

Welcome to Your

2026 Health Plan



Memorial Hermann Medicare Advantage HMO
Benefits Guide

**MEMORIAL
HERMANN**
Health Plan
Medicare Advantage Plans



Memorial Hermann Health Plan:

Website: mhhp.org/ma

Plan Documents & Benefit Information: mhhp.org/ma-resource

Customer Service: 855.645.8448 (TTY: 711)

8 a.m. to 8 p.m. CT, 7 days a week from Oct. 1 – March 31

8 a.m. to 8 p.m. CT, Monday - Friday from April 1 – Sept. 30

Case Management: 713.579.7909



Prescription Drug Information:

Pharmacy Customer Service: 888.227.7940 (TTY 711)

Costco Mail Order Pharmacy: 800.607.6861



Other Resources:

Flex Card: 833.504.1839 or visit mhhp.org/flex

Nurse Health Line: 844.632.0074

Teladoc: 1-800-TELADOC (835.2362) or visit teladoc.com

Behavioral Health: 855.645.8448

Liberty Dental: 866.674.0114 or visit client.libertydentalplan.com/MemorialHermannMedicare

Transportation: 855.330.9138 or visit mymodivcare.com/find-your-plan

NOTE: The information contained within this booklet is not a complete description of benefits.

For more plan details, visit:

healthplan.memorialhermann.org/medicare-advantage/advantage-hmo-plans, reference your Evidence of Coverage (EOC), or call our Customer Service team at **855.645.8448** (TTY 711).

Welcome to Your 2026 Plan Year!

Dear Member,

On behalf of the Memorial Hermann Health Plan family, **thank you** for enrolling in the Medicare Advantage HMO Plan. When you become a Medicare Advantage member, you are joining a team of thousands dedicated to providing you with the best possible health and wellness coverage. We appreciate the opportunity to be your health care partner.

To get the most from your plan, we'd like to remind you of the benefits and services available to you. It's important to understand that you have health coverage that extends beyond just those times when you're not feeling your best. If you know how your plan works, it enables us to provide you with a superior health care experience.

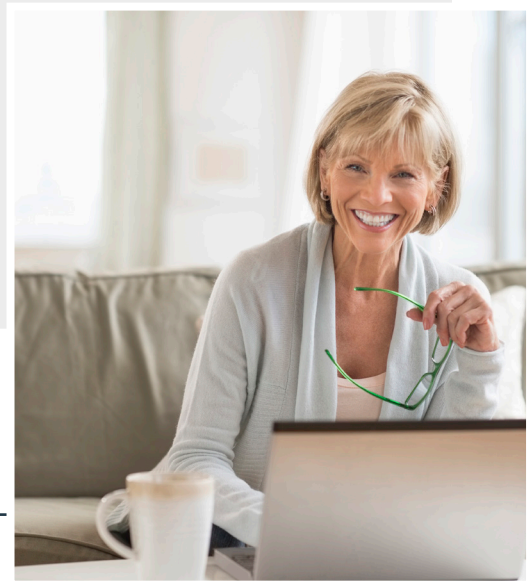
Important topics covered in this **Plan Highlights** booklet:

- Benefits and Services review
- Flexible Spending Program
- Primary Care Physician (PCP)
- Your Annual Wellness Visit
- Healthy Advantage Wellness Program
- Silver&Fit® Fitness Program
- Access to the Memorial Hermann online portal
- Available 24/7 telehealth services from Teladoc®
- Prescription Drug coverage and Pharmacy Information

Thank you again for joining the only Medicare Advantage Plan backed by Memorial Hermann, a health system known and trusted for more than 100 years.

Wishing you the very best in health,

Your Memorial Hermann Medicare Advantage Team



Memorial Hermann Medicare Advantage HMO

Along with a \$0 monthly premium¹, your HMO plan provides you with all the benefits of Original Medicare and beyond. Coverage areas include Harris, Fort Bend, Montgomery, Liberty, Galveston, and Brazoria county.

Some plan highlights include:



\$0 Copay for primary care physician (PCP) visits



Flexible Spending Program including grocery benefit



Vision and Hearing coverage²



Prescription drug coverage with mail-order service available



\$25 Copay to see any network specialist and no referral needed



Maximum out-of-pocket costs of \$3,400



National/worldwide urgent care & emergency coverage



Convenient telehealth services via phone or online



Meal, Fitness & Transportation Benefit



Comprehensive Dental benefits³

For more details on benefits and services offered within your specific plan, visit: mhhp.org/ma-resource.

Getting the Most From Your 2026 Benefits

Your Memorial Hermann Advantage team listens to your feedback and works hard to improve your plan every year. There are more benefits in 2026 than ever before, but if you don't use those benefits, we haven't done our job. The following provides an at-a-glance review of key benefits we hope you take advantage of. And as always, you can find more detailed plan information in your annual Summary of Benefits document, or simply call your Houston-based customer care team at **855.645.8448** (TTY:711). You can also visit mhhp.org/ma-videos to review your plan and benefits.



Dental Coverage with Liberty Dental

All Memorial Hermann Advantage Plans have both preventive and comprehensive dental coverage for 2026. Your plan has a total coverage amount of \$2,500. Dental services are provided by Liberty Dental. Liberty has an excellent network in the Houston area, and you can find a provider at: client.libertydentalplan.com/MemorialHermannMedicare/FindADentist.



Transportation

Grocery shopping, visiting the pharmacy, seeing your doctor, these are important things you need to do, but sometimes getting there might be difficult. Your 2026 plan makes it as easy as making a phone call or visiting a web site.

Your plan provides 20 one-way trips in 2026 at no cost to you. Our vendor is called Modivcare, and to schedule your ride, they prefer you call or visit their web site **three days** prior to your trip. The number is **855.330.9138** (TTY: 866.288.3133). They will need your Memorial Hermann Advantage Plan ID, your address, and the time and address of when/where you are going.

You can also schedule your trips on their website: www.mymodivcare.com/book-now, where you can click the "Book Online" link and follow the instructions.



Prepared Meals After In-Patient Hospitalization

If you have been discharged from a hospital stay, you are eligible to receive up to 10 meals from Mom's Meals.

If you are working with a Case Manager as part of your hospitalization, they can order the meals after you have been discharged. However, you also have up to 14 days after you have been discharged to order the meals yourself. Simply call Customer Service at **855.645.8448** (TTY: 711). Your prepared meals will arrive in 2-3 days, and can be refrigerated for up to two weeks.

Benefits Cont.

Case Management – Your personal healthcare professional when you need it the most



A Case Manager is a licensed healthcare professional that provides one-on-one care tailored to the needs of the member, with the focus on helping maintain wellness and independence. You might be introduced to a Case Manager because of a recent diagnosis or change in your health. A Case Manager may be needed for a single day or several months depending on the situation. Examples include:

- Helping to understand a new or existing diagnosis and how to manage it
- Finding a new in-network provider
- Helping a member find community resources if they're struggling to pay bills or having trouble moving safely around their home

If you would like to request assistance directly, please call **713.579.7909** and leave a detailed message; or, call Customer Service at **855.645.8448** (TTY: 711).

You can also send an email to: **MHHPCaseManagement@apex4health.org**.

Behavioral Health



You have access to behavioral and substance abuse case management through the health plan. The Case Manager is a licensed behavioral health specialist or Registered Nurse who can help you with the following:

- Better understand your illness and provide education on treatment options
- Help you understand your medications
- Strategies to help you manage your illness

To access a behavioral health Case Manager, please call **713.579.7909** (TTY: 711) and leave a detailed message; or, call Customer Service at 855.645.8448. If you are experiencing a behavioral health crisis and need assistance, please call the 24/7 crisis line at **877.559.5596** (TTY: 711). For assistance finding an in-network provider please call Customer Service at 855.645.8448.

Your Health Portal



Welcome to HealthTrio - your member health portal!

All your member information, including claims for health services completed at any Memorial Hermann medical facilities, will be located in one place, the new HealthTrio portal.

HealthTrio: **mhhp.org/portal**



- Find a provider
- Manage your communication preferences
- Send and receive secure messages within the portal
- View your coverage details
- Check your benefits balances
- View claims history
- Manage contact information
- And much more

Your 2026 Flexible Spending Card

The Memorial Hermann Advantage Mastercard™ Flexible Spending Program (we like to call it the **Flex Card** for short).

What It Is

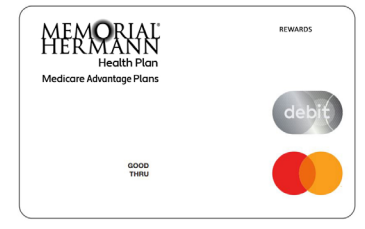
The Memorial Hermann Health Plan Flexible Spending Program (WEX) Card can be used like a credit card to purchase Vision and Hearing items (such as glasses and hearing aids), groceries, and Over-the-Counter (OTC) items.

Get Rewarded in 2026

Your Memorial Hermann Healthy Advantage Wellness program reward dollars are now available on your Memorial Hermann Health Plan Flexible Spending Program (WEX) Card

How It Works

Once you receive your card in the mail ready to go – it will automatically begin working on your enrollment effective date. **You do not need to activate the card and you do not need to create a pin number.** Simply present the card like a credit card, and dollars will be deducted accordingly upon use. If you exceed your allowance, you can use a second form of payment to cover the rest of your purchase.



What's On the Card?



Vision/Hearing Allowance

- \$500/\$500

You can use these dollars in any combination you want when purchasing items such as:

- Glasses
- Contacts
- Hearing aids



Quarterly OTC Allowance

You will automatically receive your \$50 allowance loaded to your card every quarter (every 3 months).

You can purchase OTC items at retail outlets such as Kroger, CVS, and Walgreens; or, you can use our mail-order catalog from Medline and pay with your flex card. Your OTC allowance must be used during the quarter it was provided – unused dollars do not roll over to the next quarter.



Quarterly Grocery Allowance.

You will automatically receive your \$80 allowance loaded to your card every quarter (every 3 months).

Dollar amount is based on the plan you select.

Your Grocery allowance must be used during the quarter it was provided – unused dollars do not roll over to the next quarter.



Eligible Up to \$180 reward dollars for completing identified wellness activities.

Where Can I Learn More?

Visit mhhp.org/flex to get more information, access your member portal, and download the app (Memorial Hermann Flex Card). You can also use the portal to see the balance on your card and any charges pending, and the Flex Card App allows you to easily submit any paper receipts you may have for reimbursement. The app also gives you the ability to scan items in your home or on store shelves to determine if they are eligible for reimbursement.

Visit mhhp.org/ma-videos to learn more.

PCP Requirement

For the 2026 plan year, all Memorial Hermann Advantage members are required to select a Primary Care Physician (PCP) upon enrollment.

The better your PCP knows you, the more they can help you be successful; healthcare is different for everyone. Here are some reasons why your relationship with your assigned PCP is important and how to navigate this requirement:



Your Primary Care Physician (PCP) is the captain of your healthcare team. This provider is your first point of contact and most likely will be the first to see signs of things like depression, chronic disease or other health concerns. Their job is to make sure you get the right care in a way that fits your needs and values. This could include managing those symptoms or referring you to a specialist when necessary.

Your PCP is selected by you. If you did not select a PCP at time of enrollment, one was selected for you and assigned based on time and distance requirements. You may change your assigned PCP at any time by calling our Customer Service team at **855.645.8448** or search for a Provider by visiting **healthplan.memorialhermann.org/find-a-doctor**. PCP changes received between the 1st and the 14th of the month are effective retroactive to the 1st of the month in which the request is received. PCP changes received between the 15th and the last day of the month are effective on the 1st of the following month

Please visit:

healthplan.memorialhermann.org/medicare-advantage/resource-center/member-faq for related PCP FAQ or call us at **855.645.8448** with questions.



Memorial Hermann Advantage HMO

Member Name: First Last
Member ID: MH100000100
Group ID: H7115-001
Health Plan: 80840
PCP: Joe Williams / MHPLN

Medical Benefits

Deductible: \$0 ER: \$150
PCP: \$0 Specialist: \$25
Urgent Care: \$30 No referral required

Pharmacy Benefits

RX Bin: 610770
RX PCN: CRXMD
RX Group: MHPCARE



Health Plan Website: mhhp.org/ma

Customer Service: 855.645.8448 (TTY: 711)
24/7 Nurse Advice: 844.632.0074 (TTY: 711)
Pharmacy Customer Service: 888.227.7940 (TTY: 711)
Liberty Dental: 866.674.0114 (TTY: 711)
OTC/Flex Card Benefits: 833.504.1839 / mhhp.org/flex

Provider Services: 855.645.8448 / mhhp.org/providers
Pharmacy Help Desk: 888.227.7940

Medical/Behavioral Health Claims:

P.O. Box 19909
Houston, TX 77224

EDI Payer ID: MHHNP

Optum Network is used for Behavioral Health Services.

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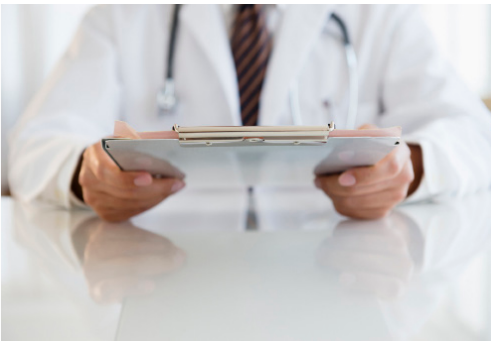
Dental Claims:

P.O. Box 401086
Las Vegas, NV 89140

EDI Payer ID: CX083

Front

Back



Your Annual Wellness Visit provides the perfect forum to discuss health problems that you were always meaning to ask your doctor about but haven't had a chance to, such as frequent falls, medication issues, brain fog, urinary incontinence or leakage.

In addition, by completing your Annual Wellness Visit, you are eligible for a reward worth \$50. For more detailed information visit:

healthplan.memorialhermann.org/medicare-advantage/healthy-advantage-wellness-program.

Also, in order to keep track of your general health, new and existing members will be sent a personalized letter outlining a list of health services that have not been completed. This letter will describe what services are due, as well as details on how to schedule for them.

What's an Annual Wellness Visit?

- A review of your medical and family history
- A review of your current medications
- Height, weight, body mass index (BMI) and blood pressure stats
- Hemoglobin A1c for diabetes and other routine measurements
- Screening for depression and any cognitive impairments
- Advanced care planning
- An opportunity to establish health goals
- Scheduling of preventive health services such as immunizations, annual eye exam, mammogram, and colon cancer screening
- Physical examination

Complete Your HRA Today

All Memorial Hermann Medicare Advantage members need to complete the **Health Risk Assessment (HRA)** questionnaire. You can find it here: **mhhp.org/ma-hra**

The HRA is used to review your current health conditions to provide you with appropriate care. Completing this questionnaire also activates your Healthy Advantage Wellness Program. Upon completion of the HRA you will receive a \$25 reward loaded to your Flex Card.

If you have not completed your HRA please call Customer Service **855.645.8448**.

Healthy Advantage Wellness Program

The Memorial Hermann Healthy Advantage Wellness Program is designed specifically for our Medicare Advantage members who want to make the most of their plan benefits, while taking steps toward improving their overall health and well-being.

The Healthy Advantage Wellness Program has set rewards for certain health-related activities. Each reward will vary based on the type of service completed during the plan year.

The following services are eligible for a reward:

Service	Reward Amount
Annual Health Risk Assessment (Required to activate program)	\$25
Annual Wellness/ Comprehensive Visit	\$50
Breast Cancer Screening	\$25
Colon Cancer Screening	\$50
Retinal Eye Exam for Diabetics (excluding Glaucoma screening)	\$30

How to Activate Your Wellness Program:

To activate your Healthy Advantage Wellness Program benefits you must complete the annual Health Risk Assessment (HRA, details on pg.9). Upon completion, your rewards program will be activated, and you will receive your first \$25 reward. Once a member completes a service and a claim is filed, we will run monthly reports to identify which members have completed which activities and your rewards will then be added to your Flex Card. These rewards can be used for any purchases, whether online or at brick-and-mortar locations.

Please allow up to 90 days from the date the claim was received for processing your reward dollars.

For more detailed information on our rewards program, please visit: healthplan.memorialhermann.org/medicare-advantage/healthy-advantage-wellness-program or call Customer Service at 855.645.8448.

As a Memorial Hermann Advantage member, you also have full access to the Silver&Fit® Healthy Aging and Exercise Program, as well as all the benefits and rewards that come along with it – at no cost to you!

No-cost fitness center memberships

Enjoy access to one of 15,000+ participating fitness centers.

Fitness Tracking

You can sync your wearable fitness tracker or mobile app to the Silver&Fit Connected!™ tool to track your activity.**

Well-Being Club

You can learn new skills and focus on your well-being by connecting with others, joining live virtual classes and events, and viewing exclusive articles and videos, Pilates, walking, cardio, and many other workout videos



On-Demand Workout Videos

You can view yoga, strength, Pilates, walking, cardio, and many other workout videos at SilverandFit.com.

Home Fitness Kits

You can pick one kit per benefit year from the available options.*

Workout Plans

By answering a few online questions, you can get a custom exercise plan that focuses on goals like getting stronger, staying fit during recovery, and chronic condition management.

Please remember to consult your physician before you participate in a fitness program or make changes in your activity levels.

How To Get Started:

- 1** Go to SilverandFit.com to find a participating fitness center near you.
- 2** Choose a participating no-cost fitness center online or with a Silver&Fit representative over the phone at **877.427.4788**.
- 3** Take your Silver&Fit fitness card directly to your participating fitness center and get started. If you prefer to workout at home, you can enroll in the Home Fitness Program.



For questions about the Silver&Fit program, call Memorial Hermann Health Plan at 855.645.8448 (TTY: 711), Monday through Friday, 5 a.m. to 6 p.m. PT. *Home Fitness Kit promo codes cannot be used in combination with any other promotions on third-party vendor websites. Promo codes will expire at the end of the benefit year. Once selected, kits cannot be exchanged. Kits are based on availability and subject to change. ** Purchase of some compatible wearable fitness trackers or apps may be required to use the Connected! tool and are not reimbursable by the Silver&Fit program. Your use of the Silver&Fit Connected! tool serves as your consent for American Specialty Health Fitness, Inc. (ASH Fitness) to receive information about your tracked activity.



So many reasons to use Teladoc

Teladoc® gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. As a Medicare Advantage member, this telehealth service is available to you - at no additional cost!

Teladoc doctors can diagnose and treat many non-emergency medical conditions such as cold & flu symptoms, allergies, sinus problems, respiratory infections and more.



Receive quality care anytime, anywhere you happen to be.



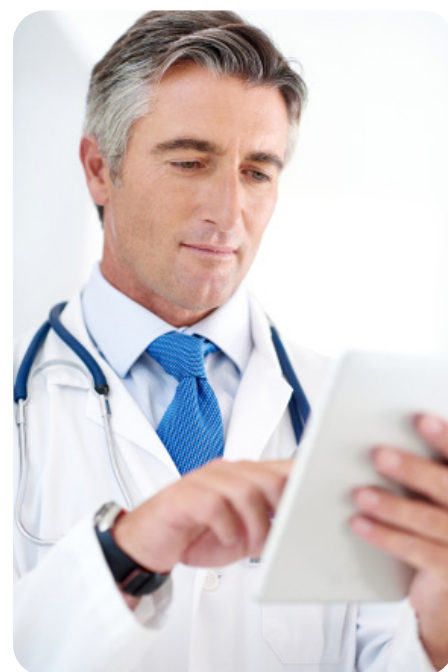
Prompt treatment. Talk to a doctor in minutes.



Prescriptions sent to pharmacy of choice if medically necessary.



Teladoc is less expensive than the ER or urgent care.



Easily set up your account in minutes.

You can download the Teladoc app or get started online at [Teladoc.com](https://www.teladoc.com).

You can also call 1-800-Teladoc (835-2362). Then just fill out a brief medical history like you would at a doctor's office to get started.

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.



Teladoc.com



Teladoc.com/mobile



1-800-TELADOC (835-2362)

Q: What is Capital Rx?

A: Capital Rx is a pharmacy benefit manager (PBM). A PBM primarily provides the pharmacy claims processing platform and supports administrative services for the pharmacy portion of health care benefits. Capital Rx will work with Memorial Hermann Health Plan and network pharmacies to provide cost-effective prescription drug benefits for Memorial Hermann Health Plan members and to improve member health and minimize their out-of-pocket costs.

Q: Where can I see the latest pharmacy directory?

A: Members can call our Customer Service line to ask specific questions on pharmacies and prescriptions that they are taking. You can find more information on network pharmacies by visiting: mhhp.org/medicare-advantage/pharmacy-benefits/pharmacy-directory

Q: Does the formulary change?

A: Yes, the formulary may change each month. We encourage members to check the new formulary online here: mhhp.org/ma-prescription-coverage-and-formulary for the latest information or call Capital Rx Customer Service at **888.227.7940** (TTY: 711) for additional information 24 hours a day/7 days a week/365 days a year.

Q: Who provides the MTM services?

A: Outcomes Patient Engagement Team is working to provide Medication Therapy Management (MTM) services to our members. This service is absolutely FREE for our members and enables them to improve their health, optimize their medications, and address any concerns with a pharmacist. For more information, call **855.905.4689** (TTY: 711). We are available Monday-Friday, 8 a.m. to 6 p.m. Central Time.

Q: How do I register for Costco Mail Order Pharmacy?

A: You can register via mail, phone or online. Below are the two methods to register for home delivery service with Costco Mail Order Pharmacy.

Option 1: You can register for Costco by mail or phone using the Traditional Mail Order Process. This process requires you to order all your prescriptions via mail or phone.

Option 2: Online Ordering service requires you to order all your new prescriptions online at www.costco.com. You should create an online account. Please remember that each individual receiving medications must have their own unique email address in order to create an online account. All communication between you and the pharmacy will be done via email.

For assistance with creation of the Costco account, please contact Costco Mail Order Pharmacy at **800.607.6861**.

NOTE: For more FAQ, please visit:

mhhp.org/medicare-advantage/pharmacy-benefits/pharmacy-faq



Memorial Hermann Health Plan is excited to partner with **Capital Rx** as our pharmacy benefit manager for plan year 2026. All members should receive new ID cards by mail by January 1, 2026. Be sure to show this new ID card to your pharmacy on or after January 1, 2026.

Members can get the same low copayment or coinsurance when filling medications at any network pharmacy locations or at our Memorial Hermann Pharmacies or Memorial Hermann Specialty Pharmacy. Please see our Pharmacy Network Directory for all the pharmacies in our network.

Costco Mail Order Pharmacy remains our partner for mail order prescription benefits. You don't need to be a Costco member to take advantage of this benefit. To get started, register online at [costco.com/Pharmacy/home-delivery](https://www.costco.com/Pharmacy/home-delivery). You can also contact Costco Mail Order Pharmacy at **800.607.6861** for assistance with setting up your online account or mail order services. Please allow at least 14 calendar days from the day you submit your order to receive your medication(s). Any existing prescriptions at your current mail order pharmacy can be transferred to the new Costco Mail Order Pharmacy or you can have your doctor send new prescriptions directly to Costco Mail Order Pharmacy for home delivery. In addition to Costco Mail Order Pharmacy, members can also use Costco Specialty Pharmacy for their Specialty medication needs.

Memorial Hermann Health Plan is proud to work with Outcomes Patient Engagement Team to provide Medication Therapy Management (MTM), a service designed to allow you to be in control of your healthcare needs and improve overall health at no cost to you. This valuable service is done in the comfort of your home in just one phone call. Outcomes Patient Engagement Team reviews your medicines and health conditions to better improve your health and answer all your questions regarding your medications, and any concerns you may have. To talk to a pharmacist about your medicines, or to opt out of this program, call Outcomes Patient Engagement Team toll free at **855.905.4689**, Monday-Friday, 8 a.m. to 6 p.m. CST. (TTY/TDD users, please call 711.)

Take advantage of the helpful service today!



INSULIN FAQ:

Q: What will I pay for Insulin?

- A:** You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on. If you use Costco mail order you can receive a 90-day supply for \$105. You do not need to be a Costco member to use Costco mail order. You can contact Costco Mail Order Pharmacy at **800.607.6861** for assistance with setting up your online account or mail order services.

VACCINE FAQ:

Q: Should I get vaccinated against the flu virus too?

- A:** Yes. All of our members should get the flu vaccination, which is a covered benefit. Influenza (flu) is a potentially serious disease that can lead to hospitalization and sometimes even death. Every flu season is different, and flu can affect people differently. Talk to your local pharmacy or your provider about Fluzone High-Dose, Fluvad Quadrivalent, or another flu vaccine available. Members with egg allergies can use egg-free vaccines such as Flucelvax Quadrivalent. For more information, call our Customer Service Department.

Q: What will I pay for Part D vaccines?

- A:** Our plan covers Part D vaccines at no cost to you. Call Customer Service for more information.

Q: What other vaccines are covered on my prescription (Part D) benefit?

- A:** Memorial Hermann Health Plan is proud to offer a multitude of vaccines to help protect our member's health. We cover vaccines such as Shingrix injection for shingles, Meningococcal vaccine such as Menactra injection or Menveo injection, Varicella(Chickenpox) vaccine such as Varivax injection and more! Check the online formulary for a complete listing of all the vaccines we cover:
mhhp.org/ma-prescription-coverage-and-formulary

Additional Member FAQs can be found on our website at:

healthplan.memorialhermann.org/medicare-advantage/resource-center/member-faq

Medicare plans with you in mind.

We're here for you

Customer Service:	855.645.8448
Pharmacy Customer Service:	888.227.7940
OTC/Flex Card Benefits:	833.504.1839
Liberty Dental:	866.674.0114
24/7 Nurse Advice:	844.632.0074

We're here to help!



¹You must continue to pay your Medicare Part B premium.

²Receive a \$500 annual benefit towards your Vision and a \$500 annual benefit towards your Hearing benefits. This can be used to purchase hearing aids and eye-wear or contacts.

The information contained within this booklet is not a complete description of benefits. For complete plan details, please reference your Evidence of Coverage (EOC) or call Customer Service at 855.645.8448 (TTY 711) more information.

Memorial Hermann Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

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