



2027 MEDICARE ADVANTAGE OPTIONS

Great Plains Medicare Advantage (HMO I-SNP)
Great Plains Medicare Advantage Gold (HMO I-SNP)

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Welcome

Thank you for your interest in Great Plains Medicare Advantage. This guide will help you learn about our Medicare Advantage plan options, benefits and how to enroll.

Great Plains Medicare Advantage was designed to support the health and wellness of those who live in long-term care settings. We're committed to connecting our members with the care they need right where they live. Our plans combine Medicare coverage, prescription drug benefits and personalized support from a dedicated care team.

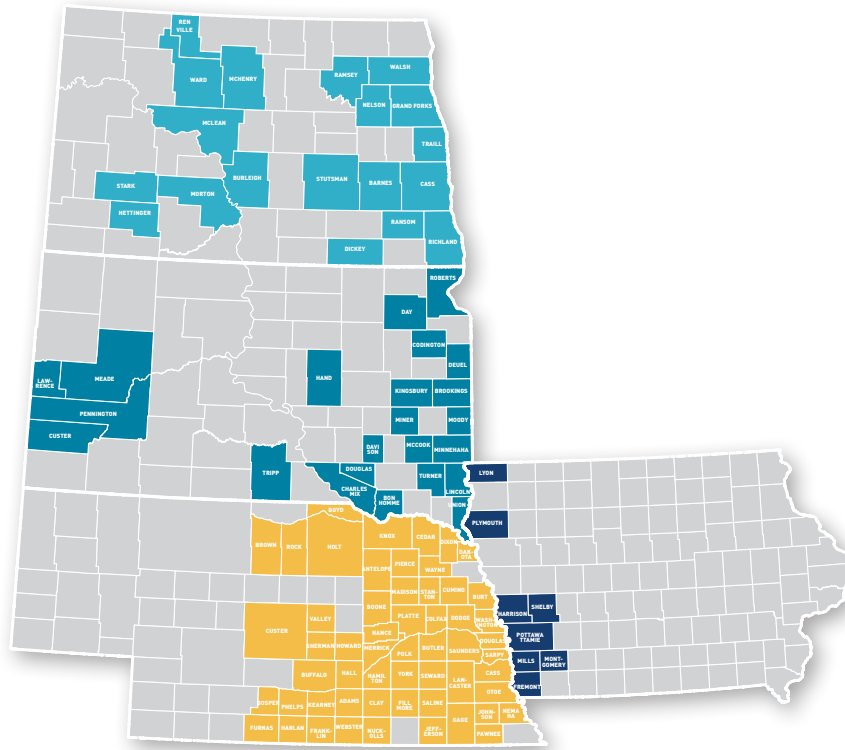
As you explore our plans, we're here to help with any questions you have, so you can confidently choose a plan for yourself or a loved one. Call **(877) 701-0784 (TTY: 711)** to speak with a licensed agent from 8 a.m. to 8 p.m. local time, Monday through Friday.



Our plans include:

- Routine visits from a physician assistant or nurse practitioner
- Prescription drug coverage
- Dental benefits
- Hearing benefits
- Vision benefits
- Non-emergency transportation

Eligibility and enrollment



You are eligible to enroll in Great Plains Medicare Advantage if you have Medicare Part A and Part B and meet long-term care requirements within the service area. Enrollment may be available to facility residents in the following counties. Specific enrollment periods and eligibility requirements apply.

Iowa counties:

Fremont, Harrison, Lyon, Mills, Montgomery, Plymouth, Pottawattamie and Shelby

Nebraska counties:

Adams, Antelope, Boone, Boyd, Brown, Buffalo, Burt, Butler, Cass, Cedar, Clay, Colfax, Cuming, Custer, Dakota, Dixon, Dodge, Douglas, Fillmore, Franklin, Furnas, Gage, Gosper, Hall, Hamilton, Harlan, Holt, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nance, Nemaha, Nuckolls, Otoe, Pawnee, Phelps, Pierce, Platte, Polk, Rock, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Valley, Washington, Wayne, Webster and York

North Dakota counties:

Barnes, Burleigh, Cass, Dickey, Grand Forks, Hettinger, McHenry, McLean, Morton, Nelson, Ramsey, Ransom, Renville, Richland, Stark, Stutsman, Traill, Walsh and Ward

South Dakota counties:

Bon Homme, Brookings, Charles Mix, Codington, Custer, Davison, Day, Deuel, Douglas, Hand, Kingsbury, Lawrence, Lincoln, McCook, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Tripp, Turner and Union

The basics of Medicare

What is an I-SNP?

An Institutional Special Needs Plan (I-SNP) is a Medicare Advantage plan designed for people who need the level of services offered in a long-term care setting. An I-SNP provides more benefits than Original Medicare and is designed to support each person's health and wellness.

What is Medicare Advantage?

Medicare Advantage (Part C) is another way to receive your Medicare benefits through a private insurance company, such as Great Plains Medicare Advantage. These plans combine Original Medicare (Parts A and B) with extra benefits like prescription drug coverage (Part D) and dental, hearing and vision benefits.

Does Original Medicare cover everything?

Original Medicare doesn't cover everything, so many people choose additional coverage to help reduce their out-of-pocket costs. Medicare Advantage plans, like Great Plains Medicare Advantage, are another way to receive your Medicare benefits. These plans can include prescription drug coverage plus essentials like dental, hearing and vision.

What happens to my Medicare coverage when I enroll in a Medicare Advantage plan?

Enrolling in a Medicare Advantage plan simply means Great Plains Medicare Advantage provides your Medicare benefits plus additional coverage. You continue paying your Medicare Part B premium, but you use your Great Plains Medicare Advantage ID card to obtain healthcare services.

When can I enroll?

You can enroll in a Medicare Advantage plan during certain times of the year or when certain situations apply. **These include:**

Initial Enrollment Period (IEP)

This is the seven-month window around your 65th birthday. It begins three months before you turn 65, the month of your birthday and the three months that follow. The IEP also includes the 25th month you have collected disability benefits.

Annual Election Period (AEP)

Every year from Oct. 15 to Dec. 7 you can join, switch or drop your plan. This is a common time of year to pick a new Medicare Advantage Plan or prescription drug plan for the upcoming calendar year.

Special Enrollment Period (SEP)

If certain life events occur, you can make changes to your Medicare Advantage prescription drug coverage during a special enrollment period. **These special situations include:**

- If you move to a new service area
- If you receive an Extra Help subsidy for your prescription drugs

Coverage and benefits

Coverage that fits your needs

When you choose Great Plains Medicare Advantage, you have coverage that goes beyond hospital and medical care. Your coverage includes access to a dedicated care team, preventive services and personalized support.

By bringing these benefits together in one complete plan, we make it easier to manage your health needs and easily connect with care.

Our plans include:

- Routine visits from a physician assistant or nurse practitioner
- Prescription drug coverage
- Dental benefits
- Hearing benefits
- Vision benefits
- Non-emergency transportation



Low monthly premium plans

Perfect for those who are healthy, use less healthcare and prefer to pay out-of-pocket costs as needed.



Moderate monthly premium plan options

Best for those who visit the doctor more often and want to reduce their out-of-pocket costs.



Check out the details

Review the **Summary of benefits** for a complete list of benefits and costs.

Coverage and benefits

Discover our local network

Great Plains Medicare Advantage offers a network of healthcare providers and hospitals ready to see you as needed. You'll pay less if you use providers, hospitals and clinics that are in-network. Referrals are not required to see a specialist.



Search our provider directory by visiting
greatplainsmedicareadvantage.com/find-a-doctor.



Coverage and benefits

Personalized care and support

With Great Plains Medicare Advantage, you'll also receive personalized care at your long-term care location through regular visits from a physician assistant or nurse practitioner.

Routine visits

Visits are tailored to your individual health needs. By seeing you regularly, your provider can help you identify health concerns early and receive treatment sooner.

Collaboration with facility staff

Your provider works closely with facility staff to support your care plan and overall well-being.

Prescription coverage

Great Plains Medicare Advantage includes prescription drug coverage (Part D), allowing you to combine your medical and prescription benefits into one plan.

You cannot have a Medicare Advantage plan without Part D coverage and a stand-alone Medicare Part D drug plan at the same time. Medicare will automatically cancel the Medicare plan you first enrolled in. If you don't enroll in a Part D plan now, you can enroll later during specific enrollment periods.

Medicare Advantage plans with Part D coverage provide three stages of prescription drug coverage each year. These include the deductible stage (if applicable), initial coverage stage and catastrophic coverage stage.

Example:

You stay in the initial coverage stage until your total out-of-pocket costs reach \$2,400. You then enter the catastrophic coverage stage. Once you have spent \$2,400 out of pocket for the year, you pay nothing for your covered Part D drugs through the end of the year. During this stage, the entire cost of your Part D drugs is paid by your plan, drug manufacturers and Medicare.



You have access to a comprehensive list of covered prescription drugs. View our formulary online at greatplainsmedicareadvantage.com/member-resources.

Coverage and benefits



Vision

Vision benefits from VSP™ Vision Care cover your annual routine eye exam, standard lenses and provide an allowance for frames or contacts through an in-network provider.



Dental benefits

Select plans include preventive dental coverage from the Delta Dental® Medicare Advantage network, helping you stay on top of routine exams and cleanings.



Hearing benefits

Hearing benefits from TruHearing® include your annual hearing exam from an in-network provider. You can also use your hearing aid benefits to access a variety of aids with the newest technology.



Non-emergency transportation

Your plan may include transportation to covered, non-emergency health services. Refer to your plan materials for specific transportation benefits and annual trip limits.



Customer service

When you have questions about your coverage or benefits, help is just a phone call away. Our local customer service team offers knowledgeable, personalized support.



Our team has earned the Service Quality Measurement Group's (SQM) World-Class Customer Experience Certification every year since 2016, recognizing our commitment to delivering exceptional member service.

SQM is a leading North American research firm specializing in customer service improvement.



2027 GPMA I-SNP PLANS

NORTH DAKOTA, SOUTH DAKOTA AND IOWA SERVICE AREAS

Monthly premium

Max annual out-of-pocket

Medical Benefits

Office Visit	Primary Care
	Specialist
	Urgent Care
Preventive Care	Preventive Services
Hospital Care	Inpatient Hospital
	Outpatient Hospital
	Outpatient Hospital Observation Services
	Outpatient Labs
Emergency Care	Emergency Room Visit
Skilled Nursing Care	Skilled Nursing Facility
Supplemental Benefits	Preventive Dental
	Dental
	Preventive Hearing
	Hearing
	Preventive Vision
	Transportation
Part B Drugs	Part B Drug Coverage

Standard prescription drugs

PRESCRIPTION DRUG DEDUCTIBLE

Tier 1 - Preferred Generic Drugs

Tier 2 - Generic Drugs

Tier 3 - Preferred Brand Drugs

Tier 4 - Non-Preferred Drugs

Tier 5 - Specialty Drugs

Tier 6 - Select Care Drugs (deductible waived)

*2027 Medicare rate and is subject to change for 2027.

Great Plains Medicare Advantage (HMO I-SNP) H1787 001	Great Plains Medicare Advantage Gold (HMO I-SNP) H1787 002
North Dakota – Barnes, Burleigh, Cass, Dickey, Grand Forks, Hettinger, McHenry, McLean, Morton, Nelson, Ramsey, Ransom, Renville, Richland, Stark, Stutsman, Traill, Walsh, Ward South Dakota – Bon Homme, Brookings, Charles Mix, Codington, Custer, Davison, Day, Deuel, Douglas, Hand, Kingsbury, Lawrence, Lincoln, McCook, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Tripp, Turner, Union Iowa – Fremont, Harrison, Lyon, Mills, Montgomery, Plymouth, Pottawattamie, Shelby	
\$5	\$106
\$9,850 In-network	\$3,750 In-network
\$0	\$0
20% Coinsurance (FFS Medicare)	\$30
20% Coinsurance up to \$40	\$0-\$30
\$0	\$0
FFS Medicare	Days 1-5: \$300/day Days 6-discharge: \$0/day
20% Coinsurance (FFS Medicare)	\$0-\$200
20% Coinsurance (FFS Medicare)	\$0-\$200
20% Coinsurance (FFS Medicare)	20% Coinsurance (FFS Medicare)
\$90	\$90
FFS Medicare	Days 1-20: \$0/day Days 21-100: \$100*/day
Not Covered	\$0 Cleaning 2x/year; \$0 Exam 2x/year \$0 X-ray 1x/year; \$0 Fluoride 1x/year
Not Covered	\$2,000 Annual comprehensive allowance; \$500 Non-routine; \$1,500 Prosthodontic services
\$0 Annual exam	\$0 Annual exam
\$0 Copay fitting; \$2,000 Annually for both ears	\$0 Copay fitting; \$2,000 Annually for both ears
Annual exam: \$0 Eyewear allowance: \$300 or Contact lens allowance: \$100	Annual exam: \$0 Eyewear allowance: \$300 or Contact lens allowance: \$100
\$0 One way trips, limit 9	\$0 One way trips, limit 12
All others 0%-20% Coinsurance (FFS Medicare)	All others 0%-20% Coinsurance (FFS Medicare)
FFS Medicare	\$300
25% Coinsurance	\$0 Copay
NA	\$8 Copay
NA	25% Coinsurance
NA	30% Coinsurance
NA	30% Coinsurance
NA	\$0 Copay



2027 GPMA I-SNP PLANS

NEBRASKA SERVICE AREA

Monthly premium

Max annual out-of-pocket

Medical Benefits

Office Visit	Primary Care
	Specialist
	Urgent Care
Preventive Care	Preventive Services
Hospital Care	Inpatient Hospital
	Outpatient Hospital
	Outpatient Hospital Observation Services
	Outpatient Labs
Emergency Care	Emergency Room Visit
Skilled Nursing Care	Skilled Nursing Facility
Supplemental Benefits	Preventive Dental
	Dental
	Preventive Hearing
	Hearing
	Preventive Vision
Part B Drugs	Transportation
	Part B Drug Coverage

Standard prescription drugs

PRESCRIPTION DRUG DEDUCTIBLE

Tier 1 - Preferred Generic Drugs

Tier 2 - Generic Drugs

Tier 3 - Preferred Brand Drugs

Tier 4 - Non-Preferred Drugs

Tier 5 - Specialty Drugs

Tier 6 - Select Care Drugs (deductible waived)

*2027 Medicare rate and is subject to change for 2027.

Great Plains Medicare Advantage (HMO I-SNP) H7511 003	Great Plains Medicare Advantage Gold (HMO I-SNP) H7511 004
Nebraska – Adams, Antelope, Boone, Boyd, Brown, Buffalo, Burt, Butler, Cass, Cedar, Clay, Colfax, Cuming, Custer, Dakota, Dixon, Dodge, Douglas, Fillmore, Franklin, Furnas, Gage, Gosper, Hall, Hamilton, Harlan, Holt, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nance, Nemaha, Nuckolls, Otoe, Pawnee, Phelps, Pierce, Platte, Polk, Rock, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Valley, Washington, Wayne, Webster, York	
\$24.60	\$119
\$9,850 In-network	\$3,750 In-network
\$0	\$0
20% Coinsurance (FFS Medicare)	\$30
20% Coinsurance up to \$40	\$0-\$30
\$0	\$0
FFS Medicare	Days 1-5: \$300/day Days 6-discharge: \$0/day
20% Coinsurance (FFS Medicare)	\$0-\$200
20% Coinsurance (FFS Medicare)	\$0-\$200
20% Coinsurance (FFS Medicare)	20% Coinsurance (FFS Medicare)
\$90	\$90
FFS Medicare	Days 1-20: \$0/day Days 21-100: \$100*/day
Not Covered	\$0 Cleaning 2x/year; \$0 Exam 2x/year \$0 X-ray 1x/year; \$0 Fluoride 1x/year
Not Covered	\$2,000 Annual comprehensive allowance; \$500 Non-routine; \$1,500 Prosthodontic services
\$0 Annual exam	\$0 Annual exam
\$0 Copay fitting; \$2,000 Annually for both ears	\$0 Copay fitting; \$2,000 Annually for both ears
Annual exam: \$0 Eyewear allowance: \$300 or Contact lens allowance: \$100	Annual exam: \$0 Eyewear allowance: \$300 or Contact lens allowance: \$100
\$0 One way trips, limit 11	\$0 One way trips, limit 24
All others 0%-20% Coinsurance (FFS Medicare)	All others 0%-20% Coinsurance (FFS Medicare)
FFS Medicare	\$300
25% Coinsurance	\$0 Copay
NA	\$8 Copay
NA	25% Coinsurance
NA	30% Coinsurance
NA	30% Coinsurance
NA	\$0 Copay

How to enroll

Meet with a facility representative

Visit your facility's business office to schedule an appointment with a Great Plains Medicare Advantage agent.

Fill out a paper application

If you already have our enrollment kit, simply detach and complete the paper application and mail it to us.

Extra Help

The Extra Help program can help lower your prescription drug (Part D) costs. To see if you qualify for Extra Help, call **(800) MEDICARE** or **(800) 633-4227**. TTY or TDD users should call **(877) 486-2048**. Assistance is available 24 hours a day, 7 days a week. You can also contact the Social Security Office at **(800) 772-1213** between 8 a.m. and 7 p.m., Monday through Friday. TTY or TDD users should call **(800) 325-0778** or your State Medical Assistance (Medicaid) Office. You can also visit ssa.gov/medicare/part-d-extra-help.

What if I have significant medical concerns?

No medical questions are asked, and no physical exam is required. Your plan premium will not increase because of your medical condition or your age.

What to expect after you enroll

Once you have submitted your application, you will receive:

An acknowledgment and confirmation letter

This letter confirms that your application has been received and confirms Medicare's approval of your enrollment in the plan you chose.

If you are denied coverage for any reason, we will mail you a letter explaining why.

Member packet

This packet contains a guide and important materials. Keep it handy for future reference.

ID card

This ID card serves as your proof of insurance. Your ID card will be mailed to you separately before your plan's effective date.



Contact us

Call us toll-free at **(877) 701-0784 (TTY: 711)** to enroll or for assistance. A licensed agent will answer your call from 8 a.m. to 8 p.m. local time, Monday through Friday.

greatplainsmedicareadvantage.com

Great Plains Medicare Advantage is an HMO I-SNP plan with a Medicare contract. Enrollment in Great Plains Medicare Advantage depends on contract renewal. Enrollment in these plans depends on contract renewal. Sanford Health complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently based on race, color, national origin, religion, pregnancy and related conditions, sex (including sexual orientation, gender identity, sex stereotypes, sex characteristics and intersex traits), age, disability, health status, marital status, arrest or conviction record or military participation in the administration of the plan, including enrollment and benefit determinations.

Free interpretation services are available to you. Additional services and resources necessary to provide information on accessible formats are also available at no cost. Call (877) 492-5189 (TTY: 711) or speak with your healthcare provider. Spanish: 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 (877) 492-5189 (TTY: 711) o hable con su proveedor. German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie (877) 492-5189 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

If you require large-print materials, please call (877) 492-5189 (TTY: 711).