

Great Plains Medicare Advantage (HMO I-SNP)

Great Plains Medicare Advantage (HMO I-SNP) H1787-001

SUMMARY OF BENEFITS

January 1, 2026 - December 31, 2026

This is a summary of drug and health services covered by Great Plains Medicare Advantage (HMO I-SNP).

Great Plains Medicare Advantage (HMO I-SNP) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It 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 Member Services and request the “Evidence of Coverage” or access it online at www.greatplainsmedicareadvantage.com.

To Reach a Member Services Representative:

- Current members please call 1-877-492-5189 (TTY 711) for more information.
- Prospective members please call 1-877-701-0784 (TTY 711).
- For Medicare Part D drug coverage information, call 1-844-642-9090.
- Hours are 7 days a week, 8 a.m. to 8 p.m., Oct. 1-March 31; and Monday through Friday, 8 a.m. to 8 p.m., April 1-Sept. 30. This call is free.

If you call after business hours, you may leave a message that includes your name, phone number and the time you called, and a representative will return your call no later than one business day after you leave a message. Member Services also has free language interpreter services available for non-English speakers.

To join Great Plains Medicare Advantage (HMO I-SNP) you must:

- be entitled to Medicare Part A,
- *and* be enrolled in Medicare Part B,
- *and* live in our service area,
- *and* reside in one of our participating basic care or assisted living communities and meet a nursing facility level of care, or nursing facilities for greater than 90 days. The plan's Provider Directory has a list of participating assisted living communities or nursing facilities; you can access this list on our website www.greatplainsmedicareadvantage.com or call Member Services and ask us to send you a list.

The service area includes these counties in:

- **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, and Union.
- **Iowa:** Fremont, Harrison, Lyon, Mills, Montgomery, Plymouth, Pottawattamie, and Shelby.

Great Plains Medicare Advantage has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

This document is also available in Braille and in large print.

Benefits, premium, deductible, and/or copayments (copay)/coinsurance may change on January 1 of each year.

Limitations, copays, and restrictions may apply.

You must continue to pay your Medicare Part B premium.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You 2026" handbook. View it online at <https://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Benefits and Premiums	You Pay
* Referral required + Your provider must obtain prior authorization from our plan	
Monthly Plan Premium	\$12.00 You must continue to pay the Medicare Part B premium.
Deductible	The Part B deductible was \$257. This is the 2025 cost-sharing amount and may change in 2026. Great Plains Medicare Advantage (HMO I-SNP) will provide updated rates as soon as they are released. The Part A deductible was \$1,676. This is the 2025 cost-sharing amount and may change in 2026. Great Plains Medicare Advantage (HMO I-SNP) will provide updated rates as soon as they are released.
Maximum Out-of-Pocket Amount <i>Does Not Include Part D Prescription Drugs</i>	\$9,250 per year
Inpatient Hospital Coverage	This is the 2025 cost-sharing amount and may change in 2026. \$1,676 deductible for each benefit period. Days 1-60: \$0 copay for each benefit period. Days 61-90: \$419 copay per day of each benefit period. Days 91 and beyond: \$838 copay for each “lifetime reserve day” after day 90 for each benefit period (up to 60 days over your lifetime). Beyond lifetime reserve days: all costs.
Outpatient Hospital Services+	20% coinsurance per visit
Outpatient Hospital Observation Services	\$100 copay per stay
Ambulatory Surgical Center (ASC) Services+	20% coinsurance per visit
Doctor Visits Primary Care Providers Specialists	\$0 copay per visit 20% coinsurance per visit

Benefits and Premiums	You Pay
<p>Preventive Care Such as immunizations, wellness visits, and diabetic screenings. See your Evidence of Coverage for a full list of covered services.</p>	<p>\$0 copay per visit for Medicare Covered Preventive care</p>
<p>Emergency Care</p>	<p>\$90 copay per visit <i>ER cost sharing is waived if you are admitted to the hospital within 3 days for the same condition.</i></p>
<p>Urgently Needed Services</p>	<p>20% coinsurance, up to a \$40 maximum per visit <i>Urgently needed care services cost sharing is waived if you are admitted to the hospital within 3 days for the same condition.</i></p>
<p>Diagnostic Services / Labs / Imaging+ Diagnostic Tests and Procedures+</p>	<p>20% coinsurance <i>Prior authorization is required for outpatient diagnostic procedures and tests.</i></p>
<p>Lab Services+</p>	<p>\$0 copay per visit <i>No authorization required for lab services rendered in any place of service, except for Genetic Testing, which does require authorization.</i></p>
<p>Diagnostic Radiology Services (e.g. MRI, CAT Scan) +</p>	<p>20% coinsurance <i>Prior authorization is required for outpatient diagnostic radiology services.</i></p>
<p>Therapeutic Radiology Services+</p>	<p>20% coinsurance per visit <i>Prior authorization is required for outpatient therapeutic radiology services.</i></p>
<p>Outpatient X-rays+</p>	<p>20% coinsurance per visit <i>Authorization only required for high-end imaging.</i></p>

Benefits and Premiums	You Pay
<p>Hearing Services Medicare-Covered Hearing Exam</p> <p><i>Supplemental Benefits</i> Routine Hearing Exam</p> <p>Hearing Aids</p>	<p>20% coinsurance per visit</p> <p>\$0 copay for 1 routine hearing exam every year, unlimited fitting and evaluation for hearing aids.</p> <p>\$2,000 maximum plan coverage amount every year (for both ears combined) for prescription hearing aids.</p>
<p>Dental Services Medicare-Covered Dental Services</p> <p><i>Supplemental Benefits</i> Preventive Dental Services</p> <p>Comprehensive Dental Services</p> <p>Dentures</p>	<p>20% coinsurance per visit</p> <p>\$0 copay for the following preventive dental services:</p> <ul style="list-style-type: none"> • 2 oral exams every year • 2 cleanings every year • 1 bitewing x-ray per year; 1 full mouth x-ray every 5 years. <p>\$2,000 maximum plan coverage amount every year for non-Medicare-covered comprehensive dental services.</p> <p><u>Comprehensive Dental Services</u> include – Restorative Service: \$500 Limit for Non-Routine Services, Diagnostic Services, Restorative Services, Endodontics, Periodontics, and Extractions. Endodontics and Periodontics: unlimited visits every year up to limit</p> <p>1 visit; a \$1,500 limit may be used towards services related to the provision of dentures, covering one set of dentures every two years.</p>

Benefits and Premiums	You Pay
<p>Foot Care (Podiatry Services)</p> <p>Foot exams and treatment</p> <p><i>Supplemental benefits</i> Routine Foot Care</p>	<p>20% coinsurance for Medicare-Covered services, diabetic foot care.</p> <p>\$0 copay for 6 routine foot care visits per year.</p>
<p>Cardiac Rehab</p>	<p>20% coinsurance</p>
<p>Pulmonary Rehab</p>	<p>20% coinsurance</p>
<p>Occupational Therapy</p>	<p>20% coinsurance</p>
<p>Physical Therapy</p>	<p>20% coinsurance</p>
<p>Speech Therapy</p>	<p>20% coinsurance</p>
<p>Transportation (Additional Routine)</p>	<p>\$0 copay for 30 one-way trips every year to plan-approved health-related locations</p>
<p>Skilled Nursing Facility (SNF) Care</p>	<p>You pay the 2026 Original Medicare cost-sharing amounts. These are the 2025 cost-sharing amounts and may change for 2026.</p> <p>Days 1-20: \$0 copay for each benefit period.</p> <p>Days 21-100: \$209.50 copay per day of each benefit period.</p> <p>Days 101 and beyond: You pay all costs.</p> <p><i>No prior authorization required for Medicare-covered SNF stays.</i></p>

Benefits and Premiums	You Pay
<p>Medicare Part B Prescription Drugs+ Insulin</p> <p>Part B covered drugs and biologicals including chemotherapy drugs+</p> <p>Medicare identifies Part B “rebtable” drugs that have a price increasing at a rate higher than the rate of inflation. Your cost for Part B rebtable drugs is limited to the cost under Original Medicare and will be no more than 20% coinsurance. However, your cost could change each quarter and will be between \$0 and 20%. Medicare will notify Great Plains Medicare Advantage of your cost for these drugs on a quarterly basis.</p> <p><i>*Select Part B drugs are subject to step therapy restrictions.</i></p>	<p>0-20% coinsurance limited to \$35 for a one-month supply</p> <p>Up to 20% coinsurance</p> <p><i>Prior authorization is required for some medications.</i></p>

Benefits and Premiums	You Pay
Outpatient Prescription Drugs Deductible	\$615 for all Part D drugs.
Cost-sharing for Covered Drugs	<p><u>Standard Retail Cost-Sharing</u> 30, 60, or 90-day supply all Tiers 25% coinsurance</p> <p><u>Long-Term Care (LTC) Cost-sharing</u> 31-day supply: 25% coinsurance</p>
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through retail pharmacy) reach \$2,100, you pay nothing for covered Part D drugs.
	Cost-sharing may differ based on point-of-service (retail, Long Term Care (LTC)), whether the pharmacy is in our standard network, or whether the prescription is a short-term supply (30-days) or long-term supply (90-days).
	<p>Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible.</p> <p>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.</p>

Notice of Availability

English: 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 1-877-492-5189 (TTY: 711) or speak with your healthcare provider.

Spanish: 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 1-877-492-5189 (TTY: 711) o hable con su proveedor.

German: ACHTUNG: 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 1-877-492-5189 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

Vietnamese: 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 1-877-492-5189 (Người khuyết tật: 711), hoặc trao đổi với người cung cấp dịch vụ của bạn."

Amharic: ማሳሰቢያ፡- አማርኛ የሚናገሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። ሙረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ እገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። በስልክ ቁጥር 1-877-492-5189 (TTY: 711) ይደውሉ ወይም አገልግሎት አቅራቢዎን ያናግሩ።

Oromo: HUBADHAA: Yoo afaan Oromoo dubbattu ta'e, tajaajilli gargaarsa afaanii bilisaa siniif ni argama. Gargaarsi gargaaraa fi tajaajilli sirrii ta'ee fi odeeffannoo bifa dhaqqabamaa ta'een kennuunis bilisaan ni argama. Bilbilaa 1-877-492-5189 (TTY: 711) yookiin dhiyeessaa kee waliin haasa'aa.

Arabic:

نبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجاناً. اتصل على الرقم (711) 1-877-492-5189 أو تحدث إلى مقدم الخدمة.

French: 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 1-877-492-5189 (TTY: 711) ou parlez à votre fournisseur.

Karen: ဆူး- နမ့်ကတိၤ ထၢန့ၣ်လီၤဖဲအံၤ အသိ, တၢ်အိၣ်ဒီး ကျိၣ်တၢ်ဆိၣ်ထွဲမၤစၢၤ လၢတလၢ် ဘျီၣ်လၢ်စ့ၤလၢနီၢ်လီၤ. တၢ်အိၣ်ဒီး တၢ်မၤစၢၤတၢ်န့ၣ်လီၤဖဲဒီး တၢ်မၤစၢၤတၢ်မၤ လၢအ ကြးအဘျီ လၢကတၢၢ်တၢ်ဂ့ၢ်တၢ်ကျိၣ် လၢတၢ်မၤန့ၣ်အိၣ်သ့တဖၣ် လၢတလၢ်ဘျီၣ်လၢ်စ့ၤ လၢနီၢ်လီၤ. ကိး 1-877-492-5189 (TTY: 711) မ့တမ့ၢ် ကတိၤတၢ်ဒီး န့ၣ်လၢတၢၢ် န့ၣ်တၢ်ကျိၣ်ထွဲမၤစၢၤတက့ၢ်.

Simplified Chinese: 注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 1-877-492-5189（文本电话：711）或咨询您的服务提供商。

Swahili: MAKINIKA: Ikiwa wewe huzungumza Kiswahili, msaada na huduma za lugha bila malipo unapatikana kwako. Vifaa vya usaidizi vinavyofaa na huduma bila malipo ili kutoa taarifa katika mifumo inayofikiwa pia inapatikana bila malipo. Piga simu 1-877-492-5189 (TTY: 711) au zungumza na mtoa huduma wako.

Nepali: सावधान: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने तपाईंका लागि निःशुल्क भाषिक सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायता र सेवाहरू पनि निःशुल्क उपलब्ध छन्। 1-877-492-5189 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

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 1-877-492-5189 (TTY: 711) o makipag-usap sa iyong provider.

Yoruba: ÀKÍYÈSÌ: Tí o bá lè sọ èdè Yorùbá, àwọn ètò ìrànlọwọ èdè wà lófẹ́ẹ́ fún ọ. A ó tún pèsè àwọn ohun èlò ìrànlọwọ àti àwọn isẹ tó bá yẹ láti pèsè isọfúnni nípa àwọn ọ̀nà tí ó rọ̀rùn láti lóye lófẹ́ẹ́. Pe 1-877-492-5189 (TTY: 711) tàbí kí o bá olùpèsè rè sọ̀rọ̀.

Russian: 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 1-877-492-5189 (TTY: 711) или обратитесь к своему поставщику услуг.

Ukrainian: УВАГА: Якщо ви розмовляєте українською мовою, вам доступні безкоштовні мовні послуги. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також доступні безкоштовно. Зателефонуйте за номером 1-877-492-5189 (TTY:711) або зверніться до свого постачальника».

Large print – If you require materials in large print, please call: 1-877-492-5189 (TTY: 711).

Notice of Nondiscrimination

Discrimination is against the law. Sanford Health complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently on the basis of 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.

Sanford Health:

- 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, please contact Member Services at 1-877-492-5189 (TTY: 711)

If you believe that Sanford Health has failed to provide these services or discriminated in another way on the basis of 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, you can file a grievance with the Section 504 Coordinator at:

Mailing Address: Section 504 Coordinator, 2301 E. 60th Street, Sioux Falls, SD 57103

Telephone Number: (877) 473-0911 (TTY 711)

Fax: (605) 312-9886

Email: shpcompliance@sanfordhealth.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Section 504 Coordinator 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, DC 20201

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

More information is available at <http://www.hhs.gov/ocr/index.html>.