

2027 Plan Match Guide

Use this guide and conduct a full **NEADS analysis** (Now, Enjoy, Adjust, Decision Maker, and Solution) to determine the right plan fit for your client.

Confirm additional plan details using the Summary of Benefits or **Broker Plans at a Glance (B-PAG)** within our **enrollment kits**.



Have questions? Contact your broker manager at devoted.com/broker-leader-contacts/

Product Portfolio

Non-SNP plans

Eligibility: Clients who have Medicare Parts A and B and live in Devoted's service area

	Best for a client who...	What the client gets	How it compares
Core HMO Choice PPO	Prioritizes robust, well-rounded coverage over a premium reduction	\$0 premium with predictable costs and extras like dental and vision	Most well-rounded benefits, no premium reduction
NEW! Giveback Extras HMO Choice Giveback Extras PPO	Wants Part B premium reduction* and strong extra benefits	Part B premium reduction, plus dental, vision, and OTC	Supplemental-rich with moderate medical cost sharing and a Part B premium reduction
Giveback HMO Choice Giveback PPO	Prioritizes the maximum Part B premium reduction*	Part B premium reduction	Maximum Part B premium reduction
MA Only HMO Choice MA Only PPO	Doesn't need Part D drug coverage or has Part D drug coverage like TRICARE or CHAMPVA	\$0 premium with supplemental dental and eyewear but no Part D coverage	No Part D drug coverage
Premium	Is willing to pay a premium for richer supplemental benefits	Reasonable medical and drug costs, plus supplemental dental and eyewear	Monthly premium (but drops to \$0 on some plans for members with "Extra Help")

Match clients to the right Non-SNP plan (page 3) →

*If client's Medicare Part B premium is paid by Medicaid or another third party, they are not eligible for the Part B premium reduction (giveback)

C-SNP plans

Eligibility: Clients who have one or more qualifying chronic conditions, e.g., diabetes, chronic heart failure, or certain cardiovascular conditions, and live in Devoted's service area. See the Summary of Benefits for details.

NEW!

	Best for a client who...	What the client gets	How it compares
C-SNP Giveback Extras HMO C-SNP Choice Giveback Extras PPO	Has a chronic condition and wants Part B premium reduction*	Part B premium reduction, with real support for chronic conditions	Mid-tier benefits, with a Part B buy-down
C-SNP Enhanced HMO C-SNP Enhanced Choice PPO	Has a chronic condition and prioritizes food support and defined copays	Food & Home Card [†] for qualifying members, predictable costs, and real support for chronic conditions	Supplemental-rich, with the richest medical benefits
C-SNP Plus HMO C-SNP Choice Plus PPO	Has a chronic condition and can accept coinsurance-based medical benefits through financial means or secondary insurance	Food & Home Card [†] for qualifying members, primarily coinsurance-based medical benefits, and real support for chronic conditions	Highest cost share for medical benefits, richest supplemental benefits in the C-SNP portfolio

D-SNP plans

Eligibility: Clients who have both Medicare and Medicaid (dual-eligible) and live in Devoted's service area. See the Summary of Benefits for details.

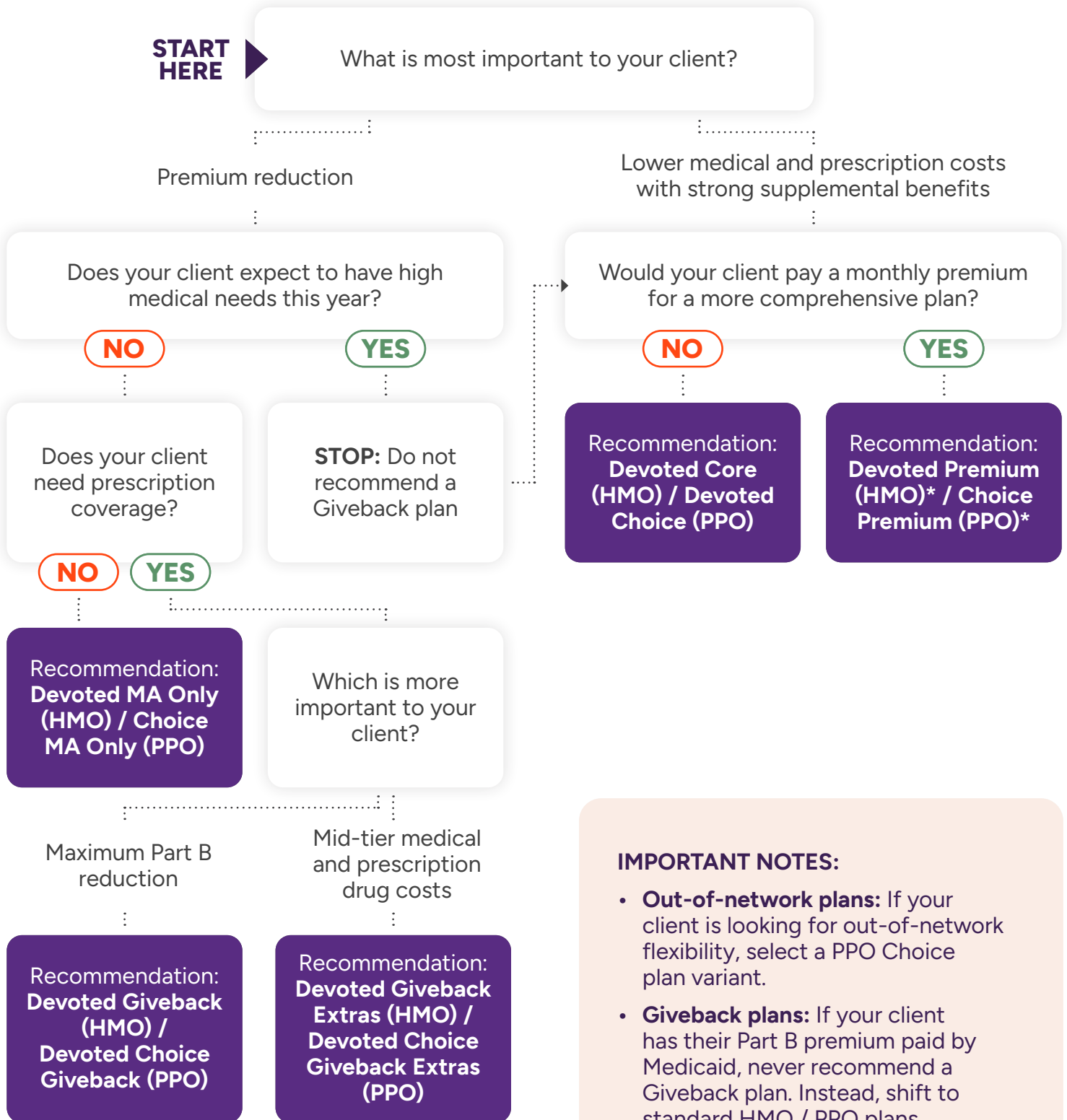
	Best for a client who...	What the client gets	How it compares
Dual HMO Dual Choice PPO	Gets Extra Help and is partially dual-eligible (QI, QDWI, SLMB)	Mostly fixed copays plus supplemental benefits: Food & Home Card [†] for qualifying members, OTC allowance, dental, and eyewear	Prioritizes strong supplemental coverage alongside predictable, defined copays
Dual Full HMO Dual Choice Full PPO	Qualifies for full dual benefits (QMB+, SLMB+, FBDE)	Loaded with supplemental benefits: Food & Home Card [†] for qualifying members, OTC allowance, dental, and eyewear	Typically the richest supplemental benefits in the Devoted D-SNP portfolio
Dual Plus HMO Dual Choice Plus PPO	Qualifies for full dual benefits (QMB+, SLMB+, FBDE) but a Dual Full plan is not available in their market	Loaded with supplemental benefits: Food & Home Card [†] for qualifying members, OTC allowance, dental, and eyewear	Slightly less rich supplemental benefits
Dual QMB HMO Dual Choice QMB PPO	Gets Extra Help and has QMB Only eligibility (not QMB Plus)	Loaded with supplemental benefits: Food & Home Card [†] for qualifying members, OTC allowance, dental, and eyewear	Typically the richest supplemental benefits in the Devoted D-SNP portfolio for QMBs

Match clients to the right SNP plan (page 4) →

For broker training purposes only. Not for distribution to Medicare beneficiaries.

*If client's Medicare Part B premium is paid by Medicaid or another third party, they are not eligible for the Part B premium reduction (giveback)

Follow the prompts to understand our recommendations for Non-SNP plans

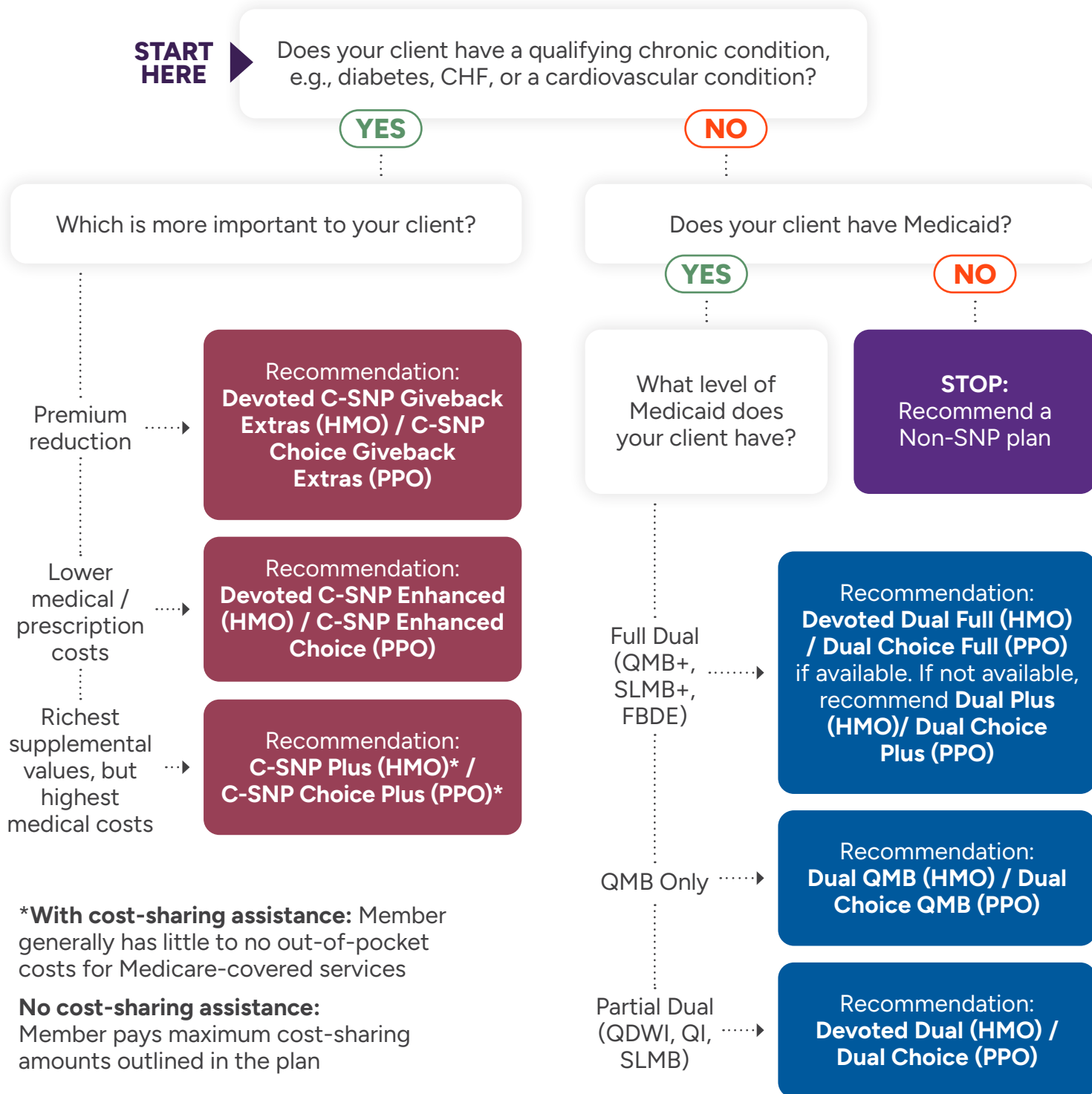


IMPORTANT NOTES:

- **Out-of-network plans:** If your client is looking for out-of-network flexibility, select a PPO Choice plan variant.
- **Giveback plans:** If your client has their Part B premium paid by Medicaid, never recommend a Giveback plan. Instead, shift to standard HMO / PPO plans.
- **Prescriptions:** If no prescription coverage is needed, default to an MA Only plan.

*If your client receives a low-income subsidy (LIS), their premium could be reduced to \$0.

Follow the prompts to understand our recommendations for C-SNP and D-SNP plans



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[†]The Food & Home Card is a special supplemental benefit offered on certain plans, and available only to chronically ill members with conditions like diabetes, chronic heart failure, cardiac arrhythmias, coronary artery disease, or peripheral vascular disease; qualifying conditions vary by plan. All applicable plan coverage criteria must be met and other conditions are eligible. Not all members qualify. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Confidential. Not for distribution to Medicare beneficiaries. Any dissemination of Devoted Health Plans information for the upcoming plan year prior to 10/1 is strictly prohibited. Some Medicare Advantage plans pay all or part of the member's Part B premium (the "Part B Giveback"). Amounts vary by plan and may take a few months to appear in the member's Social Security check. If the member's Part B premium is paid by Medicaid or another third party, they are not eligible for the Part B premium reduction (giveback). Note for C-SNPs: Members receiving Extra Help may pay less than the cost-sharing amounts listed in this document. If their level of "Extra Help" changes, their cost share may increase or decrease. Please refer to the Evidence of Coverage for additional benefit details. Note for D-SNPs: Members receiving assistance from Medicaid or "Extra Help" may pay less than the cost-sharing amounts listed in this document. If their category of Medicaid eligibility or level of "Extra Help" changes, their cost share may increase or decrease. Please refer to the Evidence of Coverage for additional benefit details. Benefits, premiums, and cost sharing may vary by plan. Dental limitations may apply. Dental coverage may be in the form of a card, allowance, or reimbursement-based benefit. Not all plans include prescription drug coverage. (0727DHBV8)