

A Simple Guide to Accessing Your 2026 Benefits



Elderplan Flex (HMO-POS)

2026

 elderplan | homefirst.





Elderplan is very proud to have you as our member. As a not-for-profit health plan, our goal is to support and guide you, ensuring you receive the high-quality, affordable care you need and deserve.

As part of our commitment to you, each year we work hard to provide the best benefits possible. But offering great benefits isn't enough. Making it easy for you to get that care is important too.



Your Benefits at a Glance



One card. Two great benefits.

- Elderplan is pleased to provide our members with one simple card to access both your expanded OTC coverage and Flex spending benefit.



Expanded OTC Benefit^{1 2}

- In 2026, all members have \$140 every quarter to purchase health-related items at elderplan.conveybenefits.com/login.
 - Additionally, eligible members have the freedom to use their OTC card toward any of these products or services throughout the benefit year. You can even split dollars across the following:
 - Healthy Foods and Fresh Produce
 - Home-Delivered Meals
 - Simply call Member Services to see if you qualify.
 - To view your OTC transaction history and card balance, as well as search eligible products and participating retailers, visit MyBenefitsCenter.com.
 - To learn more, visit elderplan.org/otc-benefits.
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\$450 Flex Benefit

- Use your Flex Card toward copays for certain services, plus out-of-pocket dental, hearing, vision, and fitness expenses. Your benefit is **\$450 annually**. These dollars are in addition to the benefits you already receive from Elderplan. **You can use your Flex Card at any provider that accepts Visa.**

Dental services. Reminder! Bring this card with you when visiting your dentist. Apply your \$2,500 comprehensive dental benefit limit first and then use your Flex card to help pay any out-of-pocket costs at both in and out-of-network providers.

- Use toward dentures, denture repairs and realignments, tooth extractions, root canals, bridges, crowns, periodontal work and more.

Vision services. Apply your \$500 annual vision allowance at any in-network provider first, and then use your Flex Card toward any remaining balance.

- Use toward contact lenses, eyeglasses, progressive and transition lenses, prescription sunglasses and more.

Hearing services. Apply your hearing aid benefit of \$1,500 annually for both ears combined (\$750 per ear) at any in-network provider first, and then use this your Flex Card toward any remaining balance.

- Use toward hearing aids, hearing aid batteries, hearing aid repairs and more.

Fitness services. Apply your Silver&Fit® benefit first and then use this card to upgrade your fitness membership, schedule a private training session, or join a neighborhood gym or studio that's not part of the Silver&Fit® network!



In-Network and Out-of-Network Diagnostic and Preventive and Comprehensive Dental³

- **NEW!** We listened to your feedback. That's why, starting on January 1, 2026, Elderplan is partnering with a new dental provider **DentaQuest**, to bring you more dentists and an even better member experience. With more choices and easier access to care, keeping your smile healthy has never been simpler.
- There is no charge for in-network cleanings, exams, x-rays and fillings.
- Comprehensive coverage includes root canals, crowns and extractions.
- Elderplan pays up to \$2,500 annually for supplemental comprehensive dental in-network and out-of-network combined.
- See any dentist you want, in or out-of-network. While we are proud to offer out-of-network dental benefit, it is important that you have a clear understanding of your potential financial responsibility, especially when it comes to comprehensive services, like crowns and fillings. Please ask your dentist to obtain a coverage estimate from DentaQuest.
 - **Remember** to take your Flex Card with you to use toward any out-of-pocket costs for both in and out-of-network providers.
- To find out more about the coverage, cost-sharing or out-of-network services, call our dental partner **DentaQuest** at **1-844-797-3818**, between 8 a.m. – 8 p.m., Monday – Friday or visit **elderplan.org/find-a-dentist** to locate a dentist near you.



See any Specialist you want: \$35 copay for each visit in or out-of-network³

- Specialists concentrate on specific area of medicine. For example, dermatologists treat the skin, cardiologists treat the heart, and pulmonologists treat the lungs.
 - **Reminder!** Use your Flex card to pay for copays when visiting a specialist.

There are no referrals needed to see a Specialist.



Primary Care Visits (PCP): \$0 copay for each visit

- Your PCP will oversee your care, identify health conditions before they become serious problems, and can also recommend specialists when needed.



Plan Premium: \$0 monthly premium

- So you have more money to spend on things that are important to you.



Inpatient Hospital: Authorization is required. You pay per admission

- Days 1 – 5: \$425 copay each day.
- Day 6 and beyond: \$0 copay each day.



Outpatient Hospital Services: 20% coinsurance

- Services such as observation services or outpatient surgery.



24/7 Virtual Doctor's Care: \$0 copay

- Teladoc's physicians can diagnose, treat and prescribe medication for non-emergency conditions.
- Simply call our Virtual Health partner, **Teladoc**, for assistance from Board certified doctors and behavioral health professionals 24/7 at **1-800-TELADOC (835-2362)** or visit **Teladoc.com** anytime. Mobile app also available.



Expanded Acupuncture: \$0 copay

- 20 visits a year for expanded acupuncture which includes reflexology, acupressure, and more!
- For assistance finding a provider, call Member Services at **1-800-353-3765**, 8 a.m. – 8 p.m., 7 days a week.

If you don't have a PCP or need help finding a specialist, podiatrist or dentist, Member Services is here to help. Simply call **1-800-353-3765 (TTY: 711)** from 8 a.m. – 8 p.m., 7 days a week. You can also check our live Provider Directory at elderplan.org.



Routine Hearing: \$0 copay for a routine hearing exam, plus hearing aid fitting & evaluation every year.

- Hearing aids are covered up to **\$1,500** annually for both ears combined (**\$750** per ear.)⁴
- **Remember** to take your Flex Card with you to use toward any out-of-pocket expenses for hearing aids, hearing aid batteries, and hearing aid repairs.
- Simply call our Hearing partner, **HearUSA**, for more information at **1-800-442-8231** from 8 a.m. – 8 p.m., Monday – Friday or visit them online at **hearusa.com**.



Routine Vision: \$0 copay for one routine eye exam every year.

- Regular eye exams can help identify the need for vision correction and detect eye diseases
- \$500 per year for eyeglasses and contact lenses.
- **Remember** to take your Flex Card with you to use toward any out-of-pocket expenses for contact lenses, eyeglasses, progressive and transition lenses, and prescription sunglasses.
- Simply call our Vision partner, **Superior Vision**, for more information at **1-844-353-2902** from 8 a.m. – 8 p.m., Monday – Friday or visit them online at **superiorvision.com**.



Memory Fitness Program: \$0 copay to participate

- BrainHQ®– a memory fitness program to improve brain function through games, puzzles and other fun exercises.
- Simply sign up by calling our partner, **BrainHQ®**, from 10 a.m. – 7 p.m. at **1-888-496-1675 (TTY: 711)**, or visit them online at **elderplan.brainhq.com**.



Prescription Drugs: We understand how important it is that you take the medications your doctor prescribes. That's why we make it easy for you to access your prescriptions. Simply visit our website to:

- Find a pharmacy at elderplan.org/member-benefits/elderplan-benefits/pharmacies.
- Enroll in Mail-Order at elderplan.org/find-a-form by filling out the Prescription Drug Mail Order Form. You can also call **1-866-490-2102**, 24 hours, 7 days a week or sign up on caremark.com.
- Find out if your medications are covered by going to Find a drug at elderplan.org/prescription-drugs.



Healthy Exercise Program: \$0 for in-person visits or virtual classes⁵

- Elderplan offers no-cost gym memberships at participating fitness centers, a home fitness kit, including an option for a wearable fitness tracker, and access to more than the 15,000 exercise videos and digital fitness activities including coaching!
- **Remember** to take your Flex Card with you to use toward any out-of-pocket expenses to upgrade your fitness membership, schedule a private training session, or join a neighborhood gym or studio that's not part of the Silver&Fit® network
- Simply call our Fitness partner, **Silver&Fit®**, to learn more at **1-877-427-4788** from 8 a.m. – 9 p.m., Monday – Friday and/or enroll into the Home Fitness program at silverandfit.com anytime.



In-Network and Out-of-Network Routine Podiatry: \$35 copay for each visit³

- You may receive up to 12 visits per year.



Dedicated Care Manager: One of the biggest perks of being enrolled in this plan is your Care Manager.

- Your Care Manager will lead a team of caring clinical professionals all committed to helping you stay healthy. They will stay in touch with your doctors and help arrange your medical visits as well as transportation to get you there. They will be your go-to person and will work to help ensure you get the support, guidance and care you need to stay healthy.



Travel Assistance: Assist America® provides emergency travel assistance services for Elderplan members when traveling more than 100 miles from home or is in a foreign country, for up to 90 consecutive days per trip. If someone becomes ill or injured Assist America provides support with medical referrals, monitoring, evacuation, repatriation and much more.

Assist America can help to:

- Coordinate your care during a medical travel emergency
 - Provide pre-trip assistance to help you prepare for your travel
 - Find a doctor or pharmacy near you while you're traveling
 - Fill your prescriptions at your destination
 - Locate lost luggage
 - How to access services. Get help when you need it!
- Contact Assist America one of the following ways:
Call **Assist America 24/7: 1-800-872-1414** (within the U.S.), **(609) 986-1234** (outside the U.S.). *When contacting Assist America, provide the reference number 01-AA-ELP-12241M.*



And there's more...Elderplan is pleased to offer:



Exams, evaluations, screenings, and services in the comfort and safety of your home

As an Elderplan member, you can receive dental, hearing and vision exams, doctor and therapist visits, annual wellness visits, colorectal cancer screening, retinal eye exams, home-delivered meals, live and pre-recorded exercise videos, as well as memory fitness program at home.



A Wellness Incentive Program

Your team at Elderplan knows how important preventive care is to your health and well-being. That's why we are providing members that complete each eligible health activity with a reward which will be added to your OTC/Flex Card. You can earn valuable wellness incentives throughout the year. Please call the Wellness Team at **(718) 759-4413** from 9 a.m. – 5 p.m., Monday – Friday, or visit elderplan.org/elderplan-wellness to learn more.



Member-to-Member® Program

Connect with each other through our exclusive and award-winning Member-to-Member program. And there's no cost to you! Whether it's a friendly chat, educational seminars, wellness and relaxation activities, virtual concerts, cooking demos, exercise classes or a walk in the park Member-to-Member gives you options for staying connected and engaged. To join, simply call the Member-to-Member program at **(347) 254-7700 (TTY: 711)**, 9 a.m. – 5 p.m., Monday – Friday, or visit us at elderplan.org/m2m.



We're Here to Help

Our goal is to make navigating your health care simple. Whether you need help understanding your benefits, connecting with a provider, or accessing additional services, our team is here to guide and support you every step of the way.

Simply call Elderplan at **1-800-353-3765** (or **TTY: 711** for the hearing impaired), between 8 a.m. – 8 p.m., 7 days a week. Or visit **elderplan.org**.



Elderplan is an HMO plan with Medicare and Medicaid contracts. Enrollment in Elderplan depends on contract renewal.

Elderplan, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak a non-English language or require interpretation assistance, language assistance services and appropriate auxiliary aids are available to you free of charge. If you need these services or have questions about our plan, call 1-800-353-3765 (TTY: 711).

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This card is issued by Sutton Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners.

¹ Eligibility is determined by whether you have a Chronic condition associated with SSBCI benefit (expanded OTC). Examples of SSBCI conditions include, but are not limited to, Cardiovascular Disorders, Diabetes, Arthritis, Chronic Lung Disorders and Chronic Kidney Disease. There are other eligible conditions not listed. Standards may vary for this benefit. SSBCI combines with the OTC benefit to include payments toward certain grocery items and home-delivered meals as part of the OTC allowance. Eligible members will be notified and provided instructions on how to access the benefit.

² Members in this plan receive a quarterly maximum amount of \$140 to purchase eligible over-the-counter (OTC) items at authorized retail stores. The OTC card balance cannot be carried over to the next quarter. The OTC card is not a debit or credit card and cannot be converted to cash.

³ Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

⁴ Prior Authorization is needed for hearing aids.

⁵ No-cost gym membership is available at all fitness centers and in the Silver&Fit[®] network.



Notes



Leading the way to great care.SM

1-800-353-3765
[TTY: 711]

8 a.m. – 8 p.m., 7 days a week

Visit elderplan.org
for more information.