

2026 Braven MAPD (PPO) Summary of Benefits

Group Name:		City of Elizabeth
Effective Dates:		01/01/2026 – 12/31/2026
Group Number:		65-8302Y
Medical Plan:		Braven Medicare Group w/ Rx (PPO)
All members covered under single policies		
MAPD (PPO) – Same benefits for In Network and Out of Network. Members may utilize all providers in the USA who have not opted out or have been excluded from participating in Traditional Medicare		
Service	MAPD (PPO) Custom \$0 Copay	
In and Out of Network Deductible	\$0	
In and Out of Network Coinsurance	100% Coverage	
In and Out of Network MOOP	N/A (\$0 cost share)	
Primary Care Physician Copay	\$0 Copayment	
Specialist Copay	\$0 Copayment	
Vision Hardware Allowance (Braven Health &more Card)	\$100 allowance every year for eyeglasses or contact lenses not associated with cataract surgery	
Vision Care	100% Coverage Routine eye exam, Glaucoma screening & Annual Diabetic Retinal exam	
Routine Hearing Exam	100% Coverage	
Hearing Aid Hearing aids will be administered by HearUSA. Members must coordinate with HearUSA for any in-network or out-of-network services. Members that select out-of-network hearing aids must coordinate reimbursement through HearUSA.	\$750 towards purchase of single hearing aid for one ear and \$500 towards second hearing aid for second ear within 1 year benefit period and 1 year supply of batteries.	
Partial Hospitalization	100% Coverage	
Renal Dialysis	100% Coverage	
ER Copay	100% Coverage	
Private Duty Nursing	100% Coverage Unlimited hours - services are determined by medical necessity.	
Acupuncture	100% Coverage Unlimited hours – For Pain Management	
Skilled Nursing Facility (SNF)	100% Coverage This benefit is limited to a maximum of 120 days per benefit period.	
Mental Health (Office)	100% Coverage	
IP Mental Health Days (Psychiatric Hospital)	100% Coverage Unlimited days for inpatient services obtained in a psychiatric hospital.	
In-Patient Hospital	100% Coverage	
Outpatient Hospital (Including Radiation Therapy/Chemo Drugs, Observation Services)	100% Coverage	
Ambulatory Surgical Center (including Radiation Therapy/Chemo Drugs)	100% Coverage	
Home Health	100% Coverage Unlimited hours - services are determined by medical necessity.	
Lab (Outpatient Hospital)	100% Coverage	

Lab (Free Standing)	100% Coverage
Radiology Services (Outpatient Hospital)	100% Coverage
Radiology Services (Free Standing/office)	100% Coverage
Part B drugs	100% Coverage
Ambulance	100% Coverage
Chiropractic	100% Coverage Manual manipulation and modalities of the spine to correct subluxation.
Durable Medical Equipment (DME)	100% Coverage
Wigs - hair loss that is a result of chemo	\$500/per year
Urgent Care Center	100% Coverage
Fitness Allowance (Braven Health &more Card)	\$200 Annual Allowance Annual allowance towards a gym and/or fitness studio membership, virtual fitness classes, equipment and more.
Home Delivered Meals	Covered 100% Receive up to 28 meals following any inpatient surgery or hospitalization
Podiatry (Medicare Covered)	100% Coverage
Nurseline	100% Coverage
Telemedicine (Amwell)	100% Coverage
Physical/Occupational/Speech (Office)	100% Coverage
<u>Part D Prescription (PDP)</u> Prime Therapeutics administers the pharmacy benefits and network for our Part D plans. 2026-In-network Preferred mail-order pharmacies include: Express Scripts Home Delivery, Walgreens Mail Service, Amazon Mail Order	<u>Retail Pharmacy:</u> \$6 Tier 1-Preferred Generic \$6 Tier 2-Generic \$12 Tier-3 Preferred Brand \$24 Tier 4- Non-Preferred Drugs \$24 Tier 5- Specialty <u>Mail Order:</u> \$5 Tier 1-Preferred Generic \$5 Tier 2- Generic \$18 Tier 3-Preferred Brand \$30 Tier 4-Non-Preferred Drugs Specialty- Not available through mail order MOOP-\$1,351 Deductible-\$0

Braven Health is an insurance company that has been offering Medicare Advantage plans since January 1, 2021. Braven Health is a joint venture between Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ), Hackensack Meridian Health (HMH) and RWJBarnabas. It is an affiliate of Horizon BCBSNJ and is an independent licensee of the Blue Cross Blue Shield Association. Braven Health will offer Medicare Advantage plans for coverage that will be effective January 1, 2021, and is jointly owned by Horizon BCBSNJ and HMH. By bringing together the strength of one of New Jersey's top health systems, and the state's largest and most trusted health insurer, Braven Health is lowering health care costs for New Jersey's Medicare-eligible population, offering benefits and extras that go well beyond Original Medicare, and delivering a better, easier health care experience. Retirees of groups are not restricted to HMH or RWJBarnabas providers