

Advantage MD

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 1-888-403-7662 (TTY 711). From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Eastern Time. From April 1 through September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time. On weekends and holidays you will need to leave a message.

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 [HopkinsMedicare.com](https://www.hopkinsmedicare.com) or call 1-888-403-7662 (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the 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

- 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.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- Advantage MD (HMO), Advantage MD (PPO), Advantage MD Plus (PPO):** In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.



- Advantage MD Primary (PPO), Advantage MD DSNP (HMO) and Advantage MD Select (HMO):** you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Advantage MD Tribute (HMO):** you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. Johns Hopkins Advantage MD will reduce your Medicare Part B Premium by \$40 per month.
- Advantage MD DSNP (HMO) Advantage MD Tribute (HMO) Advantage MD Select (HMO) and Advantage MD (HMO):** 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).
- Advantage MD (PPO), Advantage MD Plus (PPO), Advantage MD Primary (PPO):** Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non- contracted provider, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copayment for services received by non-contracted providers.
- Advantage MD D-SNP (HMO):** This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

You can enroll in this plan if you have both Medicare and Medicaid and do not pay anything for covered medical services. How much Medicaid covers depends on your income, resources and other factors. Some people get full Medicaid benefits.

If your eligibility to enroll in this plan depends on your type of Medicaid. If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid enrollment to continue to receive your Medicare coverage.

Johns Hopkins Advantage MD is a Medicare Advantage Plan with a Medicare contract offering HMO and PPO products. Johns Hopkins Advantage MD D-SNP is an HMO D-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in Johns Hopkins Advantage MD, HMO, PPO or D-SNP (HMO) depends on contract renewal.