

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 1-800-460-4641 (TTY users call 711).

## UNDERSTANDING THE BENEFITS

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit [group-health.com/cooperative-advantage](https://group-health.com/cooperative-advantage) to view a copy of the EOC or call 1-800-460-4641 (TTY users call 711).
- 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 medicine 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

- 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.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- 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). Call Customer Service for any questions about in network providers at 1-800-460-4641.
- 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.

## HOW TO GET MORE INFORMATION

You can talk to someone about the Cooperative Advantage plan by calling 1-800-460-4641 (TTY users call 711). You can also visit our website anytime to learn about the plan and its benefits: [group-health.com/cooperative-advantage](https://group-health.com/cooperative-advantage).