eternalHealth has partnered with Papa to bring you a companion that brightens your day. As an eternalHealth member, you receive up to 30 hours annually to spend with a friendly, background checked Pal for in-home support or general companionship.

How a Pal Can Help:
- **Companionship:** Board game buddy or walking partner
- **Light House Tasks:** Dusting, wiping counters, folding clothes
- **Tech Support:** Help with computers or smartphones
- **Errands:** Grocery shopping or rides to appointments
- **Meal Prep:** Assistance with preparing meals
- **Virtual Visits:** If you would like to meet a pal virtually we can support that too!

Ready for a Helping Hand?

Call **1 (855) 485-8832 (TTY: 711)** or visit **eternalHealth.com/InHome** to get matched with a pal and schedule your visit.
Available daily, 8 a.m. to 8 p.m. Request your favorite Pal for repeat visits!

Remember, everyone needs a helping hand sometimes. Don't hesitate to reach out for support. Your Papa Pal is just a phone call away!

Unlock Your Fitness Potential with One Pass

Your All-Access Wellness Benefit

Get ready to revolutionize your fitness routine with One Pass – a comprehensive wellness benefit that comes at no extra cost to you as an eternalHealth member. It's not just a gym membership; it's your key to a healthier, more active lifestyle!

Here's what One Pass unlocks for you:

- **Nationwide Gym Access:** Step into thousands of gyms and local fitness studios across the country like your local YMCA's, Planet Fitness, LifeTime, Club Pilates and more.
- **Home Workout Heaven:** Prefer exercising in your living room? Enjoy over 28,000 live and on-demand fitness videos, plus complimentary at-home fitness kits.
- **Brain Boost:** Sharpen your mind with an innovative online brain training platform.
- **Social Connections:** Stay motivated and make friends through group classes, local clubs, and exciting events.

Work out when you want, where you want, and how you want – all at no additional cost!

Ready to kick-start your fitness journey? It's easy:

1. Visit **eternalHealth.com/FitnessBenefit** to find participating gyms
2. Set up your One Pass account
3. Start exploring your fitness possibilities

In your One Pass account, you will find your One Pass ID, that you will need to share with the participating gym you visit. They also have the ability to look up your One Pass ID!

Let's make every day an opportunity to move, learn, and thrive. Your body and mind will thank you!

One Pass is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. The One Pass program varies by plan/area. Equipment, classes, personalized fitness plans, and events may vary by location. One Pass is not responsible for the services or information provided by third parties. Employers should consult an appropriate tax professional to determine if individuals have any tax obligations with respect to the discounted memberships under this program. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Your Prescription Drug (Part D) Benefit

Affordable Medication

We're dedicated to easing financial burden when it comes to essential medications. Almost all eternalHealth plans offer Tier-1 (Preferred Generics) prescription drugs at a $0 copay, ensuring you have access to commonly needed medications without worrying about cost. We've eliminated deductibles on Tier-1 and Tier-2 drugs and to further lighten your load, you can now receive a full 100-day supply of your prescription drugs (Tiers 1 - 4). This extended supply helps prevent refill lapses and reduces pharmacy visits, saving you time and hassle.

Streamline Your Health Routine with Home Delivery

Imagine never running out of your vital medications or rushing to the pharmacy again. Our convenient mail order service brings your prescriptions right to your doorstep, saving you time and hassle. Enjoy the peace of mind that comes with a steady supply of your essential medications, often at reduced costs. It's healthcare that fits your lifestyle – because your well-being shouldn't be a chore. To place your first order log into your OptumRx Member portal at **eternalHealth.com/PartD** or call **1 (800) 891-6989 (TTY 711)** 24 hours, 7 days a week.

Understand Your Options

The Medicare Prescription Payment Plan (M3P) is a voluntary option to manage out-of-pocket costs. It allows you to spread your drug expenses across the calendar year, receiving monthly bills in lower increments instead of paying in full at the pharmacy. While it doesn't reduce any of your costs, it can help with budgeting expenses, especially for any high drug costs early in the year. It's most beneficial for those with high or fluctuating drug costs. However, it may not be suitable for everyone, particularly those with low drug costs or those eligible for other assistance programs. The Prescription Drug (Part D) annual out-of-pocket maximum is capped at $2,400 for 2027, regardless of participation in the M3P program. To elect into the M3P program log into your OptumRx Member portal at **eternalHealth.com/PartD** or call 1 **(800) 891-6989 (TTY 711)** 24 hours, 7 days a week.

Don't Miss Important Updates

By Opting In With eternalHealth Text's and Email Notifications

Sign up for eternalHealth's text and email notifications by visiting **eternalHealth.com/Connect.**

Here's what you can expect:

- **Benefit Updates:** Stay informed about changes or additions to your plan benefits.
- **Health Tips:** Receive wellness advice and seasonal health information.
- **Event Invitations:** Be the first to know about health seminars, community events, and educational workshops.
- **Important Announcements:** Get critical updates about your coverage or network changes.

By opting in, you're ensuring that you stay informed, engaged, and in control of your healthcare journey. Remember, you can adjust your preferences at any time to suit your needs.

Visit **eternalHealth.com/Connect** today!

Stay Connected with Your Quarterly Member Newsletter

As part of the eternalHealth family, you'll receive our Quarterly Digest, keeping you informed and engaged throughout the year.

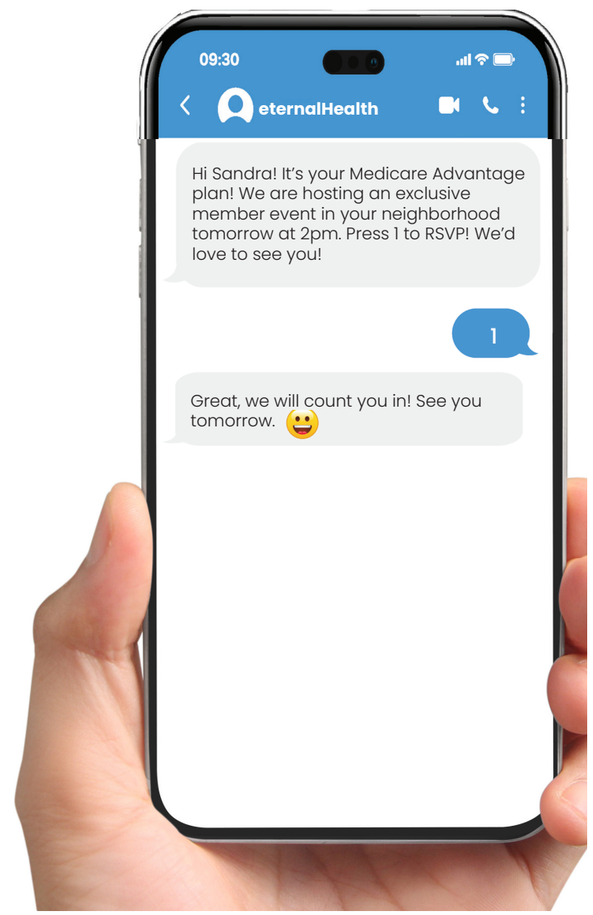
Each issue brings you:

- Important company updates
- Seasonal health and wellness tips
- Upcoming events in your area
- Benefit information and reminders
- And more!

Choose How to Receive Your Newsletter:

Digital Version: Opt in for text and email communications to receive your Quarterly Digest electronically
Print Version: Prefer traditional mail? We'll send a printed copy directly to your home

To update your communication preferences, visit **eternalHealth.com/Connect** today.



Your eternalHealth Plan Documents

Navigating your healthcare shouldn't be a challenge. That's why we've made all your essential plan documents easily accessible online. Here's what you'll find:

- **eternalHealth Provider and Pharmacy Directory**
  Comprehensive list of network providers and pharmacies

- **eternalHealth Formulary (Drug List)**
  Detailed list of prescription drugs covered by your eternalHealth plan

- **eternalHealth Evidence of Coverage (EOC)**
  In-depth information about your coverage so you know exactly what your plan offers

Access Your Documents with Ease:
Visit **eternalHealth.com/Forms-Documents** or log into your member portal for instant access.

Prefer a physical copy?
We'll mail it to you – just call Member Services

1 (800) 680-4568 (TTY: 711)
October 1 to March 31: 8 a.m. to 8 p.m., seven days a week
April 1 to September 30: 8 a.m. to 8 p.m., Monday through Friday

Whether you're looking for a provider, need information about prescription drugs, or have general plan questions, we're here to help!

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eternalHealth is an HMO plan with a Medicare Contract for HMO, HMO-POS and PPO offerings. Enrollment in eternalHealth depends on contract renewal. For accommodations of persons with special needs at meetings call 1 (800) 680-4568 (TTY 711).

*The benefit/s mentioned is/are part of a special supplemental program for the chronically ill. Qualifying conditions include Cardiovascular disorders, diabetes, chronic and disabling mental health conditions, cancer, and CKD. Having a listed condition does not guarantee coverage, as benefits are specifically for members who meet the criteria for "chronically ill enrollee" status.

By submitting your information, you give eternalHealth or our designee permission to contact you to discuss plan options (phone, email or text) and you agree to our terms and conditions. Cellular carrier charges and data rates may apply. Text frequency from eternalHealth varies. You can opt out at any time by calling 1-800-680-4568 (TTY 711). By text message, you can opt out by replying STOP. Opting out will not impact your ability to enroll or receive services.

eternalHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Atención: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-680-4568 (TTY 711).

Notes:

Notes:

eternalHealth Headquarters

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Boston, MA 02116

www.eternalHealth.com

Proudly serving Suffolk, Worcester, Middlesex, Bristol, Plymouth and Norfolk Counties in Massachusetts.