

# A Local Medicare Advantage Plan

FOR EL PASOANS. BY EL PASOANS.



## 2026 Summary of Benefits

El Paso Health Giveback (HMO)



# 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 customer service representative at 1-833-742-2121 (TTY: 711). We are open as follows:

- October 1 - March 31, 8 a.m. to 8 p.m. seven days a week
- April 1 - September 30, 8 a.m. to 8 p.m. Monday through Friday

## 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 [ephmedicare.com](http://ephmedicare.com) to view a copy of the EOC or call 1-833-742-2121 to request a copy.
- ✓ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ✓ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ✓ Review the formulary to make sure your drugs are covered.

## UNDERSTANDING IMPORTANT RULES

- ✓ You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month unless it is paid by your state Medicaid benefits.
- ✓ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027.
- ✓ 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.
- ✓ 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).

# Summary of Benefits

Your local, El Paso Giveback (HMO) is a Medicare Advantage, Health Maintenance Organization (HMO) and Prescription Drug Plan with a Medicare contract. Enrollment in this El Paso Health Giveback (HMO) depends on contract renewal.

This is a brief summary of benefits and services covered by El Paso Health Giveback (HMO) from January 1, 2026 to December 31, 2026. It does not list every service that we cover or every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You may also see our Evidence of Coverage online at, [ephmedicare.com](https://ephmedicare.com).

To be eligible to join El Paso Health Giveback (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

## HOW TO CONTACT US

- Phone: 1-833-742-2121, TTY Users: 711
- Fax: 915-532-2286
- Email: [medicare@elpasohealth.com](mailto:medicare@elpasohealth.com)
- Website: [ephmedicare.com](https://ephmedicare.com)

## HOURS OF OPERATION

You can call us as follows:

October 1 – March 31, 8 a.m. to 8 p.m. seven days a week

April 1 – September 30, 8 a.m. to 8 p.m. Monday through Friday.

## WHICH DOCTORS, HOSPITALS, AND PHARMACIES CAN I USE?

El Paso Health Giveback (HMO) has a network of doctors, specialists, hospitals, pharmacies, and other providers. Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services. 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 on our website at [ephmedicare.com](https://ephmedicare.com) or call us and we will send you a copy of the provider and pharmacy directory.

## WHAT DO WE COVER?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more! Extra benefits are outlined in this booklet. We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan's formulary (list of Part D prescription drugs) and any restrictions on our website at [ephmedicare.com](https://ephmedicare.com) or call us and we will send you a copy of the formulary.

## "MEDICARE AND YOU" HANDBOOK

If you would like to access a copy of the "Medicare & You" handbook please go to <https://www.medicare.gov/pub/medicare-you-handbook> or if you would like a copy mailed to you call Medicare at 1-800-633-4227, TTY Users call 1-877-486-2048.

# Monthly Premium, Deductible and Plan Costs

## MONTHLY PLAN PREMIUM

\$0

You must keep paying your Medicare Part B Premium.

## PART B PREMIUM REDUCTION

Your plan has reduced your Monthly Part B premium by \$120 for 2026.

## MEDICAL DEDUCTIBLE

This plan does not have a medical deductible.

## PHARMACY (PART D) DEDUCTIBLE

This plan has a deductible of \$615 for the year.

## MAXIMUM OUT-OF-POCKET

\$8,450

The most you will pay for copays, coinsurance and other costs for covered medical services for the year.

## INPATIENT HOSPITAL COVERAGE

**Days 1-5** \$400 copay per day

**Days 6-90** \$0 copay per day

## OUTPATIENT HOSPITAL COVERAGE

\$0 copay for Cardiac Catheterization and Outpatient Clinic Facility

\$500 copay for all other Outpatient Hospital Facility Services

*Authorization is required.*

## AMBULATORY SURGICAL CENTER (ASC) SERVICES

\$400 copay, *Authorization is required*

## DOCTOR VISITS

**Primary Care Provider** \$0 copay

**Specialist** \$35 copay

## PREVENTATIVE CARE

\$0 copay

Your plan covers all Medicare preventative services including:

- Abdominal aortic aneurysm screening
- Alcohol misuse screening & counseling
- Annual Wellness Visit (AWV)
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease screenings
- Cervical and vaginal screening
- Depression screening
- Diabetes screenings
- Diabetes self-management training
- Glaucoma screening
- HIV screening
- Immunizations
- Lung cancer screening
- Medical nutrition therapy
- Obesity screening and therapy
- Prostate cancer screening
- Routine physical exam
- Sexually transmitted infections (STIs) screening and counseling
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- "Welcome to Medicare" preventive visit

Additional preventative services approved by Medicare during the contract year will be covered.

## EMERGENCY CARE

\$115 copay

If you are admitted to the same hospital within 24 hours, you will not have to pay the emergency care copay. You will be responsible for the inpatient hospital copay instead.

## URGENTLY NEEDED SERVICES

<b>PCP</b>	\$0 copay
<b>Facility</b>	\$40 copay

Urgently needed services are provided to treat non-emergency conditions that require immediate medical attention.

## DIAGNOSIS SERVICES, LABS & IMAGING

Service	In-Office	Facility
Labs	\$0 copay	\$15 copay
Diagnostic Radiology Services (MRI, CT Scan, PET)	\$75 copay	\$200 copay
Therapeutic Radiology (Radiation Therapy) <i>Authorization is required</i>	20% coinsurance	20% coinsurance
Outpatient X-Ray Services	\$0 copay	\$70 copay

## HEARING SERVICES

Mandatory Covered Service	\$30 copay. You must see a specialist in our network.
Optional Supplemental Benefit	\$525 copay for an entry hearing aid device \$700 copay for a basic hearing aid device \$1,000 copay for a prime hearing aid device Hearing aids are covered. You must see an in-network provider to use this service.

## DENTAL SERVICES

Mandatory Covered Service	\$35 copay
Optional Supplemental Benefit	\$0 copay for oral exam \$0 copay for dental x-rays \$0 copay for diagnostic dental services, <i>Authorization is required</i> \$0 copay for prophylaxis (cleaning) \$0 copay for fluoride treatment \$0 copay for restorative services \$0 copay for periodontics services \$0 copay for prosthodontics removeable \$0 copay for oral and maxillofacial surgery \$0 copay for adjunctive general services \$750 combined maximum benefit coverage amount per year for diagnostic/preventative and comprehensive benefits.

Limitations and exclusions may apply. Dental benefits under this plan may not cover all procedure codes. Any services not listed will not be covered by the plan and will be the Member's responsibility. Our dental provider is Liberty Dental. You must see an in-network provider to use this service.

## VISION SERVICES

Mandatory Covered Service	\$35 copay
Optional Supplemental Benefit	\$0 copay for routine eye exam every year
	\$200 maximum benefit coverage amount per year for contact lenses or eyeglasses-lenses and frame, fitting for eyeglasses-lenses and frames.

Any services not listed will not be covered by the plan and will be the Member's responsibility. Our vision provider is Envolve Vision. You must see an in-network provider to use this service.

## MENTAL HEALTH SERVICES

<b>Inpatient Hospital Psychiatric</b>	Days 1-5	\$400 copay per day
	Days 6-90	\$0 copay per day
	<i>Authorization is required for this service.</i>	
<b>Mental health therapy visits</b>		\$35 for individual sessions
		\$35 group sessions
<b>Outpatient substance abuse services</b>		\$35 for individual sessions
		\$35 group sessions

## SKILLED NURSING FACILITY

<b>Days 1-20</b>	\$0 copay per day
<b>Days 21-100</b>	\$214 copay per day

Our plan covers up to 100 days in a Skilled Nursing Facility.  
*Authorization is required.*

## PHYSICAL THERAPY

Office	\$0 copay
Facility	\$50 copay

## AMBULANCE

Ground	\$250 copay per date of service
Air	20% coinsurance
<i>Authorization is required for non-emergency Medicare services.</i>	



## MEDICARE PART B DRUGS

**Chemotherapy drugs**      Outpatient hospital      20% coinsurance      *Authorization is required*  
    Specialist Office      20% coinsurance      *Authorization is required*

**Other Part B drugs**      20% coinsurance *Authorization is required*

### Part B Insulin

You will not pay more than \$35 for a one-month supply of insulin.

## PRESCRIPTION DRUG BENEFITS – Part D

Deductible      \$615 yearly deductible

Insulin Costs      \$35 copay one-month supply

Vaccines      \$0 copay for vaccines that are recommended by the Advisory Committee on Immunization Practices (AICP).

## INITIAL COVERAGE

The total yearly out-of-pocket drug costs this year is \$2,100. Once you reach this amount, you will enter the Catastrophic Stage.

## PHARMACY COST-SHARING

	<b>Retail Cost-Sharing</b> Includes all in-network retail pharmacies.		<b>Standard Mail-Order</b> Cost Sharing		<b>Long-Term Care Facility</b> Cost-Sharing	
<i>Day Supply</i>	30-day	100-day	30-day	100-day	31-day	100-day
<i>Tier 1: Preferred Generic</i>	\$0	\$0	\$0	\$0	\$0	\$0
<i>Tier 2: Generic</i>	\$0	\$0	\$0	\$0	\$0	\$0
<i>Tier 3: Preferred Brand</i>	20%	20%	20%	20%	20%	N/A
<i>Tier 4: Non-Preferred Drug</i>	27%	27%	27%	27%	27%	N/A
<i>Tier 5: Specialty Drugs</i>	25%	25%	25%	25%	25%	N/A
<i>Tier 6: Supplemental Drugs</i>	\$0	\$0	\$0	\$0	\$0	\$0

## CATASTROPHIC COVERAGE

Once your total out-of-pocket costs has reached \$2,100 you will pay \$0 for covered Part D drugs.



## EXTRA HELP

If you receive “Extra Help” for your drugs you will have a \$0 deductible.

Prior to reaching your annual \$2,100 out-of-pocket limit you will pay one of the following depending on your level of “Extra Help:”

- \$1.60 copay or
- \$4.90 copay or
- \$5.10 copay or
- \$12.65 copay
- \$0 for all supplemental drugs

After reaching your annual \$2,100 out-of-pocket limit, you will pay \$0 for the remainder of the calendar year, regardless of the level of “Extra Help” you receive. Additional information will be available on your LIS rider.

Cost sharing may change depending on the pharmacy you choose, when you enter another phase of the Part D benefit and if you qualify for “Extra Help.” To find out if you qualify for “Extra Help,” please contact the Social Security Office at 1-800-772-1213 (TTY: 1-800-325-0778), Monday – Friday, 7 a.m. – 7 p.m. For more information on your prescription drug benefit, please call us or access your Evidence of Coverage online.

If you reside at an in-network long-term care facility, you pay the same as you would at an in-network retail pharmacy. Under certain situations you may be able to get drugs from an out-of-network pharmacy but may pay more than you would pay at an in-network pharmacy.

## ADDITIONAL MEDICAL BENEFITS

Chiropractic Services (Medicare-covered)	\$15 copay, <i>Authorization is required</i>
Podiatry Services (Medicare-covered)	\$35 copay

## MEDICAL EQUIPMENT/SUPPLIES

Diabetic Monitoring Supplies	\$0 copay
Diabetic Therapeutic Shoes/Inserts	\$0 copay. <i>Authorization required</i>
Durable Medical Equipment	20% coinsurance. <i>Authorization required</i>
Prosthetics Devices and Related Supplies	20% coinsurance. <i>Authorization required</i>

## REHABILITATION SERVICES

Cardiac rehabilitation services	\$25 copay, <i>Authorization is required</i>	
Occupational therapy	\$35 copay, <i>Authorization is required</i>	
Pulmonary rehabilitation	\$25 copay, <i>Authorization is required</i>	
Physical therapy & Speech therapy	\$0 copay in office visit	\$50 copay in facility
	<i>Authorization required</i>	

## EXTRA BENEFITS

As a Member of El Paso Health Giveback (HMO), you have the following benefits included in this plan. This summary does not list every service, limitations or exclusions. Your Evidence of Coverage (EOC) provides a complete list of covered services. Call us to request a copy of the EOC at 1-833-742-2121 or visit our website, [ephmedicare.com](http://ephmedicare.com).



### Fitness Program

A Planet Fitness Premium Membership (Black Card). As a Member you have access to any Planet Fitness location or a monthly membership to any YMCA facility. You must choose Planet Fitness or YMCA as your fitness program but cannot be both.



### Meal Benefit

As a Member you receive up to 14 post discharge meals after being released from a Hospital or Skilled Nursing Facility.



### 24-Hour Nurse Line

Members have access to 24-hour nurse line available 7 days a week. The Nurse line is staffed by bilingual nurses and pharmacists.



For more information:

**Call 1-833-742-2121**

TTY users call 711

or visit us at  
[ephmedicare.com](http://ephmedicare.com)