

GENERATIONS ADVANTAGE


2025 Extra Benefit Guide

Plus—how to
use your prepaid
Mastercard® on
page 10.



We're here to help.

Your plan comes with valuable extras that are not included in Original Medicare to support your best health. Keep this guide handy for directions on using each one.



Your benefits that go beyond.

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Learn more about your extras at
MartinsPoint.org/WelcomeGA



Dental

With no waiting period or deductible, and low or no copays, preventive care is affordable from day one.

How to Use this Benefit

- 1** Find your plan's benefit amount* and coverage at the web address below or in your *Evidence of Coverage* booklet.
- 2** Check if your dentist is in-network if required by your plan. Use the Delta Dental provider search tool at the web address below (choose "Martin's Point Generations Advantage" in the drop-down list) or call Northeast Delta Dental at **1-800-832-5700 (TTY: 1-800-332-5905)**.
- 3** Show your Generations Advantage ID card at dental visits. Your in-network dentist will submit your claims.

MartinsPoint.org/DentalGA



Things
you should
know.

Dental

- » *Expenses paid by the plan for covered dental services count toward your annual maximum benefit.
- » Additional costs may apply for resin fillings. Please contact Northeast Delta Dental for more information.

A	B	C
Diagnostic/Preventive	Basic Restorative	Major Restorative
<p>DIAGNOSTIC:</p> <ul style="list-style-type: none"> • Problem-focused exams as needed • X-rays (complete series or panoramic film) once in a 5-calendar-year period • Bitewing X-rays once in a calendar year • X-rays of individual teeth as necessary <p>PREVENTIVE:</p> <ul style="list-style-type: none"> • Oral exam and routine cleaning** <p>**Note: Cleanings are limited to one per calendar year for Cumberland and York County Prime (HMO-POS) plan members and two per calendar year for all other plan members. You may choose from Category A (preventive/routine) and/or Category B (periodontal). Office visit copays and coinsurances apply.</p>	<p>RESTORATIVE:</p> <ul style="list-style-type: none"> • Amalgam (silver) fillings • Resin restorations on anterior teeth, posterior teeth, and the buccal surface of bicuspid only <p>ORAL SURGERY:</p> <ul style="list-style-type: none"> • Surgical and routine extractions <p>ENDODONTICS:</p> <ul style="list-style-type: none"> • Root canal therapy <p>PERIODONTICS:</p> <ul style="list-style-type: none"> • Periodontal maintenance (cleaning)** • Treatment of gum disease • Clinical crown lengthening once per tooth per lifetime <p>DENTURE REPAIR:</p> <ul style="list-style-type: none"> • Repair of a removable denture to its original condition <p>EMERGENCY RELIEF OF PAIN</p> <p>Brush biopsy once in a calendar year</p>	<p>PROSTHODONTICS:</p> <ul style="list-style-type: none"> • Removable and fixed partial dentures (bridge); complete dentures • Rebase and reline (dentures) • Crowns • Onlays • Implants

	A	B	C
Plan	Diagnostic/ Preventive	Basic Restorative	Major Restorative
Alliance (HMO)	\$0 copay	20% coinsurance	50% coinsurance
All Other Plans	\$50 copay	\$50 copay <i>and then</i> 50% coinsurance	\$50 copay <i>and then</i> 50% coinsurance



Hearing Aids

This valuable benefit offer discounts on hearing aids and services obtained through Amplifon®. This includes an annual amount for devices, batteries, and more.

How to Use this Benefit

- 1** Find details of your benefit, including your plan's annual amount, at the web address below. Then, call Amplifon at **1-855-533-7486** (TTY: **1-763-268-4264**) to get started.
- 2** They will explain the process and help you find a nearby Amplifon-participating hearing aid provider and schedule your first appointment.
- 3** The referred provider will work with Amplifon to ensure the benefit is applied correctly.

MartinsPoint.org/HearingGA



Things
you should
know.

Hearing Aids

- » Take your hearing aids for a test drive! Hearing aids can take some time to get used to. Amplifon offers a 60-day, no-risk trial period with a 100% money-back guarantee if the hearing aids are not the right fit for you.
- » Martin's Point also covers two years of hearing aid batteries, and a year of follow-up hearing aid fittings and evaluations.

Over-the-Counter

You can buy up to your plan's quarterly limit from over 1,000 CVS-brand items. Multiple transactions are allowed per quarter, but unused amounts do not carry over.



How to Use this Benefit

- 1 Find your plan's annual amount at the web address below or in your *Evidence of Coverage* booklet.
- 2 Browse a catalog of eligible items at the web address below or call OTC Health Solutions at **1-888-628-2770** (TTY: 1-877-672-2688).
- 3 To purchase for home delivery, visit the website below or call in your order at the number above.
- 4 For in-store purchases, visit a participating CVS location and show your Generations Advantage ID card at the register.

MartinsPoint.org/OTCGA

Over-the-Counter

- » Call mid-month to avoid the busy periods at the start and end of each quarter.
- » Due to the personal nature of products, no returns or exchanges are permitted.
- » Certain items may have a limit on the quantity you can purchase each quarter. Please call OTC Health Solutions to learn more.



Wellness Wallet

You get an allowance for a range of indoor and outdoor fitness gear, classes, memberships, weight and nutrition management programs, Apple Watch®, and much more!

How to Use this Benefit

- 1 Find your plan's annual allowance and eligible items/services at the web address below or in your *Evidence of Coverage* booklet.
- 2 Purchase the qualifying item or service. See page 10 for how to use your Martin's Point Generations Advantage Prepaid Mastercard® for purchases.
- 3 If not using your card, request reimbursement online or by mail (see page 11).

MartinsPoint.org/WalletGA



Things
you should
know.

Wellness Wallet

- » The deadline to submit Wellness Wallet reimbursement requests for purchases made while a member in 2025 is March 31, 2026.
- » Don't throw away your reimbursement check! Watch for an envelope from us.

Eyewear

Your plan offers an annual allowance for the purchase of prescription eyewear. A separate EyeMed eyewear discount is also available through your Northeast Delta Dental benefit. You may use the allowance and the discount on the same purchase.



How to Use Your Plan's Allowance

- 1 Find your plan's annual allowance and eligible items at the web address below or in your *Evidence of Coverage booklet*.
- 2 Purchase your eligible prescription lenses, frames, and/or contact lenses. See page 10 for how to use your Martin's Point Prepaid Mastercard® for purchases.
- 3 If not using the card, request reimbursement online or by mail (see page 11).

How to Use Your EyeMed Discount

- 1 For details, call **1-866-246-9041** and say "Benefits." State if you are looking for glasses or contacts (eye exam not available). Then answer prompts. Or visit **MartinsPoint.org/DentalGA** and scroll down to Eyewear Discount section.
- 2 Confirm that your eyewear retailer participates with the EyeMed program. If so, they should enter **Eyemed Group Number 9231093** to apply the discount.

MartinsPoint.org/EyewearGA

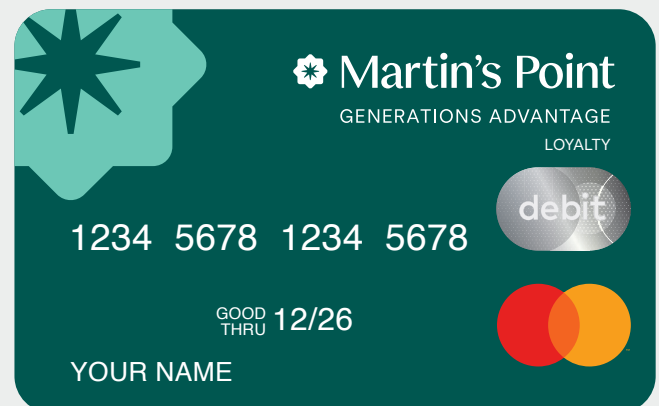
Eyewear

- » The deadline to submit Eyewear reimbursement requests for purchases made while a member in 2025 is March 31, 2026.
- » Don't throw away your reimbursement check! Watch for an envelope from us.

Your 2025 Martin's Point Prepaid Mastercard® makes using your Wellness Wallet and Eyewear allowances fast and easy.

- 1** Sign your card. It arrives ACTIVE, ready to use, and loaded with the full amount of your Wellness Wallet and Eyewear allowances for eligible items/services beginning on your plan effective date.
- 2** Check fund balances regularly. Purchase amounts exceeding available funds will need to be paid by other means.

Balances are available at your Generations Advantage Member Portal at MartinsPoint.org or call Martin's Point Generations Advantage Member Services at 1-866-544-7504 (TTY: 711) 8am–8pm, every day from Oct. 1–Mar. 31 and weekdays from Apr. 1–Sep. 30.
- 3** Swipe your card at participating retailers for eligible items. At this time, card use is limited to eligible items (see your Evidence of Coverage or MartinsPoint.org/WellnessWallet) at major gyms, local ski resorts, and major eyewear retailers (see FAQs at MartinsPoint.org/WellnessWallet for details).
- 4** Save all itemized receipts. You may be asked to submit them to verify compliance with your plan's guidelines. Handwritten receipts are not accepted.
- 5** Keep your card from year to year. It will be reloaded annually while you are enrolled in your Generations Advantage plan.



Wellness Wallet and Eyewear Reimbursement Requests

If you pay for eligible items by means other than using your Martin's Point Prepaid Mastercard®, you will need to request reimbursement. These requests can be made online (recommended) or by mail.

IMPORTANT—Required for ALL requests:

Itemized receipts and proof of payment (COPIES ONLY) must be uploaded with online requests or enclosed with mailed requests. They must show WHAT was purchased, HOW MUCH it cost, HOW YOU PAID for it, and the purchase DATE. Handwritten receipts are not accepted.

Avoid reimbursement delays with these tips.

Visit MartinsPoint.org/WellnessWallet and MartinsPoint.org/EyewearGA for information and tools/forms needed to submit reimbursement requests, including the following:

Online

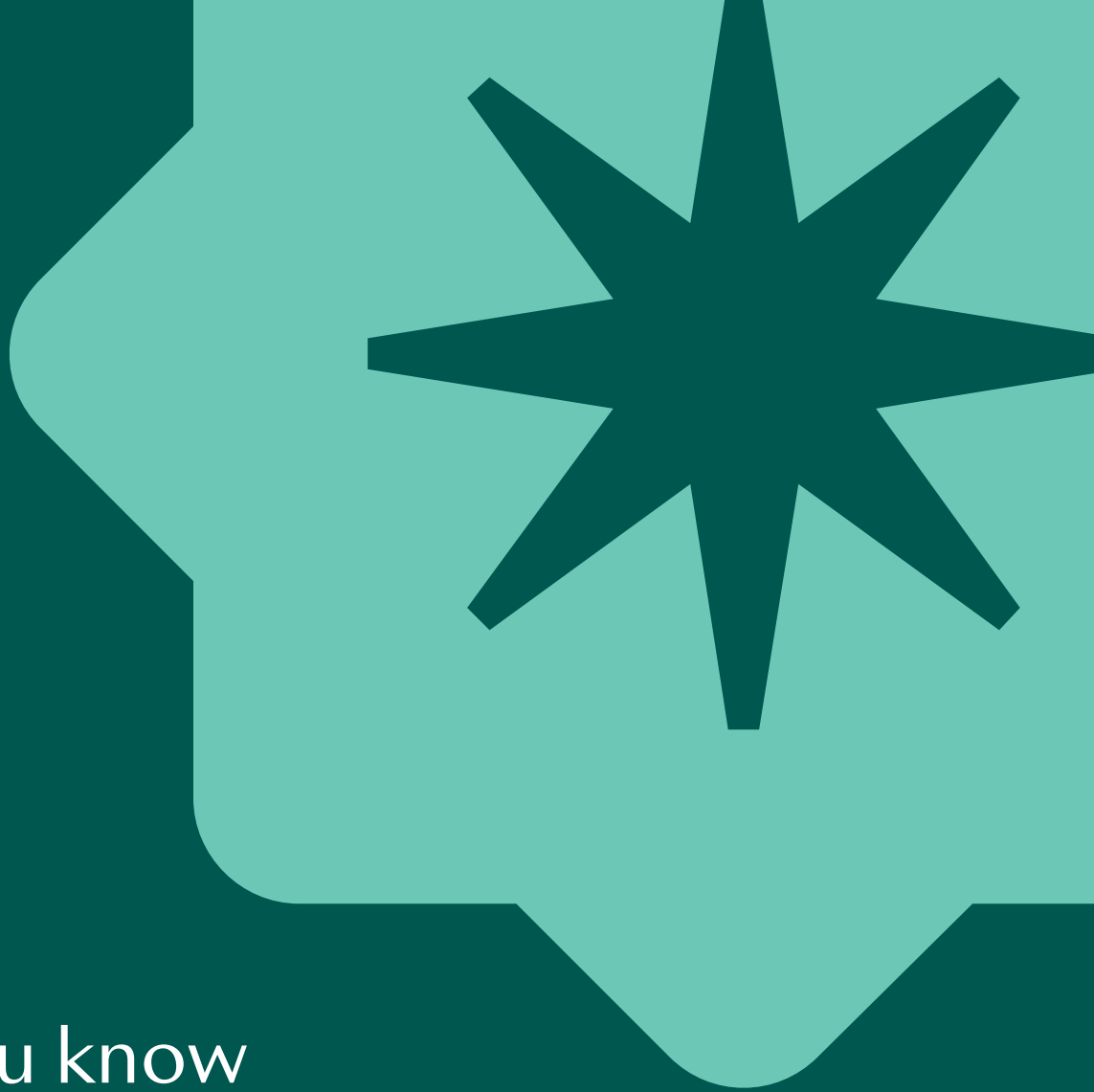
- » Find instructions and a link available through your Generations Advantage member portal.
- » For fastest reimbursements, find instructions for setting up direct deposit (available for online reimbursement requests only).

Mailed

- » Use the 2025 Reimbursement Request Form ONLY (download at the web addresses above or call Member Services to have one mailed to you).
- » Complete all questions and mail the form and copy of receipt/proof of payment to:

*Martin's Point Generations Advantage
Claims Department
PO Box 3003
Fargo, ND 58108*

- » Don't throw away your reimbursement check by accident! Watch for it in your mailbox approximately 4-6 weeks after you mail in your request.



Do you know
someone who
deserves benefits
like you have?

**Ask them to call us at
1-866-544-7502 (TTY: 711).**

Please let your family and friends know they may not have to wait until 2026 to join one of our highly-rated Medicare plans! Our team is ready to answer their questions and help them enroll today.

Benefits vary by plan/county. Martin's Point Generations Advantage is a health plan with a Medicare contract offering HMO, HMO-POS, and Local PPO products. Enrollment in a Martin's Point Generations Advantage plan depends on contract renewal. Martin's Point Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.