



Welcome Guide 2027

Simpra Advantage Nursing Home Plan (PPO I-SNP)

SimpraAdvantage
Alabama's Healthplan

Welcome!

Hello New Simpra Advantage Member!

Welcome Simpra Advantage Nursing Home Plan (PPO I-SNP) Member! Thank you for choosing Simpra Advantage. We were created in Alabama for Alabama by local healthcare providers, many of which are family-owned businesses. Together, they recognized the need for health care plans that meet the special needs of their patients and the community.

In this Welcome Guide, we've gathered resources and information you may need to help you make the most of your health plan like how to reach us, important next steps, and benefit information. **Let's get started!**

We're here to help

IMPORTANT: If you would like your representative to talk to Simpra Advantage for you about your health or your Plan, we need your permission. Fill out the [Authorization to Disclose Information form at the end of this guide](#), scan it or take a picture of it with your phone, and send the image to customerservice@simpra.com.

Member Services 1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044)
8 am – 8 pm local time, 7 days a week from October 1 through March 31 and Monday through Friday from April 1 through September 30; Closed for Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, and Christmas.

Compliance 1-833-416-5035 (toll-free hotline) or compliance@simpra.com
Contact us with questions about our privacy policy, HIPAA, Fraud, Waste, and Abuse, or other related concerns. Your call will remain anonymous upon your request.

Appeals and Grievances 1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044). Contact us with questions or concerns.

Visit [Simpra.com](https://simpra.com)

Find a Provider or Pharmacy: <https://simpra.com/find-a-provider>

Find a Drug: <https://formulary.simpra.com>

Member Information: <https://simpra.com/for-members>

My Plan Documents: <https://simpra.com/for-members/plan-documents>

Contact Us: <https://simpra.com/contact-us>

Your next steps



Your Member ID

Your Member ID card is part of the Welcome Letter that arrived in this packet. Punch out the card and carry it with you to appointments. If it was not in the packet or if the information is not correct, please call Member Services at 1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044), 8 am – 8 pm local time, 7 days a week from October 1 through March 31 and Monday through Friday from April 1 through September 30. Closed for Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, and Christmas.



Your Health Risk Assessment

Your Simpra Care Team will contact you to complete your Health Risk Assessment soon.



Your Providers

You may still see your current providers with your new Plan. To learn if they are in the Simpra Advantage network, you can check the Provider and Pharmacy Directory on Simpra.com: <https://simpra.com/find-a-provider>. While in-network and out-of-network costs are ordinarily the same, please keep in mind that your share of the costs may be higher for certain out-of-network services or providers.



Accessing Your Benefits

You can access your benefit information in a few ways.

- Review the **Summary of Benefits** at the end of this guide for a quick list of popular benefits.
- View your Plan's **Evidence of Coverage** on Simpra.com for complete Plan information. Go to <https://simpra.com/for-members/plan-documents>. Choose your Plan at the top of the page and download documents from the list on the page. To see a full list of covered services, go to the Medical Benefits Chart in Chapter 4 of the *Evidence of Coverage*.
- Find a Provider or Pharmacy at: <https://simpra.com/find-a-provider>
- Look up medications at: <https://formulary.simpra.com>

For help, call Member Services at 1-844-637-4770 (TTY 1-833-312-0044).

2027 Nursing Home Plan (PPO I-SNP)

Monthly Plan Premium (includes both medical and drugs)	\$13.70 Combined Premium / \$0 with Extra Help You must continue to pay your Medicare Part B premium.
Deductibles	\$2,019 Part A and Part B Medical deductibles combined <i>These are 2026 costs and may change for 2027. Simpra will provide updated rates at Simpra.com as soon as they are released.</i>
Maximum Out-of-Pocket (MOOP) amount (does not include Part D prescription drugs)	\$9,850 In-Network / \$14,800 In- and Out-of-Network combined

Benefits	In-Network	Out-of-Network
Inpatient Hospital Coverage	Days 1 to 60: \$0 copayment after you pay the Part A deductible \$1,736 Days 61 to 90: You pay \$434 copayment each Medicare-covered day Days 91 to 150 (Lifetime reserve days): You pay \$868 copayment each Medicare-covered day After day 150, you pay all costs. <i>These are 2026 costs and may change for 2027. Simpra will provide updated rates at Simpra.com as soon as they are released. Prior authorization required for post-stabilization hospitalization, direct hospital admissions, elective hospitalization and transfers from hospital to hospital for higher level of care.</i>	
Outpatient Hospital Services and Observation Services	20% Coinsurance <i>Prior authorization required for Outpatient Hospital Services.</i>	20% Coinsurance <i>Prior authorization required for Outpatient Hospital Services.</i>
Ambulatory Surgical Center (ASC)	20% Coinsurance <i>Prior authorization required.</i>	20% Coinsurance <i>Prior authorization required.</i>
Primary Care Provider Visit	20% Coinsurance	20% Coinsurance
Primary Care Provider Telehealth Visit	0-20% Coinsurance*	Not covered
Specialty Care Provider Visit	20% Coinsurance	20% Coinsurance
Specialty Care Provider Telehealth Visit	0-20% Coinsurance per visit*	Not Covered
Preventive Care Services including Annual Wellness Visit	\$0 Copayment	\$0 Copayment
Important Message About What You Pay for Vaccines: Our Plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Member Services at 1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044) for more information.		
Emergency Care (Coverage limited to U.S. and its territories only)	20% Coinsurance Maximum \$90 per visit	20% Coinsurance Maximum \$90 per visit

*No cost-sharing for Primary Care Physician, Kidney Disease Education Services and Diabetes Self-Management Training. 20% Coinsurance for dialysis and other Medicare-covered telehealth services. 20% Coinsurance for Medicare-covered Physician Specialist services, and Individual and Group Psychiatric Services.

2027 Summary of Benefits

Benefits	In-Network	Out-of-Network
Urgent Care (Coverage limited to U.S. and its territories only)	20% Coinsurance Maximum \$40 per visit	20% Coinsurance Maximum \$40 per visit
Diagnostic Services: Tests and Procedures, Radiology Services (e.g., MRI, PET Scan, CT Scan)	20% Coinsurance <i>Prior authorization required for certain diagnostic tests and procedures (e.g., PET Scans). CT scans and MRIs do not require authorization.</i>	20% Coinsurance <i>Prior authorization required for certain diagnostic tests and procedures (e.g., PET Scans). CT scans and MRIs do not require authorization.</i>
Diagnostic Services: Therapeutic Radiology, Outpatient X-ray, Blood Services	20% Coinsurance <i>Prior authorization is required for outpatient therapeutic procedures.</i>	20% Coinsurance <i>Prior authorization is required for outpatient therapeutic procedures.</i>
Diagnostic Services: Lab Services	\$0 Copayment <i>Prior authorization is required for Medicare covered Genetic Testing</i>	\$0 Copayment <i>Prior authorization is required for Medicare covered Genetic Testing</i>
Hearing Exam (Medicare-Covered)	20% Coinsurance	20% Coinsurance
Supplemental Benefit: Hearing Annual Routine Hearing Exam	\$0 Copayment One exam each year	\$0 Copayment One exam each year
Supplemental Benefit: Hearing Annual Hearing Aid Fitting/Evaluation	\$0 Copayment One hearing aid evaluation/fitting each year	\$0 Copayment One hearing aid evaluation/fitting each year
Supplemental Benefit: Hearing Hearing Aid Allowance	\$0 Copayment \$2,000 allowance every two years for both ears combined. Non-prescription hearing aids are covered.	\$0 Copayment \$2,000 allowance every two years for both ears combined. Non-prescription hearing aids are covered.
Dental Services (Medicare-Covered)	20% Coinsurance <i>Prior authorization is required.</i>	20% Coinsurance <i>Prior authorization is required.</i>
Vision Care (Medicare-covered)	20% Coinsurance	20% Coinsurance
Supplemental Benefit: Vision Routine Eye Exam including refraction	\$0 Copayment One exam each year	\$0 Copayment One exam each year
Supplemental Benefit: Vision Eyeglasses and/or Contact Lenses	\$230 allowance for glasses (lenses and frames) and contact lenses each year Does not apply to eyewear obtained following cataract surgery.	\$230 allowance for glasses (lenses and frames) and contact lenses each year Does not apply to eyewear obtained following cataract surgery.

2027 Summary of Benefits

Benefits	In-Network	Out-of-Network
Mental Health Services – Inpatient	Days 1 – 60: \$0 Copayment after you pay the Part A deductible \$1,736 Days 61 – 90: \$434 Copayment each day Days 91 – 150 (lifetime reserve days): \$868 Copayment each day After day 150, you pay all costs	
<i>These are 2026 costs and may change for 2027. Simpra will provide updated rates at Simpra.com as soon as they are released. Prior authorization required.</i>		
Mental Health Services – Outpatient	20% Coinsurance	20% Coinsurance
Skilled Nursing Facility (SNF) Care	Days 1 to 20: \$0 Copayment for each Medicare-covered SNF day Days 21 to 100: \$217 Copayment for each Medicare-covered SNF day Days 101 and beyond, you pay all costs	
<i>These are 2026 costs and may change for 2027. Simpra will provide updated rates at Simpra.com when they are released. No prior hospital stay is required. Prior authorization required.</i>		
Physical Therapy, Speech-Language Pathology Therapy, and Occupational Therapy Services	20% Coinsurance Prior authorization required.	20% Coinsurance Prior authorization required.
Ambulance Services: Ground and Air Ambulance	20% Coinsurance for each one-way trip	20% Coinsurance for each one-way trip
Medicare Part B Prescription Drugs: Chemotherapy/ Radiation Drugs and Other Part B drugs	0-20% Coinsurance Prior authorization required for certain medications.	0-20% Coinsurance Prior authorization required for certain medications.
Important Message About What You Pay for Insulin: You won't pay more than \$35 for a one-month supply of each insulin product covered by our Plan even if you haven't paid your deductible.		
Podiatry Services (Medicare-covered): Foot exams and treatment	20% Coinsurance	20% Coinsurance
Supplemental Benefit: Additional routine foot care	\$0 Copayment Maximum of 6 routine visits every year.	\$0 Copayment Maximum of 6 routine visits every year.
Additional Benefits	In-Network	Out-of-Network
Diabetic Monitors and Monitoring Supplies	20% Coinsurance	20% Coinsurance
Diabetic therapeutic shoes or inserts	20% Coinsurance	20% Coinsurance
Supplemental Benefit: Social Companion Services	\$0 Copayment / 0% Coinsurance Maximum of 20 visits each year as allowed by the Plan requirements.	\$0 Copayment / 0% Coinsurance Maximum of 20 visits each year as allowed by the Plan requirements

Additional Benefits	In-Network	Out-of-Network
Supplemental Benefit: Transportation	\$0 Copayment / 0% Coinsurance Up to 12 one-way rideshare trips every year to plan-approved, health-related locations. Administered through our vendor, NationsBenefits®.	\$0 Copayment / 0% Coinsurance Up to 12 one-way rideshare trips every year to plan-approved, health-related locations. Administered through our vendor, NationsBenefits®.

Supplemental Benefit:
Over-the-Counter (OTC) Program
You must use the NationsBenefits® OTC program for this benefit. Unused allowance will roll over to the next quarter only.

\$0 Copayment
\$300 allowance every quarter (three months) on the Simpra Benefits Mastercard® Prepaid Card for health and wellness items.

\$0 Copayment
\$300 allowance every quarter (three months) on the Simpra Benefits Mastercard® Prepaid Card for health and wellness items.

You may also use your allowance to buy personal hygiene items, essential clothing, food, and produce if you qualify for Special Supplemental Benefits. See the About Simpra Advantage section below to learn if you qualify. If you do qualify for one of the chronic conditions, your coverage also depends on being a "chronically ill enrollee" as defined by CMS regulations and on this Plan's coverage criteria. For details on approved items and participating stores please visit Simpra.NationsBenefits.com or call NationsBenefits® at 844-617-3350 (TTY/TDD: 711).

Outpatient Prescription Drug Benefits – Cost Sharing (Part D)

Deductible \$700 for all Part D prescription drugs (\$0 with Extra Help)

Initial Coverage Stage During the Initial Coverage Stage, the Plan pays its share of the cost of your covered prescription drugs, and you pay your share (your coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your prescription.
25% coinsurance **Standard retail cost-sharing** (in-network) (up to a 30-day supply)
25% coinsurance **Standard mail-order cost-sharing** (up to a 90-day supply)
25% coinsurance **Long-term care (LTC) cost-sharing** (up to a 31-day supply)

Catastrophic Coverage Stage Once your out-of-pocket costs have reached \$2,400, you leave the Initial Coverage Stage and move into the Catastrophic Coverage Stage. During this payment stage, the Plan pays the full cost for your covered Part D drugs. You pay nothing. You will stay in this payment stage until the end of the calendar year.

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC), home infusion), whether the pharmacy is in our standard network, or whether the prescription is a short-term (30-day supply) or long term (90-day supply).

Important Message About Certain Drugs – Due to the Inflation Reduction Act of 2022, there may be some Medicare Part B drugs covered by our Plan that will have a coinsurance lower than 20%. If you purchase one of these Part B drugs, you will be eligible for a refund for any overpayment made at the point of service.

About Simpra Advantage

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. This document is also available in alternative formats, such as large print or audio, upon request. For a complete list of benefits, see Chapter 4 of the *Evidence of Coverage* (EOC) online: <https://simpra.com/for-members/plan-documents>. To request a hard copy of the EOC, please call Member Services at **1-844-637-4770** (for accommodations call **TTY/TDD 1-833-312-0044**) 8 a.m. – 8 p.m. local time, 7 days a week from 10/1 to 3/31, and Monday to Friday from 4/1 to 9/30. Member Services is closed Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, and Christmas.

If you want to know more about the coverage and costs of Original Medicare, look in your 2027 “**Medicare & You**” handbook. Visit <http://www.medicare.gov/medicare-and-you> to view or download a copy. You may also request a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY/TDD users should call 1-877-486-2048.

Provider Network:

Simpra Advantage serves all counties in Alabama. For information on the Simpra Advantage network of doctors, hospitals, pharmacies, and other providers, visit our website at [Simpra.com](https://simpra.com). If you use providers that are not in our network, the Plan may not pay for these services. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Member Services at **1-844-637-4770** (for accommodations call **TTY/TDD 1-833-312-0044**), or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Special Supplemental Benefits for the Chronically Ill:

Special Supplemental Benefits for this plan include Over-the-Counter benefits (personal hygiene items, essential clothing, food and produce) and the Social Needs Benefit. To qualify for these benefits, you must have one or more of the following chronic conditions: Chronic alcohol use disorder and other substance use disorders (SUDs); Autoimmune disorders; Cancer; Cardiovascular disorders; Chronic heart failure; Dementia; Diabetes mellitus; Overweight, obesity, and metabolic syndrome; Chronic gastrointestinal disease; Chronic kidney disease (CKD); Severe hematologic disorders; HIV/AIDS; Chronic lung disorders; Chronic and disabling mental health conditions; Neurologic disorders; Stroke; Post-organ transplantation; Immunodeficiency and Immunosuppressive disorders; Conditions associated with cognitive impairment; Conditions with functional challenges; Chronic conditions that impair vision, hearing (deafness), taste, touch, and smell; Conditions that require continued therapy services in order for individuals to maintain or retain functioning. Not all enrollees qualify. If you qualify for one of the conditions above, your coverage also depends on being a “chronically ill enrollee” as defined by CMS regulations and on this Plan’s coverage criteria.

To join Simpra Advantage Nursing Home Plan (PPO I-SNP), you must:

- be entitled to Medicare Part A, and
- be enrolled in Medicare Part B, and
- live in our service area, and
- you live at home or an institutional setting, and our Plan has obtained certification that you need the type of care that is usually provided in a nursing home.

To reach our Member Services Representatives:

- Toll Free **1-844-637-4770** (for accommodations call **TTY/TDD 1-833-312-0044**)
- Hours of operation: 8 a.m. – 8 p.m. local time, seven days a week from October 1 through March 31, and Monday to Friday from April 1 through September 30. Member Services is closed on the following holidays: Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, and Christmas.

Simpra Advantage Nursing Home Plan is a PPO I-SNP with a Medicare contract. Enrollment in Simpra Advantage depends on contract renewal. Simpra Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Based on a Model of Care review, Simpra Advantage has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) through 2029. We do not offer every plan available in your area. Currently, our contracted sales agents represent eight organizations which offer 104 products in your area. Please contact Medicare.gov, 1-800-MEDICARE (24 hours a day, 7 days a week, except some federal holidays) to get information on all of your options. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number (Member Services below) or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services. The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration. This card cannot be used to pay for prescription drugs or products that are not eligible. Product exclusions include alcohol, tobacco, firearms and gift cards. If you would like to buy items that are not eligible, you will need to use another form of payment. For accommodations for persons with special needs, call Member Services at 1-844-637-4770 (TTY/TDD 1-833-312-0044) 8 a.m. – 8 p.m. local time, 7 days a week from 10/1 to 3/31, and Monday to Friday from 4/1 to 9/30. Member Services is closed Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, and Christmas.

Frequently Asked Questions

Please call Member Services if you don't find your answer here.

My Plan

How does this Plan work?

Simpra Advantage Plans are Preferred Provider Organizations (PPO). They offer a statewide network of doctors, hospitals and other providers you may choose from for healthcare services. You may also visit other doctors or providers that are not in the network, though coverage for out-of-network services may vary. We cover emergency services provided by any doctor or hospital in the United States and its territories.

How do I use my Member ID?

You should show your Simpra Advantage Member ID Card during your provider appointments or at the pharmacy as proof of your coverage. You do not need to show your Medicare card. If you need a replacement Simpra Advantage Member ID Card, call Member Services at 1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044).

Do I need to cancel my old insurance now that I'm signed up with Simpra Advantage?

If you had a Medicare Advantage plan or a Part D plan, your Simpra Advantage Plan will automatically replace it.

I received a letter saying I must pay a premium and I don't think I have a premium.

Who can I contact for help?

Please call Member Services for assistance at 1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044), 8 am – 8 pm local time, 7 days a week from October 1 to March 31 and Monday through Friday from April 1 to September 30; Closed for Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, and Christmas.

My Coverage

Will having Simpra Advantage change or cancel my Medicaid coverage?

Enrollment in Simpra Advantage does not affect Medicaid coverage.

Will this Plan lower the money I receive monthly from Alabama Institutional Medicaid?

Medicaid benefits will not be reduced due to enrollment in Simpra Advantage.

How does membership in Simpra Advantage affect my hospice care?

You can have both plans at the same time. Hospice care is a separate insurance plan that only covers hospice services and is billed directly to Medicare. Your Simpra Advantage Plan continues to provide the same coverage you had before you added hospice care, including your supplemental benefits.

How do I know what drugs are covered by my Plan?

To learn if your medications are covered, use the Find a Drug directory at <https://formulary.simpra.com>:

1. Click the Find a Drug button in the upper-right-hand corner of the home page.
2. On the next page, choose Simpra Advantage Nursing Home Plan (PPO I-SNP) in the Plan chooser.
3. Click the "Continue to Formulary" button.
4. Once on the Prescription Drug List page for your Plan, you can search for your drug(s).
5. Scroll down to the search function and enter the name of your drug in the field for "Drug Name" and click the search button (magnifying glass).

Drug Name

Therapeutic Class

 Print

Search list of FDA-approved drugs and coverage for each by entering a drug name below.

Last Updated: May, 2024

Drug Name

Example: Lorazepam, Amoxicillin



6. If your drug is covered by your Plan, it will be listed in the search results.

My Health Care

Does my doctor take Simpra Advantage?

Visit Simpra.com to view the online Provider and Pharmacy Directory to find out if your doctor or other providers are in the Simpra Advantage provider network. You can continue to use your doctor if they are out-of-network, though coverage for out-of-network services may vary. Please keep in mind that in-network providers generally have lower cost services than out-of-network providers. We cover emergency services provided by any doctor or hospital in the United States and its territories.

What do I need to do if I want to change my doctor?

You may visit the Provider and Pharmacy Directory to find an in-network provider to replace your current doctor. If you are changing your Primary Care Provider, please notify Member Services at 1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044).

What is the Medication Therapy Management Program (MTM)?

MTM is a service offered by Simpra Advantage at no additional cost to you that helps you and your doctor make sure your medications are working and identify possible medication problems. For more information on MTM, visit Simpra.com:

<https://simpra.com/for-members/medication-therapy-management-program>.

How do I know if I qualify for MTM?

If you meet the MTM criteria, you will receive a letter inviting you to participate in the program and instructions to access the program. For more information on MTM, visit Simpra.com: <https://simpra.com/for-members/medication-therapy-management-program>.

My Claims

I received a bill for a service I don't think I should pay. Who can I contact?

Please contact Member Services at 1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044) for help. Hours of operation are listed on page 1.

What is prior authorization and why is it important?

A prior authorization (also known as an Organization Determination or OD) is a Decision made by the Plan about how Simpra Advantage authorizes, provides, or pays for medical services or items. Prior authorization is important because it is required for some benefits. For more information on prior authorization visit Simpra.com Member Resources: <https://simpra.com/for-members/exceptions-and-appeals/organization-determination>.

My Supplemental Over-the-Counter Benefit

How do I access my Over-the-Counter benefit?

Your Simpra Benefits Mastercard® Prepaid Card will arrive in the mail soon. Visit <https://simpra.com/for-members/plan-documents> to view the OTC catalog and FAQs. Visit <https://Simpra.NationsBenefits.com>. or call 844-617-3350 (TTY: 711) with other questions.

What is a Benefits Mastercard® Prepaid Card?

The card gives you easy access to funds that can be used to purchase eligible products and services. Eligible products can be purchased through NationsBenefits® and at participating retail locations.

How do I activate my card?

You have three convenient ways to activate your card:

- Scan the QR code on the cardholder that is shipped with your prepaid card
- Log in to your Benefits Pro® Portal at Simpra.NationsBenefits.com/Activate
- Call 844-617-3350 (TTY: 711)

How do I download the Benefits Pro® App?

Scan the QR code on the cardholder that is shipped with your prepaid card to download the Benefits Pro® App to your mobile device from the App Store® or Google Play®.

How does my card work?

You can use your card to pay for eligible products and approved services. Purchases can be made online through NationsBenefits®, through the Benefits Pro® App, or at a participating retail location. The funds will be taken directly from your program allowance. Your card cannot be used at an ATM or for cash back when making a purchase. If you are not able to view the NationsBenefits® website or use the App, you may download the Over-the-Counter catalog at <https://simpra.com/for-members/plan-documents/> or call a NationsBenefits® Member Experience Advisor at 844-617-3350 (TTY:711) to request the catalog.

How can I check my card balance?

You can check your card balance at [Simpra.NationsBenefits.com](https://simpra.com) or through the Benefits Pro® App. You can also call 844-617-3350 (TTY: 711) for cardholder transaction information.

Where can I see what's eligible for purchase?

You can see what's eligible for purchase by visiting [Simpra.NationsBenefits.com](https://simpra.com) or through the Benefits Pro® App. When shopping at a participating retail location, you may use your Benefits Pro® App to scan items to determine if they are eligible for purchase. Please keep in mind:

- Product availability and price may vary by retailer
- This card is not a credit card or a gift card
- Cash cannot be obtained using this card

How can I use my card?

You can use your card to:

- Order online at [Simpra.NationsBenefits.com](https://simpra.com), through the Benefits Pro® App or by calling 844-617-3350 (TTY: 711) 8 a.m. - 8 p.m. local time
- Shop at participating locations, including CVS®, Kroger®, Publix®, Winn-Dixie®, Walmart®, and Walgreens®

When ordering online through NationsBenefits®, you can apply your available balance to your order total and track order status in real-time. You will also receive home delivery at no additional cost.

When will my online or catalog order be delivered?

We ship orders in two business days from the date your order is received and processed.

Can I cancel my online/catalog order?

Yes, you can cancel your order any time prior to shipping by calling NationsBenefits® at 844-617-3350 (TTY: 711). You can also cancel your order in your Benefits Pro® Portal or App within one hour after your order is placed.

How do I track my online/catalog order?

You can track your order by logging into the Benefits Pro® Portal or Benefits Pro® App. Go to **Account > Order History > Order Details** to access your tracking ID and get real-time updates.

What is the return or exchange policy for online/catalog orders?

Items may be refunded. Due to the personal nature of these products, we do not require products to be returned or exchanged.

Where does NationsBenefits® ship?

Orders can be shipped anywhere in the U.S., including Hawaii, and Puerto Rico.

Is there a cost for shipping?

No, your order will be shipped at no additional cost.

What if there is not enough money in my account to cover the entire purchase?

If the purchase amount is more than the available funds on your card, a partial amount will be deducted from the card. You will need to pay the balance with another form of payment.

What if my card is lost or stolen?

If your card is lost or stolen you can report it and request a new card in your Benefits Pro® Portal, Benefits Pro® App or call NationsBenefits® at 844-617-3350 (TTY: 711).

Who do I contact with questions?

If you have questions about your order, please call NationsBenefits® at **844-617-3350 (TTY: 711)**. Member Experience Advisors are available 8 a.m. - 8 p.m. local time. Language support services are available free of charge.

My Supplemental Hearing Benefit

How does NationsHearing® work with my health plan?

Simpra Advantage has partnered with NationsHearing® to administer your hearing aid benefit.

How do I take a hearing test?

You have two convenient ways to take a hearing test.

- Call **844-617-3350 (TTY: 711)** to speak with a Member Experience Advisor who will schedule your hearing test with a local provider. Member Experience Advisors are available 8 a.m. - 8 p.m. local time, seven days a week.
- Visit NationsHearing.com/Simpra to find a local provider. Once you have completed your test, the provider will use the test results to make a recommendation for hearing aids and place your order. You will schedule a follow-up visit to have the provider fit the hearing aids for you.

How many visits with the hearing provider are covered?

You have three covered visits with your provider. You will be responsible for the cost of any additional visits.

What if I already took a hearing test?

If your hearing test was taken more than six months ago, your provider may want to conduct their own hearing test to ensure your hearing aids are properly fitted. If your test was completed less than 6 months ago, please bring a copy of the exam with you to the appointment.

What is the cost of a hearing test?

Your hearing aid benefit includes an annual hearing test with an in-network NationsBenefits® provider at no out-of-pocket cost.

Will NationsHearing® provide Pocket Talkers or other similar product?

These types of products are covered through Simpra Advantage directly. Please call Member Services for information or assistance ordering at **1-844-637-4770 (for accommodations call TTY/TDD 1-833-312-0044)**.

How do I select a NationsHearing® provider and schedule a no-cost hearing test?

Our Member Experience Advisors will help you select a hearing aid provider and schedule a no-cost hearing test in your area. All NationsHearing® providers offer the same services.

What types and brands of hearing aids do you offer?

NationsHearing® offers the latest hearing aids from all major manufacturers (select makes and models apply to digital hearing aid orders). This gives you the ability to choose from a robust selection of state-of-the-art hearing aids with features like Bluetooth® compatibility, direct-to-smartphone streaming, TV connectivity, and rechargeability to meet your lifestyle and listening needs.

What if my hearing aids are damaged or lost?

All hearing aids purchased through NationsHearing® come with a three-year manufacturer's warranty to cover repairs and one-time loss and damage replacement coverage per hearing aid. Deductibles vary by manufacturer and typically range from \$150-\$200 per hearing aid. The provider will assist you with hearing aid repairs at no additional cost to you.

Is there a cost for hearing aid batteries?

No, your benefit includes three years of batteries per hearing aid (up to 60 batteries per ear, per year) at no additional cost. Batteries are not included for rechargeable hearing aid models.

Is there a return policy?

Yes, NationsHearing® offers a 60-day, 100% money-back guarantee. During this time, you can return or exchange your hearing aids for a different model. Please contact us at **844-617-3350 (TTY: 711)**. We want to make sure you are completely satisfied.

How do I get started?

Call 844-617-3350 (TTY: 711) or visit NationsHearing.com/Simpra. Member Experience Advisors are available 8 a.m. - 8 p.m. local time, seven days a week. Language support services are available free of charge.

Is follow-up care included?

All hearing aids offered through NationsHearing® include the hearing aid fitting and three follow up visits with your original provider at no charge. Follow-up visits are available within the first year of hearing aid fitting.

My Supplemental Transportation Benefit**How does NationsBenefits® work with my health plan?**

Simpra Advantage has partnered with NationsBenefits® to administer your non-emergency transportation benefit.

What services are covered under my benefit?

Your plan covers transportation for non-emergency medical appointments to doctors, clinics, pharmacies, and other healthcare providers. Rides may be scheduled in advance or, when available, on demand through approved transportation providers.

How do I request a ride with NationsBenefits®?

To schedule a ride, call NationsBenefits® at 844-617-3350 (TTY: 711).

How far in advance can I schedule my ride?

You can schedule a ride up to 30 days in advance. NationsBenefits® recommends scheduling rides 48–72 hours before your appointment to help ensure availability.

What if I need to change or cancel my ride?

You may request changes at least two (2) hours before your scheduled pickup time. NationsBenefits® asks that cancellations be made within 24 hours of the scheduled trip.

Can I bring someone with me on my ride?

Yes. Members may bring one companion to their appointment. Companions may not be wheelchair bound or have other special transportation needs.

Is there a mileage limit?

Yes. Each one-way trip is limited to 50 miles unless prior approval is obtained.

Who do I contact with questions?

If you have questions about your benefit, please call NationsBenefits® at 844-617-3350 (TTY: 711). Language support services are available free of charge.

For help, call Member Services at 1-844-637-4770 (TTY 1-833-312-0044).

Simpra Advantage Nursing Home Plan is a PPO I-SNP with a Medicare contract. Enrollment in Simpra Advantage depends on contract renewal. Simpra Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Based on a Model of Care review, Simpra Advantage has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) through 2029. SSBCI benefits are Special Supplemental Benefits for the Chronically Ill. To be eligible for these benefits (personal hygiene items, essential clothing, food and produce, and the Social Needs benefit), the member must have one or more of the following chronic conditions: Dementia, Cardiovascular disorders, Stroke, Cancer, Diabetes mellitus or other eligible condition not listed here. Not all enrollees qualify. If you qualify for one of the chronic conditions above, your coverage also depends on being a “chronically ill enrollee” as defined by CMS regulations and on this Plan’s coverage criteria. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number (Member Services below) or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services. The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration. This card cannot be used to pay for prescription drugs or products that are not eligible. Product exclusions include alcohol, tobacco, firearms and gift cards. If you would like to buy items that are not eligible, you will need to use another form of payment. For accommodations for persons with special needs, call Member Services at 1-844-637-4770 (TTY/TDD 1-833-312-0044) 8 a.m. – 8 p.m. local time, 7 days a week from 10/1 to 3/31, and Monday to Friday from 4/1 to 9/30. Member Services is closed Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, and Christmas.

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Mail completed form to: Simpra Advantage, PO Box 23607, Tampa, FL 33623-3607
Or EMAIL this form to: CustomerService@Simpra.com

Authorization to Disclose Information

I, the below-named Member, hereby authorize the disclosure of information as set forth below by Simpra Advantage to the individual(s) or organization(s) named below. I acknowledge that this form is intended solely for the disclosure of the information as set forth below and cannot be used to authorize any action by the authorized person or organization on my behalf.

I understand that this authorization may result in the sending of clinical information and x-rays with reference to the below-named Member's diagnosis and/or any alcohol, drug or child abuse problems, behavioral or mental health services, reproductive health and/or information concerning sexually transmitted infections, acquired immunodeficiency syndrome (AIDS), or human immunodeficiency syndrome (HIV). I understand that these records are strictly confidential and are solely for the information of the person to whom addressed.

I understand that this authorization is voluntary. I understand that if the person(s) or organization(s) that I authorize to receive my protected health information is not subject to federal and state health information privacy laws, subsequent re-disclosure by such person(s) or organization(s) may not be protected by those laws. I understand that I may refuse to sign this authorization and my eligibility for health benefits, my enrollment in Simpra Advantage, and payment for services by Simpra Advantage will not be affected by whether or not I sign this authorization.

I understand that this authorization is continuous in nature and is to be given full force and effect, including disclosing any and all of the below information learned or determined after the date of this authorization, but prior to the expiration or earlier revocation of this authorization. I understand that I may revoke this authorization at any time by notifying Simpra Advantage in writing, but that any revocation will not have any effect on the disclosures made prior to Simpra Advantage's receipt of the revocation. Unless I revoke this authorization, this authorization will automatically expire upon termination of the Member's enrollment in Simpra Advantage.

I understand that I may receive a copy of this authorization at any time upon request after I sign it. I understand that a photocopy or facsimile of this authorization will be valid and effective, just as the original.

1) I authorize Simpra Advantage to disclose all of the below-named Member's information to the individual(s) or organization(s) named below regarding the following matters:

- All my Simpra Advantage monthly premium account information.
- All medical information on file for me at Simpra Advantage, including specific claim information.
- All information regarding the management of my care.
- All my Simpra Advantage enrollment and eligibility information.

This information is being disclosed at the request of the below-named Member and/or the Member's below-named legal representative.

2) Simpra Advantage Member's / Member's Legal Representative Information

Print Member's Name

Print Name and Relationship of Member's Legal Representative (if applicable)

Signature of Member or Member's Legal Representative

Date

Member's Simpra Advantage ID Number

3) The Person or Organization to Whom the Information May Be Disclosed

Print Name (of person/organization to whom information can be disclosed)

Relationship

Street Address (of person/organization)

City

State

Zip

Phone Number (of person/organization)

Print Name (of person/organization to whom information can be disclosed)

Relationship

Street Address (of person/organization)

City

State

Zip

Phone Number (of person/organization)

Print Name (of person/organization to whom information can be disclosed)

Relationship

Street Address (of person/organization)

City

State

Zip

Phone Number (of person/organization)

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: ATTENTION: If you speak a language other than 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 1-844-637-4770 (TTY 1-833-312-0044) or speak to your provider.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-844-637-4770 (TTY 1-833-312-0044) o hable con su proveedor.

한국어 (Korean): 주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-844-637-4770 (TTY 1-833-312-0044) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

中文 (Simplified Chinese): 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 1-844-637-4770 (文本电话: 1-833-312-0044) 或咨询您的服务提供商。

台語 (Traditional Chinese): 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 1-844-637-4770 (TTY: 1-833-312-0044) 或與您的提供者討論。」

Việt (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 1-844-637-4770 (Người khuyết tật: 1-833-312-0044) hoặc trao đổi với người cung cấp dịch vụ của bạn.

Tagalog: 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 1-844-637-4770 (TTY 1-833-312-0044) o makipag-usap sa iyong provider.

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-844-637-4770 (TTY 1-833-312-0044) an oder sprechen Sie mit Ihrem Provider.

العربية (Arabic): كما تتوفر وسائل مساعدة إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. تنبيه: العربية (Arabic) 1-844-637-4770 (TTY 1-833-312-0044) اتصل على الرقم وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. أو تحدث إلى مقدم الخدمة.

РУССКИЙ (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 1-844-637-4770 (TTY: 1-833-312-0044) или обратитесь к своему поставщику услуг.

Français (French): ATTENTION : Si vous parlez Français, 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 1-844-637-4770 (TTY : 1-833-312-0044) ou parlez à votre fournisseur.

हिंदी (Hindi): ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-844-637-4770 (TTY : 1-833-312-0044) पर कॉल करें या अपने प्रदाता से बात करें।

Italiano (Italian): ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'1-844-637-4770 (TTY : 1-833-312-0044) o parla con il tuo fornitore.

Português do Brasil (Portuguese) : ATENÇÃO : Se você fala Português do Brasil, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-844-637-4770 (TTY : 1-833-312-0044) ou fale com seu provedor.

ਪੰਜਾਬੀ (Punjabi): ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹੁੰਦੀਆਂ ਹਨ। ਪਹੁੰਚਯੋਗ ਫਾਰਮੈਟਾਂ ਵਿੱਚ ਜਾਣਕਾਰੀ ਪ੍ਰਦਾਨ ਕਰਨ ਲਈ ਢੁਕਵੇਂ ਪੂਰਕ ਸਹਾਇਕ ਸਾਧਨ ਅਤੇ ਸੇਵਾਵਾਂ ਵੀ ਮੁਫਤ ਵਿੱਚ ਉਪਲਬਧ ਹੁੰਦੀਆਂ ਹਨ। 1-844-637-4770 (TTY : 1-833-312-0044) 'ਤੇ ਕਾਲ ਕਰੋ ਜਾਂ ਆਪਣੇ ਪ੍ਰਦਾਤਾ ਨਾਲ ਗੱਲ ਕਰੋ।

日本語 (Japanese): 注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-844-637-4770 (TTY : 1-833-312-0044) までお電話ください。または、ご利用の事業者にご相談ください。

For accommodations for persons with special needs, call **Simpra Advantage Member Services 1-844-637-4770 (TTY/TDD 1-833-312-0044)** from 8 a.m. to 8 p.m. local time, 7 days a week from October 1st to March 31st and Monday to Friday from April 1st to September 30th. Member Services is closed Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, and Christmas.

Simpra Advantage is a PPO I-SNP and PPO D-SNP with a Medicare contract. Enrollment in Simpra Advantage depends on contract renewal. Based on a Model of Care review, Simpra Advantage has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) through 2029.



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