



2025 Medicare Guide

Get to know West Virginia's
ONLY doctor-built plan.

**Enrollment
materials inside!**



Brought to you by:



Hello, neighbor!

As fellow West Virginians, we want you to have the Medicare plan you deserve. A plan that's good for your health, lifestyle, and budget. Your friends and neighbors love Peak Health — now it's your turn.

Peak Advantage offers West Virginia's only doctor-built Medicare Advantage plans. Our **all-in-one plans start at \$0 a month** and cover everything that Medicare Part A and Part B cover, plus so much more.

And all of our plans include routine **dental, vision, and hearing** exams — plus extras like transportation assistance and telehealth visits.

The information in this guide is provided to help you understand your Medicare options and **choose the best Peak Advantage plan** to meet your needs.

The Medicare plan that's working for West Virginians is ready to work hard for you. We hope you'll join us.

If you have any questions or need help, please contact us.

Sincerely,



Amos Ross
President
Peak Health



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**The doctors you trust
made a Medicare plan
you'll love**





Discover a Medicare plan that's better for West Virginians like you.

Created in partnership with two of West Virginia's top health systems — **WVU Medicine** and **Marshall Health Network** — Peak Advantage isn't like other Medicare plans, and that's a good thing.

Doctors from WVU Medicine and Marshall Health Network helped design our plans and regularly make decisions about the care our members receive, which is something you won't find with other traditional insurance companies.

At Peak Health, we're more than just the name on a card. We're family and friends working to make health care in West Virginia better for all of our members.

What does this mean for you?

- ✓ Less red tape
- ✓ Patient-centered care
- ✓ Local service and support
- ✓ Access to local providers you know and trust
- ✓ A better health care experience



The Mountain State's only doctor-built Medicare plan

Peak Advantage Medicare plans include big benefits like these, and more.

- ✓ **\$0** copay for preventive services, screenings & support
- ✓ **\$0** copay for annual routine vision & hearing exams
- ✓ **\$0** copay (Tier 1) at preferred pharmacies
- ✓ **\$0** copay for Telehealth visits
- ✓ **\$0** copay for transportation assistance
- ✓ **\$200** annual eyewear allowance
- ✓ **Generous** Flexible spending card and Over-the-Counter (OTC) annual allowance

PLUS

- ✓ Gym membership
- ✓ Hearing aid discounts
- ✓ Meals-at-Home Program
- ✓ Worldwide urgent/emergency coverage
- ✓ And so much more!



Starting at

\$0

a month



Have questions? Ready to enroll? Our local experts are here to help.

We're here to help you get the best Medicare coverage available to you. We'll confirm your eligibility, review your needs, and more. Call today to speak to a local expert.



Call 1-855-305-2502 (TTY: 711)

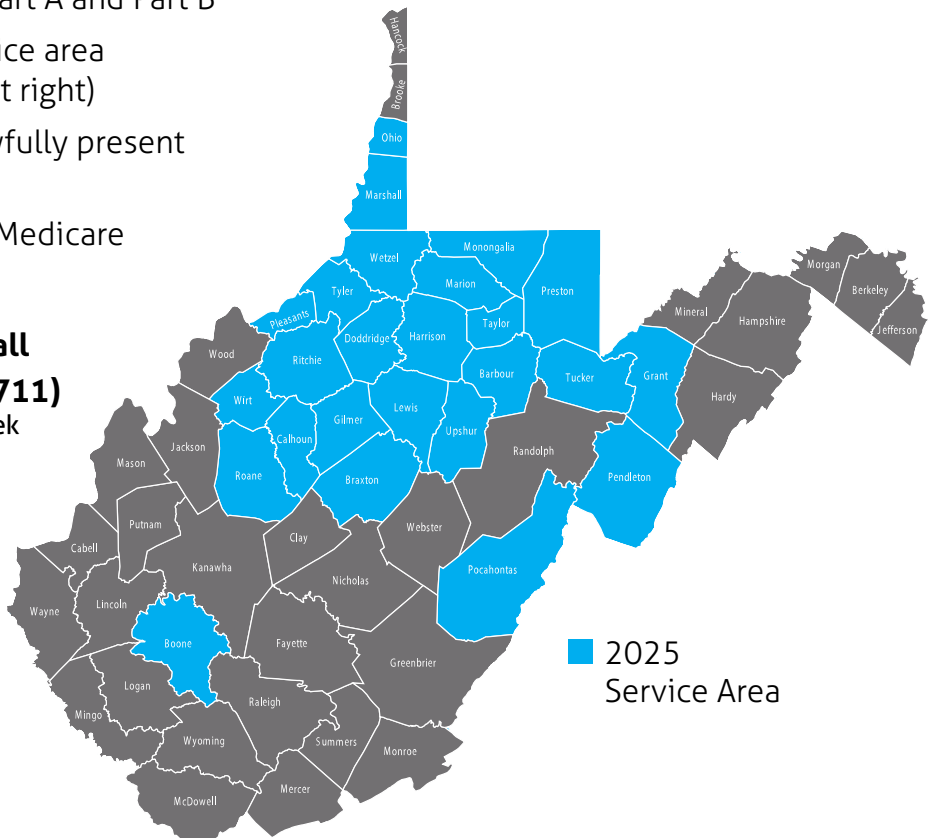
8 a.m. to 8 p.m., 7 days a week

Or visit peakhealth.org/mapek1 to learn more

To enroll in a Peak Advantage Medicare plan, you must:

- Have both Medicare Part A and Part B
- Live in the plan's service area (refer to county map at right)
- Be a U.S. citizen or lawfully present in the country
- Continue to pay your Medicare Part B premium

**To confirm eligibility, call
1-855-305-2502 (TTY: 711)**
8 a.m. to 8 p.m., 7 days a week



Understand your Medicare options

ORIGINAL MEDICARE:

Watch for the gaps.

Medicare **Part A** is hospital coverage and **Part B** is medical coverage. Together, Part A and Part B are called Original Medicare.

If you choose this option as your only insurance, you have to cover certain costs before Medicare pays anything.

IMPORTANT! Medicare only covers about 80% of your medical costs. **You could spend thousands in unexpected medical costs** because Original Medicare has no maximum annual out-of-pocket expense limit.

MEDICARE SUPPLEMENT PLANS:

Cover some gaps, but still leave holes.

Medicare Supplements cover some of the out-of-pocket costs that Original Medicare doesn't, like your Part A and Part B deductibles.

But these plans can have **high monthly premiums**, and they don't include essential benefits like prescription drug coverage. (You'd still need to enroll in Medicare Part D for drug coverage.)



Original Medicare and Medicare Supplement plans may NOT cover:

- ⊘ **PRESCRIPTION DRUGS**
- ⊘ **VISION**
- ⊘ **DENTAL**
- ⊘ **HEARING AIDS**



MEDICARE ADVANTAGE PLANS:

Get more with an all-in-one Peak Advantage Medicare plan.

Medicare Advantage plans (known as Medicare Part C), cover everything that Medicare Part A and Part B cover, and more. They have a maximum annual out-of-pocket health care expense limit so you won't face paying thousands in unexpected medical expenses.

Better Medicare starts with better benefits from Peak Advantage plans, including:

- ✓ Prescription drugs
- ✓ Dental, vision, and hearing
- ✓ Flexible Spending Card
- ✓ Over-the-Counter (OTC) annual allowance
- ✓ And more

Your hometown doctor-built advantage

Local doctors designed Peak Advantage Medicare plans so you get coverage that works harder for you. It's better Medicare, right in the Mountain State.



**Call 1-855-305-2502
(TTY: 711)**

8 a.m. to 8 p.m., 7 days a week

Or visit peakhealth.org/mapek1
to learn more

Compare 2025 plans at a glance

All Peak Advantage Medicare plans were built by local doctors with years of experience caring for people with Medicare.

- ✓ You'll always have access to ALL providers in WVU Medicine — along with thousands more in our network.
- ✓ You're covered both in and out of network with either plan you choose.
- ✓ You don't need any referrals to see specialists.



Need help choosing the plan that's best for you?

Call 1-855-305-2502 (TTY: 711)

8 a.m. to 8 p.m., 7 days a week

Or visit peakhealth.org/mapek1 to learn more



	PEAK ADVANTAGE VISTA (PPO)	PEAK ADVANTAGE SUMMIT (PPO)
Monthly plan premium	\$0	\$16
Maximum annual out-of-pocket health care expenses	\$7,250	\$6,250
HOSPITAL AND MEDICAL BENEFITS		
Inpatient Hospital (physical)	\$225/day for days 1-3	\$350 per stay
Primary Care Provider Visit	\$0 copay	\$0 copay
Specialist Visit	\$25 copay	\$20 copay
Occupational, Physical & Speech Therapy	\$30 copay	\$20 copay
Emergency Room/Urgent Care	\$95/\$35 copay	\$90/\$30 copay
Routine Foot Care	\$25 copay/10 visits	\$20 copay/10 visits
Outpatient Surgery	\$0 - \$275 copay	\$0 - \$250 copay
Outpatient Lab Work	\$0 - \$25 copay	\$0 copay
X-rays	\$0 - \$25 copay	\$0 - \$20 copay
PRESCRIPTION DRUG BENEFITS		
Both plans include Part D prescription drug coverage	\$0 deductible \$0 copay (Tier 1) at preferred pharmacies	\$0 deductible \$0 copay (Tier 1) at preferred pharmacies
MORE GREAT BENEFITS		
Dental Benefit	Up to \$3,000 annually \$0 copay for preventive services; 50% coinsurance for comprehensive services	Up to \$3,500 annually \$0 copay for preventive services; 50% coinsurance for comprehensive services
Over-the-Counter (OTC) Annual Allowance	\$300 (\$75/quarter)	\$480 (\$120/quarter)
Flexible Spending Card	\$275 (prepaid debit card)	\$335 (prepaid debit card)



Don't miss your opportunity to enroll

You can join a Peak Advantage Medicare plan at certain times, called enrollment periods.

COMMON MEDICARE ENROLLMENT PERIODS:	WHAT YOU CAN DO:	COVERAGE STARTS:
<p>Initial Enrollment Period</p> <ul style="list-style-type: none"> • For those new to Medicare • Starts 3 months before you turn 65, ends 3 months after you turn 65 	Join any Medicare plan	Depends on when you enroll
<p>Annual Enrollment Period</p> <ul style="list-style-type: none"> • For anyone who's on Medicare • From October 15 – December 7 every year 	Join, drop, or switch Medicare plans	January 1 of the next year
<p>Open Enrollment Period</p> <ul style="list-style-type: none"> • For those who have a Medicare Advantage plan • From January 1 – March 31 and during the first 3 months of Medicare coverage 	Switch Medicare Advantage plans or drop your Medicare Advantage plan for Original Medicare	First of the month after the plan receives your enrollment forms
<p>Special Enrollment Period</p> <ul style="list-style-type: none"> • For individuals who experience certain life events, like moving or losing coverage from their current health care plan 	Generally, you can join or switch to a different Medicare plan	Generally, the first of the month after the plan receives your enrollment forms



Join your neighbors. Enroll in a Peak Advantage Medicare plan today.

We make enrollment easy! Choose the option below that works best for you. If you have questions or need help selecting a plan, we're right here to help.



Call 1-855-305-2502 (TTY: 711)

8 a.m. to 8 p.m., 7 days a week to talk with a local Peak Advantage Medicare expert



In-person assistance

Call 1-855-305-2502 (TTY: 711) to schedule an appointment with a licensed Medicare agent



Online enrollment

Scan the code now or visit **peakhealth.org/mapek1** and click on "Enroll Now"



Use enclosed form

Complete the form on pages 34-39 and mail to:

Peak Medicare Advantage
1085 Van Voorhis Rd, Suite 300
Morgantown, WV 26505



Peak Advantage Vista (PPO)

2025 Summary of Benefits

Ready for better Medicare? Join the **\$0 premium plan** that's working harder for West Virginians.



Services within this summary of benefits with a ¹ may require prior authorization from our plan. Services with a ² may require a referral from your doctor.

Peak Advantage Vista (PPO) (H8947-001-001)	
Monthly Premium, Deductible and Limits	
Premiums How much do I need to pay monthly?	Part C Premium: You pay \$0 per month Part D Premium: You pay \$0 per month You must continue to pay your Medicare Part B premium
Deductible How much do I need to pay before the plan pays?	This plan does not have a Part C deductible.
Maximum Out-of-Pocket costs What's the limit on how much I will pay for in-network or out-of-network services?	\$7,250 per year for services from in-network providers \$10,750 per year for in and out of network services combined
Hospital	
Inpatient hospital coverage₁ How long will my plan cover? How much do I pay?	In-Network: <ul style="list-style-type: none"> \$0 copay for first 2 days of your hospital stay \$225 copay per day for days 1-3 \$0 copay for days 4-90 \$800 copay for 60 Lifetime Reserve days Out-of-Network: 35% of the total cost
Outpatient hospital coverage₁	In-Network: <ul style="list-style-type: none"> \$275 copay per stay for covered hospital services \$175 per stay for covered observation services Out-of-Network: 35% of the total cost
Ambulatory surgery center₁	In-Network: \$225 copay per visit Out-of-Network: 35% of the total cost
Doctor Visits and Preventive Care	
Doctor visits Primary care Specialists ₁	In-Network: \$0 copay for PCP visits Out-of-Network: 35% of the total cost In-Network: \$25 copay for each specialist visit Out-of-Network: 35% of the total cost

Peak Advantage Vista (PPO) (H8947-001-001)	
Preventive care	<p>In-Network: You pay \$0</p> <p>Out-of-Network: 35% of the total cost</p>
Emergency and Urgent Care	
Emergency care	You pay \$95 per visit. Your copay is waived if you are admitted to the hospital within 24 hours
Urgently needed services	You pay \$35 per visit
Outpatient Diagnostic Tests, Radiation Therapy, X-rays and Labs	
Diagnostic services/labs/imaging₁	<p>In-Network:</p> <ul style="list-style-type: none"> • \$0 copay for diagnostic tests and X-rays at your primary care provider's office. \$25 copay if provided elsewhere • \$0 copay for some diagnostic ultrasound, mammography, and diagnostic bone density imaging • \$225 copay for all other Diagnostic Radiological Services (e.g., CT, MRI) <p>Out-of-Network: 35% of the total cost</p>
Hearing / Dental / Vision	
<p>Hearing services How much do I pay for Hearing Services or Hearing Aids?</p>	<p>In-Network:</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered exams to diagnose and treat hearing and balance issues • \$0 copay for routine hearing services <p>Out-of-Network: 35% of the total cost</p> <p>Hearing aids:</p> <ul style="list-style-type: none"> • \$599 copay for TruHearing advanced, 32-channel models • \$899 copay for TruHearing premium, 48-channel models • You pay 35% of the total cost for other hearing aids <p>The plan covers 1 hearing aid per ear each year</p>
Dental services	<p>\$0 copay for Medicare-covered dental benefits</p> <p>\$0 copay for routine dental services</p> <p>50% of the total cost for comprehensive dental services</p> <p>The plan covers up to \$3,000 in dental services per year</p>

Peak Advantage Vista (PPO) (H8947-001-001)	
Vision services	<p>The plan covers up to \$200 for eyeglasses, frames, lenses, or contacts every year in or out of network</p> <p>In-Network:</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered vision services • \$0 copay for one routine eye exams • \$0 copay for: <ul style="list-style-type: none"> ◦ Eyeglasses per year (lenses and frames) ◦ Contact lenses <p>Out-of-Network: 35% of the total cost</p>
Mental Health Services	
Inpatient visits	<p>In-Network:</p> <ul style="list-style-type: none"> • \$0 copay for Medicare covers the first 2 days of your hospital stay • After the Medicare-covered stay, \$425 copay per day for days 1-3 • \$0 copay per day for days 4-90 • \$800 copay for 60 Lifetime Reserve days <p>Out-of-Network: 35% of the total cost</p>
Outpatient visits	<p>In-Network: \$40 copay for Medicare-covered individual or group therapy services</p> <p>Out-of-Network: 35% of the total cost</p>
Skilled Nursing Facility (SNF)	
Skilled Nursing Facility₁ (SNF)	<p>In-Network: We cover up to 100 days in a SNF per benefit period</p> <ul style="list-style-type: none"> • \$0 per day for days 1-20 • \$214 per day for days 21-100 <p>Out-of-Network: 35% of the total cost.</p>
Outpatient Rehabilitation Services	
Physical Therapy₁	<p>In-Network:</p> <ul style="list-style-type: none"> • \$10 copay for cardiac (heart) rehab services • \$30 copay for: <ul style="list-style-type: none"> ◦ Occupational therapy

Peak Advantage Vista (PPO) (H8947-001-001)	
	<ul style="list-style-type: none"> Physical therapy Speech and language therapy <p>Out-of-Network: 35% of the total cost</p>
Medical Transportation	
Ambulance₁	<p>In-Network: \$290 copay for each one-way trip by ground or air</p> <p>Out-of-Network: 35% of the total cost</p> <p>Prior authorization required for non-emergency services</p>
Transportation₁	<p>In-Network: \$0 copay for up to 24 one-way trips per year to plan-approved locations</p> <p>Out-of-Network: 35% of the total cost</p>
Medicare Part B Drugs	
Medicare Part B Drugs₁	<p>In-Network:</p> <ul style="list-style-type: none"> Medicare Part B Covered Drugs 20% of the total cost Chemotherapy Drugs 20% of the total cost <p>Out-of-Network:</p> <ul style="list-style-type: none"> 35% of the total cost <p>You will not pay more than \$35 for one-month's supply of insulin</p> <p>Some rebatable Part B drugs may be subject to a lower coinsurance.</p> <p>There may be a cost for the administration of a Part B drug in addition to the cost for the drug itself.</p>

Need to Know:

The amount you pay for prescriptions may change depending on the pharmacy you choose and Part D benefit stage. For more information, please call us or visit medicare.peakhealth.org to find:

- The Provider & Pharmacy Directories
- The Formulary (list of covered drugs)
- The EOC - a complete list of benefits

Part D Prescription Drugs

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.

Peak Advantage Vista (PPO) (001-001)		
Stage 1: Deductible	No deductible (Your coverage begins on the effective date of your enrollment).	
Stage 2: Initial coverage You pay the following costs until your total yearly drug costs reach \$2,000		
Standard Retail	30-day supply	90-day supply
Tier 1: Preferred generic drugs	\$15	\$45
Tier 2: Generic drugs	\$20	\$60
Tier 3: Preferred brand drugs	\$47	\$141
Tier 4: Non-preferred brand drugs	\$100	\$300
Tier 5: Specialty drugs	33%	Retail supply not available for Tier 5
Standard Mail Order	30-day supply	90-day supply
Tier 1: Preferred generic drugs	\$0	\$0
Tier 2: Generic drugs	\$4	\$12
Tier 3: Preferred brand drugs	\$42	\$126
Tier 4: Non-preferred brand drugs	\$95	\$285
Tier 5: Specialty drugs	Mail order supply not available for Tier 5	
Preferred Retail	30-day supply	90-day supply
Tier 1: Preferred generic drugs	\$0	\$0
Tier 2: Generic drugs	\$4	\$12
Tier 3: Preferred brand drugs	\$42	\$126
Tier 4: Non-preferred brand drugs	\$95	\$285
Tier 5: Specialty drugs	33%	Preferred Retail supply not available for Tier 5
Catastrophic Coverage Stage	Once your yearly out-of-pocket drug costs reach \$2,000, you pay \$0	

Services within this summary of benefits with a ¹ may require prior authorization from our plan.
 Services with a ² may require a referral from your doctor.

Peak Advantage Vista (PPO) (H8947-001-001)	
Additional Benefits	
Acupuncture₁	<p>In-Network:</p> <ul style="list-style-type: none"> • 20% of the total cost for Medicare-covered services • \$25 copay per visit for up to 20 routine treatments per year <p>Out-of-Network: 35% of the total cost for up to 20 routine treatments per year</p>
Chiropractic Care₁	<p>In-Network:</p> <ul style="list-style-type: none"> • \$15 copay per Medicare-covered service • \$25 copay for each routine visit <p>Out-of-Network: 35% of the total cost</p>
Flexible Spending Debit Card	\$275 per year to apply towards approved health-related expenses
Wellness Programs	You pay \$0 for fitness center memberships and classes at participating gyms
Over-the-Counter (OTC) Health and Wellness products	\$75 allowance every quarter for over-the-counter (OTC) health and wellness products, which are available through a mail order catalog service or in a retail setting. Unused allowance may not be carried over from one quarter to the next.
Routine Foot Care₁	<p>In-Network: \$25 copay</p> <p>Out-of-Network: 35% of the total cost</p>
Worldwide Coverage for Emergency Care	\$95 copay for Emergency care services received outside the U.S.



Peak Advantage Summit (PPO)

2025 Summary of Benefits

Join West Virginia's only doctor-built Medicare plan.
You'll see why your neighbors love it and your doctors
recommend it.



Services within this summary of benefits with a ¹ may require prior authorization from our plan. Services with a ² may require a referral from your doctor.

Peak Advantage Summit (PPO) (H8947-002-001)	
Monthly Premium, Deductible and Limits	
Premiums How much do I need to pay monthly?	Part C Premium: You pay \$2.40 per month Part D Premium: You pay \$13.60 per month You must continue to pay your Medicare Part B premium
Deductible How much do I need to pay before the plan pays?	This plan does not have a Part C deductible.
Maximum Out-of-Pocket costs What's the limit on how much I will pay for in-network or out-of-network services?	\$6,250 per year for services from in-network providers \$9,550 per year for in and out of network services combined
Hospital	
Inpatient hospital coverage₁ How long will my plan cover? How much do I pay?	In-Network: <ul style="list-style-type: none"> \$350 copay per hospital stay of up to 90 days \$800 copay for days 1-60 Out-of-Network: 35% of the total cost
Outpatient hospital coverage₁	In-Network: <ul style="list-style-type: none"> \$250 copay per stay for covered hospital services \$200 per stay for covered observation services Out-of-Network: 35% of the total cost
Ambulatory surgery center₁	In-Network: \$200 copay per visit Out-of-Network: 35% of the total cost
Doctor Visits and Preventive Care	
Doctor visits Primary care Specialists ₁	In-Network: \$0 copay for PCP visits Out-of-Network: 35% of the total cost In-Network: \$20 copay for each specialist visit Out-of-Network: 35% of the total cost
Preventive care	In-Network: You pay \$0 Out-of-Network: 35% of the total cost
Emergency and Urgent Care	

Peak Advantage Summit (PPO) (H8947-002-001)	
Emergency care	You pay \$90 per visit. Your copay is waived if you are admitted to the hospital within 24 hours
Urgently needed services	You pay \$30 per visit
Outpatient Diagnostic Tests, Radiation Therapy, X-rays and Labs	
Diagnostic services/labs/imaging₁	<p>In-Network:</p> <ul style="list-style-type: none"> • \$0 copay for diagnostic tests and X-rays at your primary care provider's office. \$20 copay if provided elsewhere • \$0 copay for some diagnostic ultrasound, mammography, and diagnostic bone density imaging • \$200 copay for all other Diagnostic Radiological Services (e.g., CT, MRI) <p>Out-of-Network: 35% of the total cost</p>
Hearing / Dental / Vision	
<p>Hearing services How much do I pay for Hearing Services or Hearing Aids?</p>	<p>In-Network:</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered exams to diagnose and treat hearing and balance issues • \$0 copay for routine hearing services <p>Out-of-Network: 35% of the total cost</p> <p>Hearing aids:</p> <ul style="list-style-type: none"> • \$599 copay for TruHearing advanced, 32-channel models • \$899 copay for TruHearing premium, 48-channel models • You pay 35% of the total cost for other hearing aids <p>The plan covers 1 hearing aid per ear each year</p>
Dental services	<p>\$0 copay for Medicare-covered dental benefits</p> <p>\$0 copay for routine dental services</p> <p>50% of the total cost for comprehensive dental services</p> <p>The plan covers up to \$3,500 in dental services per year</p>
Vision services	<p>The plan covers up to \$200 for eyeglasses, frames, lenses, or contacts every year in or out of network</p> <p>In-Network:</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered vision services • \$0 copay for one routine eye exams

Peak Advantage Summit (PPO) (H8947-002-001)	
	<ul style="list-style-type: none"> • \$0 copay for: <ul style="list-style-type: none"> ◦ Eyeglasses per year (lenses and frames) ◦ Contact lenses <p>Out-of-Network: 35% of the total cost</p>
Mental Health Services	
Inpatient visits	<p>In-Network:</p> <ul style="list-style-type: none"> • \$0 copay for Medicare covers the first 2 days of your hospital stay • After the Medicare-covered stay, \$400 copay per day for days 1-3 • \$0 copay per day for days 4-90 • \$800 copay for 60 Lifetime Reserve days <p>Out-of-Network: 35% of the total cost</p>
Outpatient visits	<p>In-Network: \$30 copay for Medicare-covered individual or group therapy services</p> <p>Out-of-Network: 35% of the total cost</p>
Skilled Nursing Facility (SNF)	
Skilled Nursing Facility₁ (SNF)	<p>In-Network: We cover up to 100 days in a SNF per benefit period</p> <ul style="list-style-type: none"> • \$0 per day for days 1-20 • \$214 per day for days 21-100 <p>Out-of-Network: 35% of the total cost.</p>
Outpatient Rehabilitation Services	
Physical Therapy₁	<p>In-Network:</p> <ul style="list-style-type: none"> • \$10 copay for cardiac (heart) rehab services • \$20 copay for: <ul style="list-style-type: none"> ◦ Occupational therapy ◦ Physical therapy ◦ Speech and language therapy <p>Out-of-Network: 35% of the total cost</p>
Medical Transportation	

Peak Advantage Summit (PPO) (H8947-002-001)	
Ambulance₁	<p>In-Network: \$250 copay for each one-way trip by ground or air</p> <p>Out-of-Network: 35% of the total cost</p> <p>Prior authorization required for non-emergency services</p>
Transportation₁	<p>In-Network: \$0 copay for up to 36 one-way trips per year to plan-approved locations</p> <p>Out-of-Network: 35% of the total cost</p>
Medicare Part B Drugs	
Medicare Part B Drugs₁	<p>In-Network:</p> <ul style="list-style-type: none"> Medicare Part B Covered Drugs 20% of the total cost Chemotherapy Drugs 20% of the total cost <p>Out-of-Network:</p> <ul style="list-style-type: none"> 35% of the total cost <p>You will not pay more than \$35 for one-month's supply of insulin</p> <p>Some rebatable Part B drugs may be subject to a lower coinsurance.</p> <p>There may be a cost for the administration of a Part B drug in addition to the cost for the drug itself.</p>

Need to Know:

The amount you pay for prescriptions may change depending on the pharmacy you choose and Part D benefit stage. For more information, please call us or visit [medicare.peakhealth.org](https://www.medicare.peakhealth.org) to find:

- The Provider & Pharmacy Directories
- The Formulary (list of covered drugs)
- The EOC - a complete list of benefits

Part D Prescription Drugs

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.

Peak Advantage Summit (PPO) (002-001)		
Stage 1: Deductible	No deductible (Your coverage begins on the effective date of your enrollment).	
Stage 2: Initial coverage You pay the following costs until your total yearly drug costs reach \$2,000		
Standard Retail	30-day supply	90-day supply
Tier 1: Preferred generic drugs	\$15	\$45
Tier 2: Generic drugs	\$20	\$60
Tier 3: Preferred brand drugs	\$47	\$141
Tier 4: Non-preferred brand drugs	\$100	\$300
Tier 5: Specialty drugs	33%	Retail supply not available for Tier 5
Standard Mail Order	30-day supply	90-day supply
Tier 1: Preferred generic drugs	\$0	\$0
Tier 2: Generic drugs	\$4	\$12
Tier 3: Preferred brand drugs	\$42	\$126
Tier 4: Non-preferred brand drugs	\$95	\$285
Tier 5: Specialty drugs	Mail order supply not available for Tier 5	
Preferred Retail	30-day supply	90-day supply
Tier 1: Preferred generic drugs	\$0	\$0
Tier 2: Generic drugs	\$4	\$12
Tier 3: Preferred brand drugs	\$42	\$126
Tier 4: Non-preferred brand drugs	\$95	\$285
Tier 5: Specialty drugs	33%	Preferred Retail supply not available for Tier 5
Catastrophic Coverage Stage	Once your yearly out-of-pocket drug costs reach \$2,000, you pay \$0	

Services within this summary of benefits with a ¹ may require prior authorization from our plan.
 Services with a ² may require a referral from your doctor.

Peak Advantage Summit (PPO) (H8947-002-001)	
Additional Benefits	
Acupuncture₁	<p>In-Network:</p> <ul style="list-style-type: none"> • 20% of the total cost for Medicare-covered services • \$20 copay per visit for up to 20 routine treatments per year <p>Out-of-Network: 35% of the total cost for up to 20 routine treatments per year</p>
Chiropractic Care₁	<p>In-Network:</p> <ul style="list-style-type: none"> • \$15 copay per Medicare-covered service • \$20 copay for each routine visit <p>Out-of-Network: 35% of the total cost</p>
Flexible Spending Debit Card	\$335 per year to apply towards approved health-related expenses
Wellness Programs	You pay \$0 for fitness center memberships and classes at participating gyms
Over-the-Counter (OTC) Health and Wellness products	\$120 allowance every quarter for over-the-counter (OTC) health and wellness products, which are available through a mail order catalog service or in a retail setting. Unused allowance may not be carried over from one quarter to the next.
Routine Foot Care₁	<p>In-Network: \$20 copay</p> <p>Out-of-Network: 35% of the total cost</p>
Worldwide Coverage for Emergency Care	\$95 copay for Emergency care services received outside the U.S.

CONTACT US

We are available for phone calls 10/1 - 3/31: 8 am - 8 pm EST, 7 days a week and 4/1 - 9/30: 8 am - 8 pm EST, Monday - Friday.

You can call us toll-free at **1-855-962-7325**. TTY users should call **711**.

This is a summary of what we cover. It doesn't list every service that we cover or list every limitation or exclusion. For a full list of covered services, check the Evidence of Coverage (EOC) at medicare.peakhealth.org or call us at the number above.

This document may be available in a non-English language. For additional information call us at the number above.

This document is available in other formats such as braille and large print.

Out-of-network/non-contracted providers are under no obligation to treat Peak Advantage Vista (PPO) plan members, except in emergency situations. Please call Member Services or see the Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

To find out more about the coverage and costs of Original Medicare, look in the current “Medicare & You” handbook. View it online at <http://www.medicare.gov> or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

Peak Advantage Vista (PPO) is a PPO with a Medicare contract. Enrollment in Peak Advantage Vista (PPO) depends on contract renewal. Peak Advantage Vista (PPO) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Peak Advantage Summit (PPO) is a PPO with a Medicare contract. Enrollment in Peak Advantage Summit (PPO) depends on contract renewal. Peak Advantage Summit (PPO) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Peak Advantage plans cover many of the most commonly used drugs

This is NOT a complete list of the drugs our plan covers. For a complete list, please visit [medicare.peakhealth.org](https://www.medicare.peakhealth.org) or call **1-866-270-3877 (TTY: 711)**, 24 hours a day, 7 days a week except Thanksgiving and Christmas day.

Albuterol Sulfate HFA	Fenofibrate	Mirtazapine
Alendronate	Finasteride	Moderna Covid-19 Vaccine
Allopurinol	Fluoxetine	Montelukast
Alprazolam	Fluticasone Propionate	Nifedipine ER
Amlodipine	Furosemide	Omeprazole
Amoxicillin	Gabapentin	Oxybutynin Chloride ER
Amoxicillin/Clavulanate	Glimepiride	Pantoprazole
Atenolol	Glipizide	Pfizer-Biontech Covid-19
Atorvastatin	Glipizide ER	Potassium Chloride ER
Azithromycin	Glyburide	Pramipexole
Baclofen	Hydralazine	Pravastatin
Bupropion Er	Hydrochlorothiazide	Prednisolone Acetate
Carvedilol	Ibuprofen	Prednisone
Celecoxib	Irbesartan	Pregabalin
Cephalexin	Isosorbide Mononitrate ER	Propranolol
Ciprofloxacin	Januvia	Quetiapine
Citalopram	Jardiance	Rosuvastatin
Clonazepam	Ketoconazole	Sertraline
Clonidine	Lantus Solostar	Shingrix
Clopidogrel	Latanoprost	Simvastatin
Cyclobenzaprine	Levothyroxine	Smz/TMP
Diclofenac	Lisinopril	Spirolactone
Diltiazem ER	Lisinopril/HCTZ	Tamsulosin
Donepezil	Lorazepam	Tramadol
Doxycycline Hyclate	Losartan	Trazodone
Duloxetine	Losartan/ HCTZ	Trelegy Ellipta
Eliquis	Lovastatin	Triamcinolone Acetonide
Enalapril	Meloxicam	Triamterene/HCTZ
Escitalopram	Memantine	Trulicity
Esomeprazole DR	Metformin	Ventolin HFA
Estradiol	Metformin ER	Warfarin
Ezetimibe	Metoprolol Succinate ER	Xarelto
Famotidine	Metoprolol Tartrate	Zolpidem

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Member Services representative at 1-855-962-7325.

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 before you enroll. Visit medicare.peakhealth.org or call 1-855-962-7325 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 normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.

Verify Your Eligibility

In order to join Peak Advantage Vista (PPO) or Peak Advantage Summit (PPO) you must:

- Have both Medicare Part A and B
- Be a U.S. citizen or lawfully present in the country
- Continue to pay your Medicare Part B premium
- Live in the West Virginia counties of Barbour, Boone, Braxton, Calhoun, Doddridge, Gilmer, Grant, Harrison, Lewis, Marion, Marshall, Monongalia, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Ritchie, Roane, Taylor, Tucker, Tyler, Upshur, Wetzell, and Wirt.

Scope of Sales Appointment Confirmation Form

The Centers for Medicare and Medicaid Services (CMS) requires agents to document the scope of a marketing appointment prior to any face-to-face sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or his/her authorized representative.

Please mark beside the type of product(s) you want the agent to discuss.

Medicare Advantage Prescription Drug Plans (Part C)	
<input type="checkbox"/>	Medicare Preferred Provider Organization (PPO) Plan — A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and includes Part D prescription drug coverage. PPOs have network doctors and hospitals but you can also use out-of-network providers, usually at a higher cost.

By signing this form, you agree to a meeting with a sales agent to discuss the types of products you initialed above. Please note, the person who will discuss the products is either employed or contracted by a Medicare plan. They do not work directly for the Federal government. This individual may also be paid based on your enrollment in a plan. Signing this form does NOT obligate you to enroll in a plan, affect your current or future enrollment, or automatically enroll you in a Medicare plan.

Beneficiary or Authorized Representative Signature and Signature Date:	
Signature:	Date:
If you are the authorized representative, please sign above and print below:	
Representative Name:	Your Relationship to the Beneficiary:

To be completed by Agent:	
Agent Name:	Agent Phone:
Beneficiary Name:	Beneficiary Phone:
Beneficiary Address:	
Initial Method of Contact: (Indicate here if beneficiary was a walk-in.)	
Agent Signature:	Date Appointment Completed:
Plan(s) Represented During this Meeting:	
Agent, if the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting:	

We are not connected with or endorsed by the United States government or the federal Medicare program. We do not offer every plan available in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options. Scope of Appointment (SOA) documentation is subject to CMS record retention requirements. Peak Health Insurance Corporation is a PPO plan with a Medicare Contract. Enrollment in Peak Health Insurance depends on contract renewal.

INDIVIDUAL ENROLLMENT REQUEST FORM TO ENROLL IN A MEDICARE ADVANTAGE PLAN (PART C)

Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

When do I use this form?

You can join a plan:

- Between October 15–December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit [Medicare.gov](https://www.Medicare.gov) to learn more about when you can sign up for a plan.

What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

Note: You must complete all items in Section 1. The items in Section 2 are optional — you can't be denied coverage because you don't fill them out.

Reminders:

- If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.
- Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

What happens next?

Send your completed and signed form to:
Peak Advantage
1085 Van Voorhis Rd
Suite 300
Morgantown, WV 26505

Once they process your request to join, they'll contact you.

How do I get help with this form?

Call Peak Advantage at

1-855-962-7325. TTY users can call 711.

Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

En español: Llame a Peak Advantage al 1-855-962-7325/TTY 711 o a Medicare gratis al 1-800-633-4227 y oprima el 8 para asistencia en español y un representante estará disponible para asistirle.

Individuals experiencing homelessness

- If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

IMPORTANT

Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.

Section 1 – All fields on this page are required (unless marked optional)

Select the plan you want to join:

- Peak Advantage Vista (PPO) – \$0 per month Peak Advantage Summit (PPO) – \$16 per month

FIRST NAME: _____ LAST NAME: _____ MIDDLE INITIAL: _____

Birth date: (MM/DD/YYYY) (/ /)	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Phone number: ()
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Permanent Residence Street Address (Do not enter a PO Box.)

City:	County:	State:	ZIP Code:
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Mailing address, if different from your permanent address (PO Box allowed):
Street address: _____ City: _____ State: _____ ZIP Code: _____

Your Medicare information:

Medicare Number: _ _ _ _ - _ _ _ - _ _ _ _

Answer these important questions:

Will you have other prescription drug coverage (like VA, TRICARE) in addition to Peak Advantage? Yes No
Name of other coverage: _____ Member number for this coverage: _____ Group number for this coverage _____

IMPORTANT: Read and sign below:

- I must keep both Hospital (Part A) and Medical (Part B) to stay in Peak Advantage.
- By joining this Medicare Advantage, I acknowledge that Peak Advantage will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below). Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- I understand that I can be enrolled in only one MA plan at a time – and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA PFFS, MA MSA plans).
- I understand that when my Peak Advantage coverage begins, I must get all of my medical and prescription drug benefits from Peak Health. Benefits and services provided by Peak Advantage and contained in my Peak Advantage “Evidence of Coverage” document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Peak Advantage will pay for benefits or services that are not covered.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
 - 1) This person is authorized under State law to complete this enrollment, and
 - 2) Documentation of this authority is available upon request by Medicare.

Signature: _____	Today’s date: _____
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If you’re the authorized representative, sign above and fill out these fields:

Name: _____	Address: _____
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Phone number: _____	Relationship to enrollee: _____
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Section 2 – All fields in this section are optional

Answering these questions is your choice. You can't be denied coverage because you don't fill them out.

Are you Hispanic, Latino/a, or Spanish origin? Select all that apply.

- No, not of Hispanic, Latino/a, or Spanish origin
- Yes, Mexican, Mexican American, Chicano/a
- Yes, Puerto Rican
- Yes, Cuban
- Yes, another Hispanic, Latino/a, or Spanish origin
- I choose not to answer.**

What is your race? Select all that apply.

- American Indian or Alaska Native
- Black or African American
- Asian:
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian
- Native Hawaiian and Pacific Islander:
 - Guamanian or Chamorro
 - Native Hawaiian
 - Samoan
 - Other Pacific Islander
- White
- I choose not to answer.**

What is your gender? Select one.

- Woman
- Man
- Non-binary
- I use a different term: _____
- I choose not to answer**

Which of the following best represents how you think of yourself? Select one.

- Lesbian or gay
- I use a different term: _____
- Straight, that is, not gay or lesbian
- I don't know
- Bisexual
- I choose not to answer**

Select one if you want us to send you information in an accessible format.

- Braille
- Large print
- Audio CD
- Data CD

Please contact Peak Advantage at 1-855-962-7325 if you need information in an accessible format other than what's listed above. Our office hours are 10/1-3/31 8am-8pm ET , 7 days a week.

4/1-9/30 Monday - Friday from 8am-8pm ET . TTY users can call 711.

Do you work? Yes No

Does your spouse work? Yes No

List your Primary Care Physician (PCP), clinic, or health center:

I want to get the following materials via email. Select one or more.

- Authorization of Representative Form
- HIPAA Personal Representative Designation Form
- Member Claim Form
- Member Complaint and Appeal Form

E-mail address: _____

Section 3 – Attestation

Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year. There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- I am new to Medicare.
 - I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
 - I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date) ____
 - I recently was released from incarceration. I was released on (insert date) _____
 - I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date) _
 - I recently obtained lawful presence status in the United States. I got this status on (insert date) _____
-
- I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date) ____
 - I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date) _____
 - I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.
 - I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long term care facility). I moved/will move into/out of the facility on (insert date) _____
 - I recently left a PACE program on (insert date) _____
 - I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date) _____
 - I am leaving employer or union coverage on (insert date). _____
 - I belong to a pharmacy assistance program provided by my state.
 - My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
 - I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date) _
 - I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date) _____
 - I was affected by a weather-related emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA)). One of the other statements here applied to me, but I was unable to make my enrollment because of the natural disaster.

If none of these statements applies to you or you're not sure, please contact Peak Health at 1-855-962-7325 (TTY users should call 711) to see if you are eligible to enroll. We are open 8 AM – 8 PM ET 7 days a week 10/1/24 to 3/31/25 and 8 AM to 8 PM ET Monday – Friday 4/1/25 to 9/30/25.

Section 4 – Paying your plan premiums

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by check/mail, automatic payments from your bank account, or by credit/debit card each month. **You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.**

If you have to pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you must pay this extra amount in addition to your plan premium. The amount is usually taken out of your Social Security benefit, or you may get a bill from Medicare or the RRB. **DON'T** pay Peak Health the Part D-IRMAA.

Option A: Pay by check/mail, automatic payments from your bank account, or by credit/debit card

Upon confirmation of enrollment, Peak Advantage will provide instructions on how to elect the preferred method of payment within this option. Instructions will also be included in the Evidence of Coverage (EOC).

Option B: Have your plan premium automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit

Upon confirmation of enrollment, Peak Advantage will initiate this payment election on the enrollee's behalf. No further action is needed unless contacted by a Plan Representative.

(The Social Security/RRB deduction may take two or more months to begin after Social Security or the RRB approves the deduction. Please pay any premium bills prior to your Social Security/Railroad Retirement Board deduction effective date. In most cases, if Social Security/the RRB accepts your request for automatic deduction, the first deduction from your Social Security/RRB benefit check will include all premiums due from your enrollment effective date up to the point withholding begins. If Social Security/the RRB doesn't approve your request for automatic deduction, we'll send you a paper bill for your monthly premiums.)

You have the option to change your payment preference at any time by contacting Peak Advantage at 1-855-962-7325 if you need information in an accessible format other than what's listed above. Our office hours are 10/1-3/31 8am-8pm ET, 7 days a week. 4/1-9/30 Monday - Friday from 8am-8pm ET. TTY users can call 711.

Office Use Only

Name of staff member/agent/broker (if assisted in enrollment): _____

Plan ID #: H8947- _____ - _____

Effective Date of Coverage: _____

ICEP/IEP _____ AEP _____ SEP (type) _____ OEP _____

Note to Agents: Paper applications must be sent to PeakMedicareEnrollment@peakhealth.org within 48 hours. You will receive a confirmation email once received by the enrollment team. If you do not receive notice within 48 hours please email medicare@peakhealth.org for follow up.

Date Application Received by Agent:

Producer NPN

Producer Phone Number:

Producer Email:

I helped the applicant by partially or completely filling out this application: Yes No

This app was written in the following setting: In-Home Tele-sales Clinic Marketing Event Phone

Producing Agent Signature:

Date:

PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-962-7325. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-962-7325. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-855-962-7325。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-855-962-7325。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-962-7325. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-962-7325. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-855-962-7325 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-962-7325. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-962-7325 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-962-7325. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-855-962-7325. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपकी किसी भी परेशानी के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-962-7325 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-962-7325. Un nostro incaricato che parla Italiano vi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-855-962-7325. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-962-7325. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

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ATTN: Appeals and Grievances Department
1085 Van Voorhis Rd, Suite 300
Morgantown, WV 26505

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U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

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