

Smart Sheet Alabama



MAPD

Devoted

- Passive PPO
- Generous Part B Give Back
- MA Only Plan Available
- Food and Home Card for qualified conditions (ex. High Blood Pressure)

Humana

- \$0 premium HMO with Dental, Vision, Hearing & Silver Sneakers
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients
- In-network HMO hospitals and provider systems include, but are not limited to, the following: UAB, St.Vincents, Baptist, CHS
- Select HMO Plans have a travel benefit that allows members to see in-network HMO providers while traveling throughout the nation.

DSNP

Aetna

- Dental, vision, and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more.
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

Devoted

- Full and Partial Available
- Prepaid Dental and Eyewear Card
- Monthly food and home card

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Arkansas



MAPD

Humana

- Multiple plans in market with Part B Premium giveback.
- HMO plans within the market do not require referrals.
- Select plans include a monthly or quarterly allowance for over-the-counter(OTC) items such as: Vitamins, Pain Relievers, and Cough and cold medicines.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

Aetna

- Dental, vision, and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more.

- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

Humana

- MOOP- \$5900 In-Network
- \$0 PCP copay/ \$15 specialist copay
- \$1250 dental maximum benefit coverage amount per year

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Arizona



MAPD

Cigna

- 4+ stars for 15 years and a 95% retention rate
- Network in Central AZ is very strong with all major hospitals except Mayo and all value based care providers
- No medical or Rx deductible

Devoted

- Strong HMO and Passive PPO Available
- Generous Part B Giveback
- Monthly Food and Home Card

DSNP

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

Wellcare

- HIDE (Highly-Integrated D-SNP) plan
- \$0 for covered prescription drugs on D-SNP plans, all year long in all benefit phases.

- D-SNP Wellcare Spendables Card includes Gas Pay-at-Pump; Utilities Assistance; Rent Assistance; Home Improvement Items; OTC; and Healthy Food in one monthly allowance

CSNP

Devoted

- Part B Giveback available
- Strong HMO
- Food and Home Card Available

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet California



MAPD

Aetna

- \$0 to low monthly premium plans available in most areas
- Most plans offer \$0 in-network PCP copays
- All PPOs offer access to Aetna's national network
- All HMOs feature point-of-service dental coverage, offering the option to see providers in or out of the Aetna Dental PPO network (Out-of-network costs may be higher)
- Plans available in 44 counties

Humana

- All of our plans include Dental, Vision and Hearing.
- Plans available with Part B premium giveback.
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients

DSNP

Elevance

- Everyday Allowance
- Aligned DSNP
- Full and Partial Available

SCAN- SCAN Connections (HMO D-SNP)

- \$0 Comprehensive care appointments
- \$0 Hospital and Emergency Care
- \$0 Part D drug deductible
- \$0 DVH, acupuncture, chiropractic, telehealth, nurse hotline etc.

CSNP

SCAN- SCAN Strive (HMO C-SNP)

- \$0 Comprehensive care appointments
- \$0 Hospital and Emergency Care
- \$0 Part D drug deductible
- \$0 DVH, acupuncture, chiropractic, telehealth, nurse hotline etc.

Alignment- Alignment Health Heart & Diabetes CalPLUS (HMO C-SNP)

- \$0 copay 20% coinsurance for outpatient care
- \$29.70 monthly premium
- \$0 PCP and Specialist Copays
- Other Benefits: telehealth, flex allowance, OTC, fitness, acupuncture, PERS, pet, pest control, DVH



Smart Sheet Colorado



MAPD

Cigna

- All plans include dental, vision, hearing
- \$0 Rx deductible on all non-snp plans
- Cigna Healthy Today Card (flex card) included on all plans

Devoted

- Strong HMO and Passive PPO
- Generous Part B Giveback
- Monthly Food and Home Card
- Dental, Eyewear and Alternative Therapy Allowance

DSNP

Aetna

- Dental, vision, and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more.
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

Humana

- Healthy Options allowance for rent, utilities, groceries, and OTC available on Dual Eligible Plans, with rollover.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- All HMO Plans have a travel benefit that allows members to see in-network HMO providers while traveling throughout the nation.

CSNP

Clear Spring Health

- \$0 plans with extra benefits for people with a qualifying condition like cancer, dementia, diabetes, autoimmune disorders, and stroke
- Up to \$720 OTC Benefit a year
- Up to \$1,200 Annually for Groceries, up to \$600 Annually for Utilities, up to \$2,000 in Dental Benefit

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Connecticut



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

Molina (ConnectiCare)

- \$0 premium plans available statewide with no medical and drug deductible for Choice Plan 3
- \$0 for prescriptions Tier 1, 2, 6 through preferred mail order on most plans
- Up to \$75 OTC amounts per month; More than \$150 in Member Rewards; SilverSneakers® on all plans

DSNP

Aetna

- Coverage for partial and full-dual eligible consumers available
- \$50 - \$125 monthly allowance in Extra Supports Wallet to help pay for healthy foods, OTC health and wellness products, transportation, utilities, and personal care products
- \$1,500 - \$2,000 annual allowance for covered dental services
- \$200 annual allowance for covered prescription eyewear, \$1,250 (per ear, per year) hearing aid allowance for hearing aids



Smart Sheet District of Columbia



MAPD

Humana

- All of our plans include Dental, Vision and Hearing.
- Select PPO plans available with no Rx deductible.
- Your plan may include a monthly or quarterly allowance for over-the-counter(OTC) items such as: Vitamins, Pain Relievers, and Cough and cold medicines.

Aetna

- All MAPD plans offer dental, hearing aids, eyewear and more supplemental benefits
- \$0 in-network PCP, \$50 specialist, \$0 lab and \$0 - \$50 x-ray copays
- All plans feature the Choice dental benefit with allowances ranging from \$1,000 - \$2,000

DSNP

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!



Smart Sheet Delaware



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.

Highmark

- Dental: Covers Basic Dental care with select plans covering x-rays, root canals, extractions, crowns and dentures, with up to \$3,500 Dental Allowance
- OTC: Up to \$190 Allowance once per quarter
- Highmark House Calls: Once per year, Highmark can send a licensed health care provider to your client's house to answer their questions, review prescriptions, and to make sure health records are up-to-date - free of charge!
- Star Ratings: Highmark achieved a 4-star rating for 2025 from CMS

DSNP

Highmark

- \$208/month with rollover (w/in plan year)
Food/Utility/OTC/Home & Bathroom Safety

- \$3000 total comprehensive dental coverage
- Hearing aids with rechargeable batteries
- Transportation (36 one-way trips health and non-health)

AmeriHealth VIP

- Dental: Up to \$3,600 per year in comprehensive dental allowance
- OTC: Up to \$200 OTC Allowance per month
- Transportation: Up to 40- One Way Trips
- Hearing: Up to \$1,500 allowance for applicable catalog hearing aids

CSNP

Cigna

- Dental, vision, hearing, fitness, transportation, home-delivered meals
- Cigna Healthy Today card (flex card)
- Cigna Medicare Advantage incentives

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Florida



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.

Humana

- Part B Giveback plans available
- Go365 by Humana® is our healthy living and learning program available to eligible Humana Medicare Advantage members. Members earn rewards in the form of redeemable gift cards from popular retailers for completing healthy activities.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.

DSNP

Humana

- Healthy Options Allowance for food, OTC and more available on Dual Eligible Plans.

- Multiple selling opportunities with Dual and Chronic Special Needs Plans.
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients

Wellcare

- HIDE (Highly-Integrated D-SNP) plans offered for year-round enrollment opportunities
- \$0 for covered prescription drugs on D-SNP plans, all year long in all benefit phases
- D-SNP Wellcare Spendables Card includes Gas Pay-at-Pump; Utilities Assistance; Rent Assistance; Home Improvement Items; OTC; and Healthy Food in one monthly allowance

CSNP

Elevance

- C-SNP Leader
- 98% C-SNP Acceptance
- Heart and Diabetes Focused

Humana

- Generous Part B Giveback
- No RX Deductible
- Dental, Vision, Hearing, Fitness, Transportation



Smart Sheet Georgia



MAPD

Devoted

- Passive PPO
- Generous Part B Give Back
- MA Only Plan Available
- Food and Home Card for qualified conditions (ex. High Blood Pressure)
- New Market

Humana

- Full HMO and PPO suite of products designed to meet a variety of consumer needs.
- Many Plans include Dental, Vision, Hearing, and SilverSneakers Fitness Benefits.
- New Part B premium giveback plan(s) available.

DSNP

Aetna

- Dental, vision, and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more.
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications

- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

Sonder- Dual Complete Plan

- \$0 cost share Rx on all drug tiers
- \$5000 annual dental benefits
- Monthly gas, flex, and grocery cards with quarterly OTC benefits
- \$0 monthly premium, annual deductible, copays for PCP and specialist visits

CSNP

Humana

- Dental, Vision, Hearing, Fitness
- \$0 copay for Tiers 1 & 2 through mail order through CenterWell
- \$0 PCP copay, \$40 Specialist copay

Sonder

- Plans for people with Diabetes, Dementia, ESRD, COPD, and Cardiovascular Disorders
- \$0 Premiums on all plans, \$0 copay on Specialist Visits
- \$200-\$500 for D/V/H, \$1,000-\$2,500 Dental Comprehensive, \$150-\$200 OTC per quarter



Smart Sheet Hawaii



MAPD

Devoted

- Passive PPO
- Generous Part B Giveback
- Dental, Eyewear and Alternative Therapy Allowance
- Food and Home Card for qualified conditions (ex. High Blood Pressure)

Humana

- Most plans include dental, vision, hearing
- Multiple plans with Part B Premium giveback.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.

DSNP

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

Wellcare

- HIDE (Highly-Integrated D-SNP) and FIDE (Fully-Integrated D-SNP) plans offered
- \$0 for covered prescription drugs on D-SNP plans, all year long in all benefit phases
- D-SNP Wellcare Spendables Card includes Gas Pay-at-Pump; Utilities Assistance; Rent Assistance; Home Improvement Items; OTC; and Healthy Food in one monthly allowance



Smart Sheet Iowa



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

Humana

- \$60 - \$110 Part B Give Back plan available statewide, other Give Back plan options available locally
- \$0 premium plans with OTC allowance, Dental, Vision, and Hearing coverage available in most counties
- New \$0 Open Network Plan; same co-pay in and out of network for doctor visits

DSNP

Wellcare

- HIDE (Highly-Integrated D-SNP) plan offered for year round enrollment opportunities
- \$0 for covered prescription drugs on D-SNP plans, all year long in all benefit phases; \$0 INN PCP visits on all plans
- D-SNP Wellcare Spendables Card includes Gas Pay-at-Pump; Utilities Assistance; Rent Assistance; Home Improvement Items; OTC; and Healthy Food in one monthly allowance

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Idaho



MAPD

Humana

- Introducing new HMO and PPO plans to market.
- Multiple plans available with Part B Premium giveback.
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients

Pacific Source

- Generous dental benefits included with all plans
- \$0 plan with \$0 Medical Deductible available in all services areas
- \$0 Rx deductible Tiers 1, 2, insulin, and most vaccines

DSNP

Molina- Medicare Complete Care (HMO D-SNP)

- \$0 premiums, PCP/ Specialist visits, Inpatient Acute, prescription deductible
- DVH benefits, fitness, podiatry, meals benefits
- \$150 monthly food and produce benefit
- \$9350 MOOP cost

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Illinois



MAPD

Devoted

- Passive PPO Available
- Generous Part B Giveback
- Food and Home Card for qualified conditions (ex. High Blood Pressure)

Humana

- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- Select HMO and PPO plans offer \$0 Rx copay for Tier 1 and Tier 2 at preferred cost

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Indiana



MAPD

Humana

- \$76 Part B Give Back with Rx plan available statewide, other Give Back plan options available locally
- \$0 premium plans with OTC allowance, Dental, Vision, and Hearing coverage available in most counties
- Plans with coverage for essentials, predictable out-of-pocket expenses, or travel-friendly health coverage available

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

Elevance

- Full and Partial Availability
- Everyday Allowance
- Strong Formulary
- Statewide

CSNP

Humana

- Dental, Vision, Hearing, Fitness
- \$0 or low copays
- No referrals

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Kansas



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

Cigna

- All plans include dental, vision, hearing
- \$0 Rx deductible on all non-snp plans
- Cigna Healthy Today Card (flex card) included on all plans

DSNP

Elevance

- Everyday Allowance

- Full Dual Availability
- Strong formulary

Wellcare

- HIDE (Highly-Integrated D-SNP) plans offered
- D-SNP Wellcare Spendables Card includes OTC and may include Gas Pay-at-Pump; Utilities Assistance; Rent Assistance; Home Improvement Items; and Healthy Food in one monthly allowance (eligibility varies by plan)

CSNP

Humana

- Dental, vision, hearing, transportation
- 20% coinsurance PCP/Specialist
- \$0 Rx Retail 30 day supply

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Kentucky



MAPD

Humana

- \$70 Part B Give Back with Rx plan available statewide, other Give Back plan options available locally
- \$0 premium plans with OTC allowance, Dental, Vision, and Hearing coverage available in most counties
- Plans with coverage for essentials, predictable out-of-pocket expenses, or travel-friendly health coverage available

Wellcare

- Wellcare Patriot plan specifically designed for veteran members with reduced cost share for mental health, substance abuse and psychiatric services offered.
- \$0 INN PCP visits on all plans
- Non-D-SNP plans that include the Spendables card offer OTC benefits at participating retailers, online and for home delivery.

DSNP

Aetna

- Dental, vision and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications

- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

Wellcare

- \$0 for covered prescription drugs on D-SNP plans, all year long in all benefit phases.
- HIDE (Highly-Integrated D-SNP) plans offered
- D-SNP Wellcare Spendables Card includes Gas Pay-at-Pump; Utilities Assistance; Rent Assistance; Home Improvement Items; OTC; and Healthy Food in one monthly allowance

CSNP

Humana

- Dental, vision, hearing, transportation
- \$0 or low copays for PCP & specialists
- Multiple selling opportunities with Dual and Chronic Special Needs Plans.

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Louisiana



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

Humana

- Most plans include Dental, Vision and Hearing.
- Go365 by Humana® is our healthy living and learning program available to eligible Humana Medicare Advantage members. Members earn rewards in the form of redeemable gift cards from popular retailers for completing healthy activities.
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients.

DSNP

Aetna

- Dental, vision and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more

- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

Humana

- Dental, vision, hearing transportation
- \$0 or low copays for PCP & specialists
- Multiple selling opportunities with Dual and Chronic Special Needs Plans.

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Massachusetts



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

Molina- Medicare Complete Care (HMO D-SNP)

- \$0 premiums, PCP/ Specialist visits, Inpatient Acute, prescription deductible
- DVH benefits, fitness, podiatry, meals benefits
- \$45 monthly food and produce benefit
- \$9350 MOOP cost

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Maryland



MAPD

Humana

- \$0 and low premium plan options designed for consumers who want the most benefits and the best value
- All plans include dental, vision, and hearing coverage
- No Rx deductible Tiers 1 and 2

CareFirst- CareFirst BlueCross BlueShield Advantage Complete (PPO) and Essential (PPO)

- \$0 Monthly premium, PCP, and Drug Deductible visits
- \$8,300/\$13,300 MOOP cost
- \$0 copays for routine DVH visits
- \$0 copay for personalized care coordination and assistance

DSNP

Alterwood- Alterwood Advantage Dual Secure (HMO D-SNP)

- \$0 Monthly Premium, deductible, PCP/ Specialist visits, outpatient care
- \$0 copays on routine DVH visits
- \$0 copays on inpatient hospital stay 1-90 days
- \$12.15 max cost for a one-month supply of insulin products covered by plan regardless of cost-sharing tier

CareFirst- BlueCross BlueShield Advantage DualPrime (HMO-SNP)

- \$0 Monthly premium
- Comprehensive DVH coverage
- Flex benefit (OTC, Rent, Groceries, and Utilities)

CSNP

Cigna

- Dental, vision, hearing, fitness, transportation, home-delivered meals
- Cigna Healthy Today card (flex card)
- Cigna Medicare Advantage incentive

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Maine



Aetna

- Certain plans offer rich supplemental benefits like an OTC allowance and allowances for dental, prescription eyewear and hearing aids
- Aetna Medicare Enhanced Select (PPO) offers an alternative to Medicare Supplements and standalone Part D coverage. This plan provides the freedom to see any provider nationwide who accepts Medicare. It's available in 3 counties: Cumberland, Sagadahoc and York
- Plans with an Rx deductible only apply to drugs on Tiers 3 – 5

Wellcare

- Wellcare Patriot plan specifically designed for veteran members with reduced cost share for mental health, substance abuse and psychiatric services offered.
- Plans offered statewide
- \$0 INN PCP visits on all plans
- NEW! Wellcare Patriot Giveback Open (PPO) plan Giveback MA Only

DSNP

Elevance

- Statewide
- Everyday Allowance
- Full and Partial Available

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Michigan



MAPD

Humana

- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- Multiple plans with similar In and Out of network copays.
- HMO plans within the market do not require referrals

Priority Health- PriorityMedicare Vital (PPO)

- \$0 Monthly premium
- \$5,600 MOOP cost
- \$375 combined in-and-out-of-network medical deductible
- Cognifit benefit \$0 in network

DSNP

Aetna

- Dental, vision and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications

- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

Humana

- Healthy Options allowance available on Dual Eligible with a monthly allowance with rollover. The allowance can be used for items such as rent, utilities, groceries and OTC.
- Non-Cost Share Protected DSNP Plans available in most counties with \$100 monthly Healthy Options Allowance with rollover.

CSNP

Humana

- Multiple selling opportunities with Dual and Chronic Special Needs Plans.
- \$0 or low copays for PCP/Specialists
- Dental, vision, hearing, fitness

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Minnesota



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

CSNP

Humana

- New Diabetes & Heart plan
- Dental, vision, hearing, transportation
- \$0 Rx Retail 30 day supply

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Missouri



MAPD

United Healthcare

- \$0 plan available in most states with dental, OTC credit, fitness, vision, and more for everyday use
- Members can earn up to \$155 in healthy rewards on certain plans
- Free gym membership with premium network on some plans

Humana

- Introducing new HMO and PPO plans to market.
- Multiple plans in market with Part B Premium giveback.
- No referrals on any of our HMO or PPO plans.

DSNP

Aetna

- Dental, vision and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications

- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

Elevance

- Full and Partial availability
- Generous Health Option Allowance – OTC
- Strong HMO

CSNP

Humana

- Multiple selling opportunities with Dual and Chronic Special Needs Plans.
- Healthy Options allowance available on certain plans with a monthly allowance of \$50 with rollover. The allowance is used for overall wellness for members diagnosed with a chronic condition. This includes OTC card with expanded catalog.

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Mississippi



MAPD

Cigna

- All plans include dental, vision, hearing
- \$0 Rx deductible on all non-snp plans
- Cigna Healthy Today Card (flex card) included on all plans

Humana

- 5 star HMO available
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- In-network hospitals and provider systems include, but are not limited to, the following: Anderson Regional Medical Center, Baptist Health Systems, Forrest General Hospital, Hancock Health Systems, Hattiesburg Clinic, Memorial Health Systems, Merit Health Biloxi, Merit Health Hattiesburg, Merit Health Jackson, Methodist Le Bonheur Healthcare, Ochsner Rush Health, Singing River Health System, South Central Regional Medical Center, St. Dominic Hospital, St. Francis Hospital and University of Mississippi Medical Center

- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

Devoted

- Full and Partial available
- Generous Monthly Food and Home Card
- Prepaid Dental and Eyewear Car

CSNP

Humana

- Dental, vision, hearing, transportation & fitness
- No Rx deductible
- \$0 PCP copay, \$15 Specialist copay

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.

DSNP

Aetna

- Dental, vision and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more



Smart Sheet Montana



MAPD

Humana

- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients
- Many Plans include Dental, Vision, Hearing, and SilverSneakers Fitness Benefits
- Multiple plans with Part B Premium giveback

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

Humana

- \$100 Healthy Options Allowance: monthly allowance on prepaid card
- Dental, vision, hearing, transportation



Smart Sheet North Carolina



MAPD

Devoted

- Large footprint Growth
- Passive PPO Available
- Generous Part B giveback
- Food and Home Card for qualified conditions (ex. High Blood Pressure)
- MA Only Available

Humana

- Introducing new PPO plans to market.
- All of our plans include Dental, Vision and Hearing.
- HMO plans within the market do not require referrals.

DSNP

Aetna

- Dental, vision and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

Humana

- Dental, vision, hearing
- \$0 PCP copay and low specialist copays
- Multiple selling opportunities with Dual and Chronic Special Needs Plans.

Alignment

- \$0 Monthly premium, annual deductible, PCP/Specialist visits
- \$2,900 MOOP cost
- DVH benefits
- OTC, flex allowance, meal benefit, fitness, transportation etc.
- \$0 copay for tier 1-2 generic drugs 30-100 day supply



Smart Sheet North Dakota



MAPD

Humana

- Introducing new PPO plans to market.
- Plan available with Part B premium giveback.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

Wellcare

- Does not have D SNP plan

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Nebraska



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

Wellcare

- D-SNP Wellcare Spendables Card includes OTC and may include SSBCI Gas pay-at-the-pump; SSBCI Utilities Assistance; SSBCI Rent Assistance; SSBCI Home Improvement Items; and SSBCI Healthy Food in one monthly allowance
- Non-D-SNP plans that include the Spendables card offer OTC benefits at participating retailers, online and for home delivery.
- HIDE (Highly-Integrated D-SNP) plans offered



Smart Sheet New Hampshire



MAPD

Aetna

- All plans include comprehensive or preventive dental, a post-discharge meal benefit, Continuous Glucose Monitoring (CGM) with 0% coinsurance, a SilverSneakers® fitness benefit and allowances for certain OTC items, eyewear and hearing aids
- Plans with a Rx deductible only apply to drugs on Tiers 3 – 5
- Some plans feature the Choice dental benefit with allowances ranging from \$750 - \$2,000
- All plans offer the Travel Advantage benefit or Explorer program, which allows members to see any participating Aetna provider across the U.S. (excluding California) and pay in-network cost sharing outside of their plan's service area for up to 12 months

Humana

- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- \$0 copay for 90 day supply of tier 1 and 2 drugs when using mail order through Centerwell Pharmacy.
- No referrals on any of our HMO or PPO plans.

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet New Jersey



MAPD

Clover

- Clover has many plans featuring low or \$0 monthly premiums, reduced out-of-pocket expenses, and minimal copays.
- Clover PPO plans offer competitive in-network and out-of-network coverage, allowing members to choose the most suitable healthcare providers.
- Clover's 2025 Plans introduce improved allowances for OTC and dental expenses, along with a rewards program that enables members to earn up to \$400 annually.
- Clover's 2025 Plans have achieved a 4-star rating from CMS.

Horizon (Braven)- Braven Medicare Choice (PPO)

- \$0 premium, medical deductible, RX deductible for commonly used generics, in-network lab services
- Braven Health Smart Card access
- DVH benefits including equipment benefit

DSNP

Elevance

- Statewide
- Full, FBDE, QMB+
- Generous Everyday Allowance
- \$0 copay on RX

Horizon- Horizon NJ TotalCare (HMO D-SNP)

- \$0 monthly premium, PCP/Specialist visits, RX deductible, RX copay.
- Fitness program, OTC benefits, groceries, utilities, telehealth
- \$0 in-patient and outpatient copay
- \$0 comprehensive DVH benefits

CSNP

Elevance

- No CSNP available

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet New Mexico



MAPD

Humana

- Introducing new PPO plans to market.
- No referrals needed on PPO Plans.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- Multiple plans with Part B Premium giveback.

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

Wellcare

- Not available in NM

Molina- Medicare Complete Care (HMO D-SNP)

- \$0 premiums, PCP/ Specialist visits, Inpatient Acute, prescription deductible
- DVH benefits, fitness, podiatry, meals benefits, PERS+
- \$50 monthly food and produce benefit
- \$9,350 MOOP cost

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.

SCAN- SCAN Strive (HMO C-SNP)

- \$0 Comprehensive care appointments
- \$0 Hospital and Emergency Care
- \$0 Part D drug deductible
- \$0 DVH, acupuncture, chiropractic, telehealth, nurse hotline etc



Smart Sheet Nevada



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

Humana

- Many Plans include Dental, Vision, Hearing, and SilverSneakers Fitness Benefits.
- Multiple plans in market with Part B Premium giveback.
- \$0 copay for 100-day supply of tier 1 and tier 2 drugs when using mail order through CenterWell Pharmacy, Retail and In-Network Pharmacy.

DSNP

Humana

- Healthy Options allowance for rent, utilities, groceries, and OTC available on Dual Eligible Plans, with rollover.
- Dental, vision, hearing, transportation

Wellcare

- NEW! Wellcare Simple (HMO-POS), Wellcare Dual Access (HMO-POS D-SNP) and Wellcare Specialty Simple (HMO-POS C-SNP) plans
- \$0 for covered prescription drugs on D-SNP plans, all year long in all benefit phases
- D-SNP Wellcare Spendables Card includes Gas Pay-at-Pump; Utilities Assistance; Rent Assistance; Home Improvement Items; OTC; and Healthy Food in one monthly allowance

CSNP

SCAN

- \$0 plan option designed for people with diabetes, cardiovascular disorders and/or chronic heart failure, offering \$0.00 copays for insulin, as well as gym benefit, vision care, and more
- Plan option designed for people with one or more chronic conditions who have Medicare and full Medicaid coverage. Includes \$0 drugs and \$0 doctor visits, as well as vision and dental care, transportation and much more.
- Comprehensive medical and hospital coverage

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet New York



MAPD

Aetna

- Portfolio of plans that have something for every type of buyer in NY; plans available in all 62 counties
- All plans offer dental, eyewear, hearing aid benefits, and SilverSneakers
- All plans offer the Travel Advantage benefit or Explorer program, which allows members to see any participating Aetna provider across the U.S. With the exception of HMO members seeing California providers, members can pay in-network cost sharing outside of their plan's service area for up to 12 months

Excellus

- All regions offer PPO plan options with access to this strong national provider network. This means all PPO members have access to coverage that spans more than 2,500 counties, 48 states, and 2 territories
- Excellus is recognized for its high customer satisfaction, with its HMO ranked among the nation's best by Consumer Reports.
- Local Carrier-Non for Profit

DSNP

Humana

- Healthy Food Card now available on select Dual Eligible Plans.
- Select plans include a monthly or quarterly allowance for over-the-counter(OTC) items such as: Vitamins, Pain Relievers, and Cough and cold medicines.
- Dental, vision, hearing, transportation

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Ohio



MAPD

Devoted

- Strong HMO and Passive PPO Available
- Generous Part B Giveback
- Food and Home Card for qualified conditions (ex. High Blood Pressure)

Humana

- \$76 Part B Give Back with Rx plan available statewide, other Give Back plan options available locally
- \$0 premium plans with OTC allowance, Dental, Vision, and Hearing coverage available in most counties
- Plans with coverage for essentials, predictable out-of-pocket expenses, or travel-friendly health coverage available

DSNP

Elevance

- Embedded Everyday Option Allowance
- All RX \$0
- Statewide
- Full and partial

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

UnitedHealthcare

- \$0 statewide plan available for people with diabetes, chronic heart failure, and/or cardiovascular disorders
- Low-cost specialist visits and insulin, plus a monthly credit for OTC products — and healthy food for qualifying members
- Members can earn up to \$165 in healthy rewards

Humana

- Low in-network medical deductible
- Dental, Vision, Hearing, Fitness
- Low Rx deductible



Smart Sheet Oklahoma



MAPD

Humana

- Plans available with Part B premium giveback.
- Humana PPO Plans have National Network Reciprocity, allowing members to travel with the comfort of knowing they can use any Humana ChoiceCare PPO Network Provider across the country for in-network services.
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

Humana

- Multiple selling opportunities with Dual and Chronic Special Needs Plans.
- Healthy Options allowance for rent, utilities, groceries, and OTC available on Dual Eligible Plans, with rollover.

- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

Humana

- Multiple selling opportunities with Dual and Chronic Special Needs Plans.
- Dental, vision, hearing, fitness
- \$0 PCP copay, low specialist copay

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Oregon



MAPD

Wellcare

- NEW! Wellcare PeaceHealth Simple (HMO POS) co-branded plan available
- \$0 INN PCP visits on all plans
- Non-D-SNP plans that include the Spendables card offer OTC benefits at participating retailers, online and for home delivery.
- Wellcare Patriot plan specifically designed for veteran members with reduced cost share for mental health, substance abuse and psychiatric services offered.

Regence- Regence MedAdvantage + Rx Classic

- \$73 Monthly premium
- \$5700 MOOP cost
- \$0 cost for routine DVH visits
- \$0 annual deductible

DSNP

Wellcare

- NEW! Dual Access and Dual Reserve plans available
- \$0 for covered prescription drugs on D-SNP plans, all year long in all benefit phases
- D-SNP Wellcare Spendables Card includes Gas Pay-at-Pump; Utilities Assistance; Rent Assistance; Home Improvement Items; OTC; and Healthy Food in one monthly allowance

- HIDE (Highly-Integrated D-SNP) plan offered

PacificSource- Dual Care (HMO D-SNP)

- \$0 Monthly Premium, medical deductible, pharmacy deductible, inpatient hospital care, outpatient surgery, PCP/Specialist visits
- \$0 comprehensive DVH benefit
- \$0 tier 1 preferred generic drugs, higher tiers range from \$0-\$12.15 copay
- Other Benefits: Alternative care, OTC drug coverage, One Pass, telehealth, HRSN

CSNP

Humana

- 2 diabetic plans available in Portland metro
- Dental, vision, hearing (and transportation on one plan)
- \$0 PCP copay & \$10 specialist copayment plan available

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Pennsylvania



MAPD

Highmark

- Dental: Covers Basic Dental care with select plans covering x-rays, root canals, extractions, crowns, and dentures with up to \$6,000 in allowance
- OTC: Up to \$220 Allowance once per quarter or flex card options on some plans
- Highmark House Calls: Once per year, Highmark can send a licensed health care provider to your client's house to answer their questions, review prescriptions, and to make sure health records are up to date – free of charge!
- Star Ratings: Highmark achieved a 4.5-star rating for their PPO plans and 5-star rating for their HMO plans 2025 from CMS

UnitedHealthcare

- Plans start at \$0 per month with benefits that help you save money and get more value
- NEW! \$100 back in your monthly Social Security check with the UPMC for Life PPO Essential Care
- Rx (PPO) plan. That is \$1,200 back in your pocket each year.
- All plans with Part D prescription coverage have \$0 copays for Tier 1 and Tier 2 drugs at preferred retail and mail-order pharmacies

DSNP

AmeriHealth VIP

- Dental: Up to \$6,000 per year in comprehensive dental allowance
- OTC: Up to \$320 OTC Allowance per month
- Transportation: Up to 40- One Way Trips
- Hearing: Up to \$2,000 allowance for applicable catalog hearing aids

Jefferson Health Plan

- Jefferson Health Plans will offer 12 Medicare Advantage plans in 2025 7 HMO plans & 5 PPO plans
- Maintained core medical benefits and supplemental benefits: Reduced urgent care copays/ Flex cards benefit that gives consumers more choice/ Comprehensive dental and benefit for glasses/contacts on all plans/ 100+ hospitals in network.

CSNP

Cigna

- Dental, vision, hearing, fitness, transportation, home-delivered meals
- Cigna Healthy Today card (flex card)
- Cigna Medicare Advantage incentives



Smart Sheet Rhode Island



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet South Carolina



MAPD

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.
- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

Wellcare

- Plans offered statewide
- \$0 INN PCP visits on all plans
- Non-D-SNP plans that include the Spendables card offer OTC benefits at participating retailers, online and for home delivery.
- Wellcare Patriot plan specifically designed for veteran members with reduced cost share for mental health, substance abuse and psychiatric services offered.

DSNP

Aetna

- Dental: All plans include a dental benefit, and an allowance for services like dentures, crowns and more.
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0.

- Vision: All plans provide a \$0 routine eye exam and include an allowance for eyewear.
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost.
- Drug coverage: \$0 copay on Tier 1 drugs at preferred network pharmacies. Rx deductible, if applicable, does not apply to Tier 1 and 2 drugs.
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms.

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

Humana

- 2 plans available
- Dental, vision, hearing, fitness

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet South Dakota



MAPD

Aetna

- Dental, vision and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

Aetna

- Dental, vision and hearing coverage, monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more
- Competitive Part D coverage with \$0 copays at in network pharmacies for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!



Smart Sheet Tennessee



MAPD

Devoted

- Strong HMO and Passive PPO Available
- Generous Part B Giveback
- Food and Home Card for qualified conditions (ex. High Blood Pressure)

Humana

- Introducing new \$0 plan premium HMO in Moore, Overton, Macon, Van Buren, Trousdale, Smith, Clay, Jackson
- HMO plans within the market do not require referrals.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.

DSNP

Elevance

- Embedded Everyday Options
- All Rx \$0
- Full and partial availability
- Statewide

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit

- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

Devoted

- Tailored to Diabetes
- Monthly food and home card

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Texas



MAPD

Cigna

- Cigna's #1 market
- All plans include dental, vision, hearing
- \$0 Rx deductible on all non-snp plans
- Cigna Healthy Today Card (flex card) included on all plans

Devoted

- Strong HMO and Passive PPO Available
- Generous Part B Giveback
- Food and Home Card for qualified conditions (ex. High Blood Pressure)

DSNP

Elevance

- Full and Partial availability
- Everyday Options
- \$0 Rx
- Increased Dental

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

Devoted

- Tailored to Diabetes
- Monthly food and home card

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Utah



MAPD

Humana

- Introducing new PPO plans to market.
- Select PPO plans available with no Rx deductible.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.

Regence

- \$41 monthly premium
- \$0 medical deductible, PCP/Specialist visits
- \$6200 MOOP cost
- \$1,250 in network annual dental maximum

DSNP

Humana

- DSNP, Full and Partial Dual Eligible, available in: Salt Lake, Weber, Utah, Davis San Juan, Piute, Washington, Millard, Beaver, Kane, Iron, Juab, Garfield, Emery, Grand.
- Healthy Options Allowance: monthly allowance on a prepaid card to use for essentials you need to support your health
- Dental, vision, hearing, transportation

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.

- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Virginia



MAPD

Aetna

- \$0 monthly premium plan available in entire service area
- All plans feature the Choice dental benefit with allowances ranging from \$1,000 - \$2,000. Covered services include oral exams, x-rays, cleanings, fillings, extractions, crowns and more. Members can receive services from a dental provider in or out of the PPO network
- All plans offer a fitness benefit that includes a basic membership with access to thousands of participating facilities nationwide, plus live or on-demand physical fitness videos and interactive health and well-being classes. Members can also request one at-home fitness kit per year through SilverSneakers

Humana

- Introducing new HMO and PPO plans to market.
- Many Plans include Dental, Vision, Hearing, OTC and SilverSneakers Fitness Benefits.
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients

DSNP

Elevance

- Embedded everyday Option
- All Rx \$0
- Strong Formulary
- All but 1 county

Sentara- Dual-Eligible Special Needs Plan (D-SNP)

- \$0 monthly premium
- SilverSneakers, Transportation, bathroom safety device
- Routine chiropractic care
- DVH benefits

CSNP

United Healthcare

- \$0 plan available in many counties for people with diabetes, chronic heart failure, and/or cardiovascular disorders
- Low-cost specialist visits and insulin, plus a monthly credit for OTC products — and healthy food for qualifying members
- Members can earn up to \$165 in healthy rewards

Humana

- Dental, vision, hearing, fitness
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients



Smart Sheet Vermont



MAPD

Humana

- 4+ stars for 15 years and a 95% retention rate
- Network in Central AZ is very strong with all major hospitals except Mayo and all value based care providers
- No medical or Rx deductible

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Washington



MAPD

Devoted

- New Market
- Passive PPO
- Generous Part B Giveback
- Food and Home Card for qualified conditions (ex. High Blood Pressure)

Humana

- Select HMO and PPO plans offer \$0 Rx copay for Tier 1 and Tier 2 at preferred cost share pharmacies
- Select HMO Plans available with No Rx Deductible.
- New Part B premium giveback plans available (some markets).

DSNP

Humana

- Multiple selling opportunity with Dual Special Needs Plan.
- \$0 Copay on all Medicare approved drugs on all tiers through all stages for DSNP Members.
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your clients

Molina- Medicare Complete Care (HMO D-SNP)

- \$0 premiums, PCP/ Specialist visits, Inpatient Acute, prescription deductible
- DVH benefits, fitness, podiatry, acupuncture, chiropractic, PERS
- \$150 monthly food and produce benefit
- \$9350 MOOP cost

CSNP

United Healthcare

- \$0 plan available in many counties for people with diabetes, chronic heart failure, and/or cardiovascular disorders
- Low-cost specialist visits and insulin, plus a monthly credit for OTC products — and healthy food for qualifying members
- Members can earn up to \$165 in healthy rewards

Humana

- Multiple selling opportunity with Chronic Special Needs Plan.
- Dental, vision, hearing, fitness



Smart Sheet Wisconsin



MAPD

Humana

- \$40 Part B Give Back with Rx plan available in some counties, other Give Back plan options available up to \$125
- \$0 premium plans with OTC allowance, Dental, Vision, and Hearing coverage available in most counties
- Plans with coverage for essentials, predictable out-of-pocket expenses, or travel-friendly health coverage available

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

DSNP

Elevance

- Expanding D-SNP
- All Rx \$0
- Everyday Allowance
- Full and Partial available

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

CSNP

UnitedHealthcare

- UHC CSNP offer lower Prescription drug costs versus UHC non SNP.
- \$25 or even \$0 copay on covered insulin.
- \$0 diabetic supplies through Optum Home Delivery program.



Smart Sheet Wyoming



MAPD

Humana

- Multiple plans with Part B Premium giveback.
- Many Plans include Dental, Vision, Hearing, and SilverSneakers Fitness Benefits.
- Centerwell Pharmacy provides value, experience, safety, accuracy, convenience and service to your client

UnitedHealthcare

- Broad access to: Many plans with \$0 premiums and \$0 copay for primary care
- \$0 copays on covered routine dental care
- Coverage for glasses or contacts
- \$0 Tier 1 RX at network pharmacy and \$0 Tier 2 from Optum home delivery.

United Healthcare – As of 7/1/2025, commissionable plans available only in Laramie, Natrona, and Sheridan counties

DSNP

UnitedHealthcare

- Nearly all DSNP offer \$0 RX deductible and \$0 copays.
- Nearly all DSNP offer combined OTC + Healthy Food Benefit
- Most DSNP allow credit to be used on home utilities.
- Large Provider Network!

