



DOCTORS
HEALTHCARE PLANS, INC.

SUMMARY OF BENEFITS

2026 | CENTRAL FLORIDA

DrPlatinum-CFL
(HMO D-SNP) H4140-017

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 (786) 460-3427 or toll-free (833) 342-7463 (TTY: 711), 7 days a week, 8AM to 8PM.

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 www.doctorshcp.com/2026plans/ or call (786) 460-3427 or toll-free (833) 342-7463 (TTY: 711) 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 Provider 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 or “Drug List” to make sure your drugs are covered.

Understanding Important Rules

- ☐ **DrPlatinum-CFL (HMO D-SNP)** plan is dual eligible special needs plans (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid. This plan may enroll FBDE, QDWI, QI, QMB, QMB+, SLMB, SLMB+.
- ☐ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part A/ Part B premiums may be paid for by Florida Medicaid.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

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SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the “**Evidence of Coverage**.” You can also see the Evidence of Coverage on our website, www.doctorshcp.com/2026plans/.

You have choices about how to get your Medicare benefits

- For coverage and cost of original Medicare, look in your current “**Medicare & You**” handbook. You can order a handbook, find, and compare health plans online at www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Hours of operation: 24 hours a day, 7 days a week.

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **DrPlatinum-CFL (HMO D-SNP)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <https://www.medicare.gov>.
- If you want to know more about the coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at <https://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Information covered in this booklet

- Things to Know About **DrPlatinum-CFL (HMO D-SNP)**.
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Prescription Drug Benefits.

Things to Know About DrPlatinum-CFL (HMO D-SNP)

Hours of Operation & Contact Information

- 7 days a week, 8AM to 8PM.
- If you are a member of this plan, call us toll-free at (833) 342-7463, TTY: 711.
- If you are not a member of this plan, call us toll-free at (833) 639-3427, TTY: 711.
- Our website: www.doctorshcp.com/2026plans/.

Who can join?

To join DrPlatinum-CFL (HMO D-SNP), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area and be eligible for one of these Medicaid categories:

- » Qualified Medicare Beneficiary (QMB/QMB+)
- » Specified Low-Income Medicare Beneficiary (SLMB/SLMB+)
- » Qualified Individual (QI)
- » Qualified Disabled and Working Individual (QDWI)
- » Full Benefit Dual Eligible (FBDE)

The service area for this plan is Hillsborough, Orange, Osceola, Pasco, Polk and Seminole counties. If you have any questions about your Medicaid eligibility or level of assistance, please contact us or your Florida Medicaid office.

Depending on your level of eligibility for assistance under your state Medicaid program, you may or may not be subject to cost-sharing requirements.

Which doctors, hospitals and pharmacies can you use?

Doctors HealthCare Plans, Inc., has a network of doctors, hospitals, pharmacies, and other providers. Depending on your plan, you may need a referral to visit a specialist. Except for emergency, urgent, and preventive services, certain services require prior authorizations and/or referrals.

To get detailed information about your covered services, please see the Evidence of Coverage (EOC).

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider and pharmacy directory at our website (www.doctorshcp.com/2026providers/).

Or, call us and we will send you a copy of the provider and pharmacy directories.

Do you have Medicare and Medicaid?

If you are cost-share protected by Florida Medicaid, our providers aren't allowed to collect or bill you for services and items covered under Medicare Part A and Part B, including deductibles, coinsurance, and copayments. If a provider asks you to pay, that's against the law. If you are cost-share protected and you are billed or asked to pay the provider for deductibles, coinsurance, or copayments on covered Medicare Part A and Part B services tell your provider you are cost-share protected and can't be charged. If you have already made a payment you have the right to a refund. If you have any questions, call us toll-free at (833) 342-7463, TTY- 711. We are open 7 days a week, 8AM to 8PM.

Are prior authorizations or referrals required?

For certain procedures, services and drugs, you may need advanced approval. Please note that services that require a prior authorization and/or a referral are noted in the benefit descriptions listed in this booklet. For more information, you may refer to your *Evidence of Coverage*.

Your primary care provider (PCP) will work with you to coordinate the care you need with specialists or certain other providers in the network. This is called a "referral." Certain procedures, services and drugs may need advance approval from this plan. This is called "prior authorization." To learn more about services

that require a referral or prior authorization from the plan, contact your PCP, refer to the Evidence of Coverage (EOC) or call us.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and *more*. Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs including chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, www.doctorshcp.com/2026druglist/.
- Or, call us and we will send you a copy of the formulary.

Medicaid Services will be provided by the plan when the Medicaid limit is greater than the Medicare limit. In those instances where the Medicare limit has been exhausted, the Plan will cover the difference for members eligible for Full Medicaid. See list of Medicaid covered services at the end of this booklet.

How will I determine my drug costs?

With just a few easy steps, you can find out what your covered drugs will cost. Our plan groups medications into 6 tiers. The amount you pay for the drug will depend on what tier your drug is in. You will need to use your formulary to determine the tier. Then, go to the Summary of Benefits Prescription Drug section and match your drug to the tier to determine the cost.

Generally speaking, members must use a pharmacy in our network. You may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan.

To find a pharmacy in our plan, see our online Provider Directory on our website at www.doctorshcp.com/2026providers/ or call us to obtain a copy.

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SECTION II - SUMMARY OF BENEFITS

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

Premiums and Benefits	DrPlatinum-CFL (HMO D-SNP)
Monthly Plan Premium	\$0: you must continue to pay your Medicare Part B premium unless it's paid for you by Medicaid.
Deductible	<p>Medical Deductible: Not Applicable.</p> <p>Prescription Drug Deductible: \$615 - If you get “Extra Help”, the deductible stage does not apply to you.</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1, Tier 2 and Tier 6 and may pay the full cost of drugs on Tier 3, Tier 4 and Tier 5 until you've reached the yearly deductible.</p>
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	<p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> • \$3,400 for services you receive from in-network providers. <p>This amount is the most you will pay during the plan year for in-network approved medical services under our plan.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</p>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	DrPlatinum-CFL (HMO D-SNP)
Inpatient Hospital Coverage	<p>\$0 per admission</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>Requires a prior authorization (PA) from the plan</p>
Outpatient Hospital Coverage	<p><u>In-Network:</u></p> <p>Outpatient hospital observation: \$0 copay</p> <p>Outpatient hospital surgery: \$0 copay</p> <p>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</p>
Ambulatory Surgical Center (ASC) Services	<p><u>In-Network:</u></p> <p>Ambulatory surgical center: \$0 copay</p> <p>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</p>
Doctor Visits (Primary Care Providers and Specialists)	<p><u>In-Network:</u></p> <p>Primary care physician visit: \$0 copay</p> <p>Specialist visit: \$0 copay</p> <p>For specialist visits, a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan is required</p>
Preventive Care	<p><u>In-Network:</u></p> <p>\$0 copay for all preventive services covered under Original Medicare.</p> <p>Some of these services include:</p> <ul style="list-style-type: none"> • Annual Wellness visits • Bone mass measurements • Breast cancer screenings (mammograms) • Cardiovascular screenings • Cervical and vaginal cancer screenings • Colorectal cancer screenings • Diabetes screenings

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	DrPlatinum-CFL (HMO D-SNP)
	<ul style="list-style-type: none"> • Hepatitis B virus screenings • Prostate cancer screenings (PSA) • Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots, COVID shots) <p>For a complete list of covered preventive services, please refer to your Evidence of Coverage (EOC). Any additional preventive services approved by Medicare during the contract year will be covered.</p>
Emergency Care	<p>QMB, QMB+, SLMB+ and FBDE members:</p> <ul style="list-style-type: none"> • \$0 copay per visit for emergency care • \$0 copay per visit for worldwide emergency care <p>All other members:</p> <ul style="list-style-type: none"> • \$50 copay per visit for emergency care. • \$0 copay per visit for worldwide emergency care. <p>If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.</p> <p>Benefits for emergency care and urgent care received outside the United States and its territories are limited to a combined \$10,000 maximum per calendar year.</p>
Urgently Needed Services	<p>Urgently needed services: \$0 copay per visit.</p> <p>Worldwide urgent coverage: \$0 copay</p> <p>Benefits for emergency care and urgent care received outside the United States and its territories are limited to a combined \$10,000 maximum per calendar year.</p>
Diagnostic Services/Labs/Imaging	<p><u>In-Network:</u></p> <p>Diagnostic tests and procedures: \$0 copay</p> <p>Lab services: \$0 copay</p> <p>Diagnostic radiology services (such as MRI, CAT Scan): \$0 copay</p> <p>X-rays: \$0 copay</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): \$0 copay</p> <p>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</p>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	DrPlatinum-CFL (HMO D-SNP)
Hearing Services	<p><u>In-Network:</u></p> <p>\$0 copay for routine hearing exam.</p> <p>\$0 copay for hearing aid fitting/ evaluation every 2 calendar years.</p> <p>Up to \$1,500 allowance for hearing aids every 2 calendar years.</p>
Dental Services	<p><u>In-Network:</u></p> <p>\$0 copay for the following preventive dental services:</p> <ul style="list-style-type: none"> • Oral exam, up to 2 per calendar year. • Prophylaxis (cleanings), up to 2 per calendar year. • Fluoride, up to 2 per calendar year. • Bitewing x-rays, up to 2 per calendar year. • Panoramic x-ray, up to 1 per 3 calendar years. <p>\$0 copay for the following supplemental dental services:</p> <ul style="list-style-type: none"> • Fillings (amalgam or resin), up to 4 per calendar year. • Crowns, up to 3 per calendar year. • Extractions, up to 3 per calendar year. • Root canal, up to 1 per calendar year. • Implants, up to 1 per calendar year. • Scaling and root planing (deep cleaning), up to 1 per quadrant per 2 calendar years. • Bridge, up to 1 per 3 calendar years. • Dentures, up to 1 full upper and 1 full lower denture per 5 years or 1 partial upper and 1 partial lower denture per 5 calendar years. <p>Requires a prior authorization (PA) from the plan</p>
Vision Services	<p><u>In-Network:</u></p> <p>\$0 copay for eye exams.</p> <p>Up to \$400 allowance for eyeglasses and/or contact lenses per calendar year or up to 3 pairs of eyeglasses at no cost from a select eyewear collection per calendar year.</p>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	DrPlatinum-CFL (HMO D-SNP)
Mental Health Services	<p><u>In-Network:</u></p> <p>Outpatient group therapy visit: \$0 copay</p> <p>Individual therapy visit: \$0 copay</p> <p>Inpatient mental health care:</p> <p>\$0 copay per stay</p> <p>Requires a prior authorization (PA) from the plan</p>

PRESCRIPTION DRUG BENEFITS

Premiums and Benefits	DrPlatinum-CFL (HMO D-SNP)																							
Deductible	<p>Prescription Drug Deductible: \$615 - If you get “Extra Help”, the deductible stage does not apply to you.</p> <p>During this stage, you pay \$0 cost sharing for drugs on Tier 1, Tier 2 and Tier 6 and may pay the full cost of drugs on Tier 3, Tier 4 and Tier 5 until you've reached the yearly deductible.</p>																							
Initial Coverage	<p>You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,100. You then move on to the Catastrophic Coverage Stage.</p> <table><tr><th colspan="4">Retail Cost-Sharing</th></tr><tr><th>Tier</th><th>One-month supply</th><th>Two-month supply</th><th>Three-month supply</th></tr><tr><td>Tier 1: Preferred Generics</td><td>\$0 copay</td><td>\$0 copay</td><td>\$0 copay</td></tr><tr><td>Tier 2: Generics</td><td>\$0 copay</td><td>\$0 copay</td><td>\$0 copay</td></tr><tr><td>Tier 3: Preferred Brands</td><td>25% coinsurance*</td><td>25% coinsurance*</td><td>25% coinsurance*</td></tr></table>				Retail Cost-Sharing				Tier	One-month supply	Two-month supply	Three-month supply	Tier 1: Preferred Generics	\$0 copay	\$0 copay	\$0 copay	Tier 2: Generics	\$0 copay	\$0 copay	\$0 copay	Tier 3: Preferred Brands	25% coinsurance*	25% coinsurance*	25% coinsurance*
Retail Cost-Sharing																								
Tier	One-month supply	Two-month supply	Three-month supply																					
Tier 1: Preferred Generics	\$0 copay	\$0 copay	\$0 copay																					
Tier 2: Generics	\$0 copay	\$0 copay	\$0 copay																					
Tier 3: Preferred Brands	25% coinsurance*	25% coinsurance*	25% coinsurance*																					

PRESCRIPTION DRUG BENEFITS

Premiums and Benefits	DrPlatinum-CFL (HMO D-SNP)			
	Tier 4: Non-Preferred Drugs	25% coinsurance*	25% coinsurance*	25% coinsurance*
	Tier 5: Specialty	25% coinsurance*	Not Applicable	Not Applicable
	Tier 6: Supplemental Drugs	\$0 copay	\$0 copay	\$0 copay
	Mail Order Cost-Sharing			
	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1: Preferred Generics	\$0 copay	\$0 copay	\$0 copay
	Tier 2: Generics	\$0 copay	\$0 copay	\$0 copay
	Tier 3: Preferred Brands	25% coinsurance*	25% coinsurance*	25% coinsurance*
	Tier 4: Non-Preferred Drugs	25% coinsurance*	25% coinsurance*	25% coinsurance*
	Tier 5: Specialty	25% coinsurance*	Not Applicable	Not Applicable
	Tier 6: Supplemental Drugs	\$0 copay	\$0 copay	\$0 copay
	<p>The amount you pay will depend on if you qualify for low-income subsidy (LIS), also known as Medicare's "Extra Help" program. Please refer to your Evidence of Coverage (EOC) for more information about this coverage and your LIS Rider for the specific amount you will pay. You may pay \$0-\$12.65 per prescription.</p> <p>A long-term supply (also called an "extended supply") is available for all drugs in Tiers 6 and certain drugs in Tiers 1-4. Drugs in Tiers 1-4 that are not available for long-term</p>			

PRESCRIPTION DRUG BENEFITS

Premiums and Benefits	DrPlatinum-CFL (HMO D-SNP)
	<p>supply are indicated with “NDS” in the formulary. A long-term supply is not available for any drugs in Tier 5 - Specialty Tier.</p> <p>Some drugs can be filled for up to 100 days’ supply. These will be noted in the formulary with a “100 DS” symbol.</p> <p>Non-Formulary drugs approved via the Formulary Exception process will be subject to the Tier 5-Specialty Tier coinsurance.</p> <p>VACCINES</p> <p>Important Message About What You Pay for Vaccines: Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.</p> <p>*INSULIN</p> <p>Your cost share for up to a one-month supply for a covered insulin product will not exceed the lesser of*:</p> <ol style="list-style-type: none"> (1) \$35 (2) 25% of the Medicare-negotiated price (for 'Selected Drugs'); (3) 25% of the Plan-negotiated price <p>* or your tier copay/coinsurance, if lower</p>
Catastrophic Coverage	After your yearly out-of-pocket drug costs reach \$2,100 , you pay nothing.

Additional Benefits/Services	DrPlatinum-CFL (HMO D-SNP)
Part B Drugs	<p>0% of the total cost for select Nebulized Medications. These include: Albuterol Sulfate, Budesonide, Cromolyn Sodium, Ipratropium Bromide, Ipratropium-Albuterol and Levalbuterol HCL</p> <p>0% - 20% of the total cost for:</p> <ul style="list-style-type: none"> • Chemotherapy/radiation drugs • Other Part B Drugs • Part B Insulins (not to exceed \$35 monthly) <p>\$0 copay for administration of Part B Drugs.</p> <p>Requires a prior authorization (PA) from the plan</p>
Skilled Nursing Facility (SNF)	\$0 copay per day 1 through 100.

	<p>Our plan covers up to 100 days in a SNF per benefit period. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a hospital or SNF after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods.</p> <p>Requires a prior authorization (PA) from the plan</p>
Physical Therapy and other Rehabilitation Services	<p>\$0 copay per visit for the following services:</p> <ul style="list-style-type: none"> • Cardiac rehabilitation services • Occupational therapy services • Physical therapy services • Pulmonary rehabilitation services • Speech therapy services • Supervised Exercise Therapy (SET) services <p>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</p>
Ambulance	<p>QMB, QMB+, SLMB+ and FBDE members:</p> <ul style="list-style-type: none"> • \$0 copay per trip for emergency ground and air ambulance services <p>All other members:</p> <ul style="list-style-type: none"> • \$75 copay per trip for emergency ground ambulance services. • 20% of the total cost per trip for emergency air ambulance services.
Transportation	<p>\$0 copay for up to 80 one-way trip(s) per year to plan approved locations, up to 10 miles per trip.</p> <p>You must call our contracted transportation vendor to schedule an appointment.</p>
Podiatry Services	<p>\$0 copay Medicare-covered foot care.</p> <p>\$0 copay routine foot care, up to 6 visits per year.</p>
Renal Dialysis	<p>20% of the total cost</p> <p>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</p>
Telehealth Services	<p>\$0 copay per telehealth visit for:</p> <ul style="list-style-type: none"> • Primary Care Physician Services • Occupational Therapy Services • Physician Specialists Services • Individual Sessions for Mental Health Specialty • Group Sessions for Mental Health Specialty • Podiatry Services • Other Health Care Professional Services

	<ul style="list-style-type: none"> • Individual Sessions for Psychiatric Services • Group Sessions for Psychiatric Services • Physical Therapy and Speech- Language Pathology Services • Opioid Treatment Program Services • Individual Sessions for Outpatient Substance Abuse • Group Sessions for Outpatient Substance Abuse • Kidney Disease Educational Services • Diabetes Self-Management Training <p>Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan</p>
Durable Medical Equipment (DME)	<p>0% of the total cost for covered items, including but not limited to:</p> <ul style="list-style-type: none"> • CPAP machines • Preferred continuous blood glucose monitors (CBGM's). The Plan's preferred continuous blood glucose monitors (CBGM's) include: Freestyle Libre, Freestyle Libre 2 Plus, Freestyle Libre 3, Freestyle Libre 3 Plus, Dexcom G6 and Dexcom G7. A prior authorization is not required when you have insulin prescription history within the last 120-days. • And all other medical equipment <p>20% of the total cost for covered items, including but not limited to:</p> <ul style="list-style-type: none"> • Powered wheelchairs • Powered mattress systems • Non-preferred continuous blood glucose monitors (CBGMs) • And other electric devices <p>Non-preferred CBGMs will require prior authorization and trial of a preferred CBGM</p> <p>The list of preferred vendors and manufacturers for durable medical equipment (DME) can be found in your EOC and online at www.doctorshcp.com/2026plans/.</p> <p>Requires a prior authorization (PA) from the plan</p>
Prosthetic Devices	<p>0% of the total cost for all other prosthetic devices.</p> <p>20% of the total cost for braces/ artificial limbs.</p> <p>Requires a prior authorization (PA) from the plan</p>

Diabetic Supplies	<p>0% of the total cost for preferred diabetic supplies (glucometers, test strips, lancets, lancet devices and control solutions). Preferred Diabetic Supplies include: Abbott products: FreeStyle, FreeStyle Lite, FreeStyle Freedom Lite, Freestyle Insulinx, Freestyle Precision Neo, Precision Xtra and Trividia/Nipro Products: True Metrix, Relion True Metrix, True Metrix Air.</p> <p>20% of the total cost for non-preferred glucometers and test strips. This will require a prior authorization.</p> <p>20% of the total cost for non-preferred lancets, lancet devices and control solutions. This will not require a prior authorization.</p> <p>If you are eligible for Medicare cost-sharing help under Medicaid, you pay 0% of the total cost.</p>
Therapeutic Shoes or Inserts	<p>\$0 copay Medicare-covered therapeutic shoes or inserts.</p> <p>Requires a prior authorization (PA) from the plan</p>
<p>Prepaid Card* *Special Supplemental Benefits for the Chronically Ill (SSBCI): The benefits mentioned are part of a special supplemental program for chronically ill members with one of the following conditions: Diabetes mellitus, Cardiovascular disorders, Chronic and disabling mental health conditions, Chronic heart failure, Chronic lung disorder. This is not a complete list of qualifying</p>	<p>\$275 monthly on a prepaid card to be used at approved locations. This card helps you cover out-of-pocket expenses for the following:</p> <ul style="list-style-type: none"> • Healthy foods • Meals • OTC • Personal care items • Fitness • Pet supplies • Utilities • Gas at the pump <p>Amounts do not roll over from month to month. Funds will be available at the beginning of the month. The prepaid card is only available to members with certain chronic health conditions. Refer to your Evidence of Coverage (EOC) for details.</p>

conditions. Having a qualifying condition alone does not mean you will receive the benefits. Other requirements apply.	
Health Education	Interactive sessions with a certified health educator for members who qualify.
Fitness Benefit	<i>Please refer to your benefit labeled "Prepaid Card."</i>
Meals Benefit	\$0 copay for up to 16 meals per calendar year following discharge from hospital. Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan
Over-the-Counter (OTC) Benefit	<i>Please refer to your benefit labeled "Prepaid Card."</i>
Chiropractor Care	\$0 copay Medicare-covered chiropractic services. \$0 copay routine chiropractic care, up to 12 visits per year.
Acupuncture	\$0 copay Medicare-covered acupuncture treatments.
Home Health Services	\$0 copay for limited skilled nursing care and certain other health services you get in your home for the treatment of an illness or injury. Number of covered visits is based on medical need as determined by your physician and authorized by the plan. Requires a referral from your primary care physician (PCP) and a prior authorization (PA) from the plan
Nurse Line	\$0 copay to speak with a registered nurse 24 hours a day, 7 days a week
Support for Caregivers	Personal/Respite Care: \$0 copay per visit up to maximum 80 hours per year. Supplemental home health services that include Personal/Assistive care for members to compensate for physical functional impairment that impact the member's ability to complete activities of daily living.

Statement of Medicaid Benefits and Cost-Sharing Protections

The benefits listed below are covered by Medicaid based on your level of Medicaid eligibility. The Plan shall provide covered services contained within the following Medicaid rules and associated fee schedules found in the next section. Medicaid Services will be provided by the plan when the Medicaid limit is greater than the Medicare limit. In those instances where the Medicare limit has been exhausted, the Plan will cover the difference for members eligible for Full Medicaid. When the below list of services is covered only by Medicaid, the Plan will cover these services for full dual Medicaid members. Please refer to the Evidence of Coverage for additional benefit details. For a copy of the Evidence of Coverage, please visit

www.doctorshcp.com/2026plans/ call us toll-free at (833) 342-7463 (TTY:711), 7 days a week, 8AM to 8PM.

BENEFIT	Florida Medicaid	DrPlatinum-CFL (HMO D-SNP)
Allergy Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Ambulance Transportation Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Ambulatory Surgical Center Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Anesthesia Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Assistive Care Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Behavior Analysis Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Behavioral Health Assessment Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Behavioral Health Community Support Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Behavioral Health Intervention Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Behavioral Health Medicaid Management Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>

BENEFIT	Florida Medicaid	DrPlatinum-CFL (HMO D-SNP)
Behavioral Health Overlay Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Behavioral Health Therapy Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Cardiovascular Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Chiropractic Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Community Behavioral Health Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
County Health Department Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Dental Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Dialysis Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Durable Medical Equipment and Medical Supply Services: Specialized, Respiratory, Wheelchairs, Hospital Beds, and Ambulatory Aids, Continence, Ostomy, and Wound Care, Enteral and Parenteral Nutrition	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Emergency Transportation Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Evaluation and Management Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Federally Qualified Health Center Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Gastrointestinal Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>

BENEFIT	Florida Medicaid	DrPlatinum-CFL (HMO D-SNP)
Genitourinary Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Hearing Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Home Health Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Inpatient Hospital Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Integumentary Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Laboratory Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Medical Foster Care Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Mental Health Targeted Case Management	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Neurology Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Non-Emergency Transportation Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Nursing Facility Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Occupational Therapy Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Oral and Maxillofacial Surgery Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Orthopedic Services Coverage	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Outpatient Hospital Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Pain Management Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Personal Care Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>

BENEFIT	Florida Medicaid	DrPlatinum-CFL (HMO D-SNP)
Physical Therapy Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Podiatry Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Prescribed Drug Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Private Duty Nursing Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Radiology and Nuclear Medicine Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Reproductive Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Respiratory System Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Respiratory Therapy Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Rural Health Clinic Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Specialized Therapeutic Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Speech-Language Pathology Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Statewide Inpatient Psychiatric Program	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Therapeutic Group Care Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Transplant Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Visual Aid Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>
Visual Care Services	Covered by Medicaid based on your eligibility level.	Covered by DrPlatinum-CFL. See your <i>Evidence of Coverage for further details.</i>

DISCLAIMERS

Doctors Healthcare Plans, Inc. is a DSNP with a Florida Medicaid Contract.

The benefit information provided is a brief summary, not a complete description of benefits. For more information call (786) 460-3427 or toll-free at (833) 342-7463 (TTY: 711) from 8AM to 8PM, 7 days a week.

Limitations, copayments, coinsurance, and restrictions may apply. Benefits, preferred drug list, pharmacy network, premium and/or copayments/co-insurance may change.

Sponsored by Doctors Healthcare Plans, Inc. and the State of Florida, Agency for Health Care Administration.

Doctors Healthcare Plans, Inc. is an HMO plan with a Medicare contract and a contract with the Florida Medicaid Program. Enrollment in Doctors Healthcare Plans, Inc. depends on contract renewal.

Our plan also has a written agreement with the Florida Medicaid program to coordinate your Medicaid benefits.

Notice of Non-Discrimination

Doctors HealthCare Plans, Inc. complies with applicable Federal civil rights laws and does not discriminate or exclude people on the basis of race, color, creed, religion, national origin, age, disability, political affiliations or beliefs, or sex (including pregnancy, sexual orientation, and gender identity).

Doctors HealthCare Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages
- If you need these services, contact Member Services/Civil Rights.

If you believe that Doctors HealthCare Plans has failed to provide these services or discriminated in another way, you can file a grievance with:

Doctors HealthCare Plans, Inc.

Attn: Member Services/Civil Rights
2020 Ponce De Leon Blvd, PH1
Coral Gables, FL 33134
Telephone: 833-342-7463 (TTY: 711)
Fax: 786-578-0293,
Email: civilrights@doctorshcp.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Member Services/Civil Rights, is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>.

NOTICE OF AVAILABILITY OF LANGUAGE ASSISTANCE, AUXILIARY AIDS AND SERVICES

English: ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 833-342-7463 (TTY:711) or speak to your provider.

Spanish: ATENCIÓN: Si habla español, están disponibles servicios de asistencia lingüística gratuita para usted. También están disponibles sin cargo adecuado apoyos y servicios para proporcionar información en formatos accesibles. Llame al 833-342-7463 (TTY:711) o hable con su proveedor.

Haitian Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd aladispozisyon w gratis pou lang ou pale a. Èd ak sèvis siplemantè apwopriye pou bay enfòmasyon nan fòm aksesib yo disponib gratis tou. Rele nan 833-342-7463 (TTY:711) oswa pale avèk founisè w la.

Arabic: وسائل تتوفر كما. المجانية اللغوية المساعدة خدمات لك فستتوفر، العربية اللغة تتحدث كنت إذا: تنبيه
833-342-7463 م الرق على اتصل. مجاناً إليها الوصول يمكن بتنسيقات المعلومات لتوفير مناسبة وخدمات مساعدة
(TTY:711) "الخدمة مقدم إلى تحدث أو (TTY:711) .

Chinese Traditional: 注意：如果您說[台語]，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 833-342-7463 (TTY:711) 或與您的提供者討論。」

Chinese Simplified: 注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 833-342-7463 (文本电话: (TTY:711) 或咨询您的服务提供商。

French: ATTENTION: Si vous parlez anglais, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 833-342-7463 (TTY: 711) ou parlez à votre fournisseur.

German: ACHTUNG: Wenn Sie Englisch sprechen, stehen Ihnen kostenlose Sprachhilfe-Dienste zur Verfügung. Angemessene Hilfsmittel und Dienste zur Bereitstellung von Informationen in zugänglichen Formaten sind ebenfalls kostenlos verfügbar. Rufen Sie 833-342-7463 (TTY: 711) an oder sprechen Sie mit Ihrem Anbieter.

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓકઝલિરી સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વાની મૂલ્યે ઉપલબ્ધ છે. 833-342-7463 (TTY:711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.

Italian: ATTENZIONE: Se parli inglese, sono disponibili servizi di assistenza linguistica gratuiti per te. Sono disponibili anche ausili e servizi appropriati per fornire informazioni in formati accessibili, anch'essi gratuiti. Chiama il 833-342-7463 (TTY:711) o parla con il tuo fornitore.

Korean: 주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 833-342-7463 (TTY:711) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

Polish: UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 833-342-7463 (TTY:711) lub porozmawiaj ze swoim dostawcą.

Portuguese: ATENÇÃO: Se você fala inglês, serviços de assistência linguística gratuitos estão disponíveis para você. Ajudas e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 833-342-7463 (TTY:711) ou converse com seu prestador de serviços.

Russian: ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 833-342-7463 (TTY:711) или обратитесь к своему поставщику услуг.

Taglog: PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyonang tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 833-342-7463 (TTY:711) o makipag-usap sa iyong provider."

Thai: หมายเหตุ: หากคุณใช้ภาษาไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 833-342-7463 (TTY:711) หรือปรึกษาผู้ให้บริการของคุณ"

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-xxx-xxx-xxxx (Người khuyết tật: 833-342-7463 (TTY:711) hoặc trao đổi với người cung cấp dịch vụ của bạn."