August | 2026

GlobalHealth
MEDICARE ADVANTAGE PLANS

GlobalHealthBeat

A Newsletter for GlobalHealth Medicare Advantage Members

Your Opinion Counts!

Each year, the Centers for Medicare & Medicaid Services (CMS) randomly surveys members about their care experience. If selected, you may receive a survey by mail, email, or phone from an independent vendor.

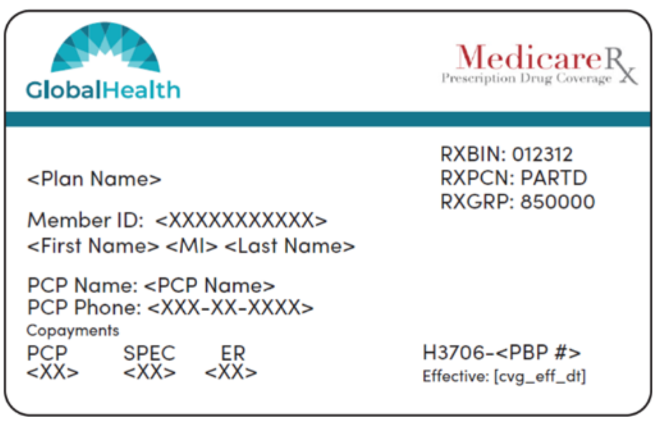
Your feedback helps improve our services and contributes to CMS Star Ratings[1] and help us to understand what's important to you by sharing insight into the quality of care you want from GlobalHealth for your healthcare needs.

Thanks to your feedback, CMS has rated GlobalHealth 4 out of 5 Stars for the 2026 Star Ratings!

[1]Every year, Medicare evaluates plans based on a 5-star rating system.

Customer Care Team

The GlobalHealth Customer Care team is here to support you with personalized guidance and accurate information to help you confidently navigate your health care needs. To reach us please call the Customer Care Team at 1-844-280-5555 (TTY: 711) (8:00 a.m. – 8:00 p.m., 7 days a week, Oct. 1 – Mar. 31; 8:00 a.m. – 8:00 p.m., Monday through Friday, Apr. 1 – Sept. 30).. As always, we appreciate your feedback. These responses to our after-call survey help us improve the service we provide you.



Who Do You Call?

When you need help, who do you call? Check the back of your GlobalHealth insurance card to quickly find important phone numbers to contact about your benefits and services.* Calling these numbers directly avoids delays and helps you get the information you need when you need it.

*Phone numbers vary by individual plan benefits.

Member Incentive Program

Our top priority is your optimal health!

Preventive care is just as important as treating chronic conditions that are already present and may change over time.

Visits with your Primary Care Physician (PCP) help us better understand your healthcare needs.

This allows us to offer programs and benefits that matter to you.

An Annual Wellness Visit (AWV) and a Mammogram (BCS) are important parts of your preventive care. For completing these services between January 1, 2026, and December 31, 2026, we will reward you with funds for groceries and over-the-counter items.

An AWV supports your wellness journey by partnering you with a healthcare provider. After completing an Annual Wellness Visit, we are rewarding you with $25.* A BCS is the most effective way of screening for breast cancer. After completing a mammogram, we are rewarding you with $10.*

We have now partnered with Papa Pals** to help you. Your Pal can help you schedule your appointment and even take you to your AWV with your PCP.

*The reward will be added to your NationsBenefits® card. Visit GlobalHealth.NationsBenefits.com to log into your account to view available balance, transaction history and to find participating retailers. The reward is valid for 12 months or until spent after being awarded. **Benefits may vary by plan. Call us or refer to your Evidence of Coverage available on our website www.globalhealth.com for benefit information, periodicity, limitations, and exclusions.

If you typically see Veterans Affairs (VA) or Indian Health Service (IHS) healthcare providers that are not in the GlobalHealth Network, please consider scheduling an Annual Wellness Visit with your GlobalHealth PCP. GlobalHealth offers a $0 copay to members who use their assigned in-network PCP with no limit on how many times the member visits their PCP.

Stay on track with your preventive health screenings!

Regular check-ups help detect conditions early and can help you maintain your best health through earlier detection and treatment of diseases.

The GlobalHealth Clinical Quality Team reaches out to members throughout the year to assist you in scheduling preventive screening exams and testing. We partner with your primary care provider to identify the best screening services for you. These are recommended services that are covered by Medicare and cost you nothing!

If you have questions or would like assistance in scheduling preventive services, please contact one of our GlobalHealth Clinical Quality team members at 1-844-280-5539 or our Customer Care at 1-844-280-5555 (TTY: 711) (8:00 a.m. – 8:00 p.m., 7 days a week, Oct. 1 – Mar. 31; 8:00 a.m. – 8:00 p.m., Monday through Friday, Apr. 1 – Sept. 30).

It is Time for Your Flu Shot!

Get your annual flu shot to protect yourself and your loved ones against the flu and its potentially serious complications. Remember that GlobalHealth covers the annual flu shot 100%, with a $0 copay. Contact your primary care physician to schedule your flu shot or visit an in-network pharmacy.

Be sure to call an in-network pharmacy to confirm vaccine availability and when an immunization-certified pharmacist can give you the shot. Upon arriving to receive your flu shot, you will need to show your GlobalHealth insurance card and a valid ID.

https://www.cdc.gov/flu/vaccines/keyfacts.html

https://www.cdc.gov/flu-vaccines-work/benefits/index.html

Do You Have a New Grandbaby?

Did you know that infants are at risk of serious complications from whooping cough? Grandparents and caregivers should be up to date on their whooping cough vaccinations to protect themselves and their grandbabies.

While there is no official season for most adult vaccines, consult with your primary care provider to learn which vaccines are recommended for you and when the best time is for you to be vaccinated.

Other adult vaccines include:

- Pneumonia*
- Shingrix - Shingles
- Twinrix - Hepatitis A and B
- Tdap – Tetanus, diphtheria, and pertussis (whooping cough)

Most recommended vaccines have a $0 copay and are covered at 100% at an in-network pharmacy**. Be sure to call an in-network pharmacy to confirm vaccine availability and when an immunization-certified pharmacist can give you the shot. When arriving for your vaccine, you must show your GlobalHealth insurance card and a valid ID.

*$0 copay for flu and pneumonia vaccines fall under Part B vs Part D Coverage

**Applicable for GlobalHealth plans with Part D Coverage https://www.cdc.gov/vaccines/imz-schedules/adult-easyread.html

Reducing the Risk of Falls

Stay active and protect your health, don't let the fear of falling hold you back. Here are a few tips to help you avoid falls and broken bones:

- Stay physically active. Regular exercise improves muscles, makes you stronger, and keeps you flexible. Try to get at least 150 minutes of physical activity per week.
- Get enough calcium and vitamin D to keep your bones strong. Ask your physician for the best dosage.
- Have your vision and hearing tested.
- Learn about the side effects of your medications to know if a medication causes dizziness or makes you sleepy.
- Get enough sleep. If you are sleepy, you are more likely to fall.
- Limit the amount of alcohol you drink. Even a small amount of alcohol can affect your balance and reflexes.
- Stand up slowly. Getting up too quickly can cause your blood pressure to drop and make you feel unsteady.
- Use an assistive device, such as a cane or walker, if you need help feeling steady when you walk.
- Be careful when walking on wet or icy surfaces.
- Wear non-skid, rubber-soled, low-heeled shoes or lace-up shoes with non-skid soles that support your feet.
- Fall-proof your home to ensure safety by installing proper lighting, using handrails or grab bars, securing flooring, and keeping walkways tidy.

Tell your primary care physician if you have fallen since your last visit, even if you weren't hurt from your fall. This can alert your physician to new medical problems that can affect your balance or problems with your medications.

Medications Linked to Falls

The risk of falls can be increased by certain medications. Work with your doctor or pharmacist to review your medications and reduce your risk. Some medications that may increase fall risk include:

- Psychotropic medications like anti-depressants or anti-anxiety drugs can affect balance.
- Antipsychotic medications used for behavioral issues can increase the risk of dizziness and confusion, which increases the risk of falls.
- Opioid prescriptions can increase the risk of side effects such as sedation, confusion, and loss of balance.

The Centers for Disease Control and Prevention (CDC) recommends informing your care providers of all prescription drugs, over-the-counter medications, and herbal supplements. Partner to develop a plan that works best for you, identifying potential side effects to manage conditions, address barriers in care, and reduce fall risk.

https://www.cdc.gov/steadi/media/pdfs/STEADI-FactSheet-MedsLinkedtoFalls-508.pdf

https://www.ncoa.org/article/what-medications-increase-the-risk-of-falling-among-older-adults/

Understanding Member Responsibilities

Not verifying your benefits before receiving services may result in nonpayment. It is the member's responsibility to verify that recommended providers and services are in-network. Members must also confirm whether services or supplies require pre-approval or prior authorization before receiving care.

In-network healthcare providers and suppliers are contracted with GlobalHealth to provide services at a determined rate. Out-of-network providers are not contracted, resulting in the possibility that services may not be covered by plan benefits, leading to expensive out-of-pocket costs.

Review the Evidence of Coverage (EOC) for more details about your specific plan benefits. If you have additional questions regarding benefits, please contact our Customer Care team at 1-844-280-5555 (TTY: 711) 8:00 a.m. - 8:00 p.m. seven days a week (Oct 1 - Mar 31) or Monday through Friday (Apr 1 - Sep 30).

Osteoporosis

According to the National Osteoporosis Foundation, osteoporosis is often called a "silent disease" because one can't feel bones weakening. A broken bone is often the first sign of the disease, and the resulting fractures can be devastating. The good news is that osteoporosis can be prevented or treated.

Prevention starts with regular annual wellness visits and health screenings with emphasis on a healthy diet and regular exercise. Stay active, eat a variety of healthy foods, and maintain a healthy weight.

A screening bone density test measures how strong your bones are and can alert you to problems with your bones before you have a fracture. Here are some facts from the US Preventive Services Task Force, a panel of experts in disease prevention, about osteoporosis and getting screened:

Question	Answers
Who should be screened?	Women 65 and older Postmenopausal women who are younger than 65 but at an increased risk for osteoporosis Men over age 70
How often should I be screened?	Every two years, or within 6 months of a bone fracture if one has not been completed in the past 2 years
What kind of test is it?	A bone mineral density test—known as a central DXA scan—is the most used method to check for osteoporosis. It's like an x-ray of your hip and/or spine and does not hurt.
What happens if I have osteoporosis?	Your doctor will talk to you about treatment, including medication and other steps to reduce the risk of future osteoporosis-related fractures. Fractures caused by osteoporosis, particularly hip fractures, are linked to restricted mobility, chronic pain, disability, and loss of independence, as well as a lower quality of life. Nearly one-third of patients who experience a hip fracture die within a year.

With the risks that a bone break comes with, it's better to play it safe and get screened so you can stay healthy. A bone density test is one of the front-line methods for screening against osteoporosis and is a covered benefit with a $0 copay for GlobalHealth members.

https://www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/osteoporosis-screening

http://www.bonehealthandosteoporosis.org

Bladder Health

GlobalHealth supports members in taking control of their bladder health so they can continue doing the things they enjoy. Bladder problems can affect your quality of life and lead to other health issues. Your primary care provider may be able to help you treat bladder leakage, also known as urinary incontinence, by recommending lifestyle changes or adjusting your medications.

Tips to keep control of your bladder:

- Drink smaller amounts of fluids throughout the day. Talk to your doctor about any special diet.
- If you get up several times during the night, drink more of your fluids in the morning and afternoon rather than at night.
- Don’t drink too little fluid, this can irritate your bladder and cause infections.
- Consider avoiding or limiting certain foods and beverages that can irritate your bladder, such as alcohol, caffeine, carbonated beverages, artificial sweeteners, spicy, acidic, or citrus foods, and chocolate.
- Maintain a healthy diet to minimize constipation. Straining during bowel movements can damage the pelvic floor.
- Shed extra pounds to keep the pressure off your bladder.
- Train your bladder and strengthen your pelvic floor—talk to your doctor or a physical therapist about various exercises and how to do them correctly.
- Stop smoking—smokers are more likely to have bladder control issues and more severe symptoms.

These methods can take time and practice to see results—keep at it! Schedule an appointment with your primary care provider to discuss any concerns you have about your bladder health.

Did You Hear?

Hearing loss can increase your risk of memory problems and dementia. Studies from the National Institute on Aging show a link between hearing loss and dementia in older adults. Using hearing aids may help slow cognitive decline by up to 50%.

Your GlobalHealth plan includes one routine hearing exam each year at no cost! You can go to any in network GlobalHealth hearing specialist for your routine hearing exam.

You receive a no-cost hearing aid evaluation and an annual hearing aid allowance*. You must go to a NationsHearing audiologist for your hearing aid evaluation and to get hearing aids if you need them. To schedule an appointment with a NationsHearing audiologist, call 1-877-241-4736 or 711 (TTY, for the hearing impaired) Monday – Friday, 8:00 a.m. to 8:00 p.m. Central Time. Your hearing aid benefit includes:

- Wide selection of hearing aids from all major manufacturers
- 60-day trial period from the date of fitting
- 60 batteries per year per aid
- 3-year manufacturer repair warranty

*Benefits may vary by plan. Call us or refer to your Evidence of Coverage available on our website www.globalhealth.com for benefit information, periodicity, limitations, and exclusions.
Hearing aids slow cognitive decline in people at high risk | National Institute on Aging https://www.nia.nih.gov/news/hearing-aids-slow-cognitive-decline-people-high-risk

Alzheimer's Disease

According to the Alzheimer's Association, 55 million people are living with Alzheimer's and other dementias worldwide. Alzheimer's disease is a degenerative brain disease and the most common form of dementia.

Dementia is an overall term that describes a group of symptoms. Alzheimer's is a brain disease that causes a slow decline in memory, thinking, and reasoning skills. Early signs and symptoms of Alzheimer's are:

- Memory loss that disrupts daily life
- Challenges in planning or solving problems
- Difficulty completing familiar tasks
- Confusion with time or place
- Trouble understanding visual images and spatial relationships
- New problems with words in speaking or writing
- Misplacing things and losing the ability to retrace steps
- Decreased or poor judgement
- Withdrawal from work or social activities
- Changes in mood and personality

If you notice any of the warning signs for yourself or a loved one, don't ignore them. Schedule an appointment with your primary care physician.
https://www.alz.org/alzheimers-dementia/10_signs

Dental Benefits

Did you know that dental health affects your overall medical health? Poor oral hygiene may lead to poor nutrition, heart disease, and other problems. The easiest way to avoid that is to see your dentist at least twice a year. You have coverage for oral exams, cleanings, dental x-rays, and fluoride treatment at no cost. We also have benefits for non-routine services, including fillings and crowns, root canals, periodontics, extractions, dentures, and bridges.* If your plan includes coinsurance for those types of services, you may be able to use the Smart Wallet Benefit* to help cover it.

Be aware that some services are available based on the previous date of service rather than the calendar year. Referral from your PCP and prior authorization from GlobalHealth are not required to see a dentist for supplemental dental services, however a specialist dentist may require referral from your general dentist.

You must use the DentaQuest dental network. For a list of network dentists, see the Provider Directory online at www.GlobalHealth.com. Be sure to tell the dental office that you are covered by the DentaQuest network.

*Benefits may vary by plan. Call us or refer to your Evidence of Coverage available on our website www.globalhealth.com for benefit information, periodicity, limitations, and exclusions.

Benefits of Being a Social Butterfly

Nearly three in ten American seniors live alone. There's nothing wrong with maintaining independence, but it is important to recognize the benefits of socialization and the hazards of neglecting the social aspect of life.

People are inherently social. Seniors are more likely to isolate or experience loneliness than the rest of the population. It is important for seniors (and their loved ones) to be proactive about staying engaged throughout the day, as senior isolation and loneliness can often lead to physical decline and other health conditions.

- Connecting with family and friends through technology, group outings, exercise classes, games, and other activities has a profound effect on the mental health of seniors.
- Socialization improves mood, cognition, memory recall, and is associated with healthy behaviors, including exercise.

So, reach out to your family and friends to check-in, host or attend a potluck or holiday party, attend an art or educational class, go to a sporting event or craft fair, catch the latest movie, or play a round of cards.

The Mental Health Benefits of Socializing for Seniors | SeniorLifeStyle.com

Physical Activity for Healthy Aging

Physical activity is one of the most important things you can do to stay healthy and prevent age-related health problems. Before beginning any new exercise routine, talk with your primary care provider to understand how your health status could affect your ability to do regular physical activity safely and to determine how often you should exercise per week.

There are many benefits of exercising:

- Improves strength to help you stay independent
- Improves balance to help prevent falls
- Improves your mood and fights depression
- Gives you more energy
- Prevents or delays diseases, such as heart disease, diabetes, or osteoporosis

There are four types of exercises you can include in your exercise routine:

- **Endurance Training** - builds energy and improves the health of your heart and lungs by increasing your breathing and heart rate
- **Strength Training** - makes your muscles stronger
- **Balance Training** - helps prevent falls
- **Flexibility Training** - stretches muscles to keep you limber and help you move easily

Staying fit is a huge part of staying healthy. With GlobalHealth, you have a no cost fitness benefit that includes:

- Fitness center membership
- Instructor-led group exercise sessions
- Fitness tracker
- Silver&Fit Connected! ™ tool to assist with tracking activity
- On-demand exercise classes
- Well-Being Coaching
- Well-Being Club that includes live virtual events and digital resources

*You may choose to pay a fee for optional services including access to Premium fitness centers or for virtual personal training sessions. www.silverandfit.com The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Fit at Home, Silver&Fit Connected!, and the Silver&Fit logo are trademarks of ASH. Other names and logos may be trademarks of their respective owners. Kits and rewards are subject to change. Fitness center participation may vary by location and is subject to change.

100-Day Supply of Prescriptions

GlobalHealth's mission is to provide genuine care to help our members reach optimal health. As part of this commitment, one of your benefits is designed to help you save money, refill prescriptions less often, and ensure you always have the medication you need.

You are eligible to receive extended supplies of select medications — **up to 100 days — for a $0 copay!** Even if the 30-day supply of an eligible medication has a copay, you will pay NOTHING when you utilize 100-day supply and fill your prescription at a **preferred network retail or mail order pharmacy***.

- Fewer pharmacy trips
- More convenient: Less time managing refills
- Better adherence: Stay consistent with your medications
- Mail order availability: Have your medications delivered directly to your door
- Better health: Stay on track with important chronic medications

Simply have your doctor write your next prescription for a 100-day supply of your **eligible** maintenance medication and send it to a preferred retail or mail order pharmacy. Your pharmacist will do the rest.

To locate a preferred pharmacy, visit www.GlobalHealth.com > "Find Care Providers" and search for Pharmacies in the GlobalHealth network.

*Applicable to 100-day supply at preferred retail and mail-order pharmacies. Not applicable for all medications for all tiers as coverage varies by plan. Only applicable to plans with prescription drug coverage. 100-day supply doesn't apply to Generations State of Oklahoma Retirees (HMO). Not applicable for Generations Valor (HMO).

Why Choose Generic Drugs Over Brand-Name Drugs?

When it comes to prescription medications, Medicare members often have a choice between brand-name drugs and their generic equivalents. Understanding the difference can help you make cost-effective decisions without compromising your health.

What Are Generic Drugs?

Generic drugs contain the same active ingredients as brand-name medications and are required by the U.S. Food and Drug Administration (FDA) to meet the same standards for safety, strength, quality, and effectiveness. In other words, they work the same way in your body as their brand-name counterparts.

Cost Savings

One of the biggest advantages of generics is cost. According to the FDA, generic medications typically cost 80–85% less than brand-name drugs. This price difference exists because generic manufacturers do not bear the high research and development costs that brand-name companies incur. For Medicare beneficiaries, choosing generics can significantly reduce out-of-pocket expenses and help keep overall healthcare costs down.

Are They Safe and Effective?

Yes. Generic drugs must demonstrate "bioequivalence," meaning they deliver the same therapeutic benefits as the brand-name version. While inactive ingredients like color or shape may differ, these do not affect how the medication works.

What Should You Do?

Always consult your doctor or pharmacist before switching to a generic. In most cases, generics are a safe, effective, and affordable alternative that can help you manage your health and your budget.

Statins Are a Lifelong Commitment

Statins are drugs that can lower your cholesterol and lower your risk of heart disease and stroke. They work by blocking a substance needed to make cholesterol and help stabilize the plaques on blood vessel walls, which reduces the risk of certain blood clots.

Discuss with your doctor if you should be taking statin medication. Your doctor will review your cholesterol levels and other cardiovascular risk factors before prescribing a statin. As your cholesterol levels go down, you may think you don't need a statin anymore, but you need to stay on the statin to keep your cholesterol down!

Most people tolerate statins, but they can have side effects. Tell your doctor about any unusual symptoms after starting a statin. Your doctor may want to adjust your dosage or try a different statin. Don't stop taking a statin without talking with your doctor first.
https://www.mayoclinic.org/diseases-conditions/high-blood-cholesterol/in-depth/statins/art-20045772

Over the Counter (OTC) Benefit

As a GlobalHealth member, you have access to a variety of brand-name and generic over the counter (OTC) health and wellness products, including allergy medicines, vitamins, bandages, and dental care items, through your monthly or quarterly* Smart Wallet Benefit, a Benefits Mastercard® Prepaid Benefits Card, through our partnership with NationsBenefits.

To help you save time and money, your OTC allowance can be used to purchase items through our online catalog or at certain retail stores*. In 2026, Generations Classic Plus, Generations Chronic Care, and Generations Chronic Care Savings can all roll over to the next period. Other plans cannot roll over any unused balance into future months or quarters of the year.

Visit globalhealth.com/oklahoma/medicare-advantage/member-portal to log into your GlobalHealth Member Portal to order products included in your OTC allowance. If you need help signing up for your member portal, contact Customer Care at the number listed on the back of your card. You may also place an order over the phone by calling NationsBenefits at 1-877-241-4736 or 711 (TTY, for the hearing impaired).

*For HMO C-SNP plans, the Smart Wallet allowance includes your monthly dental, hearing, and vision allowance. Enrollees who meet the eligibility criteria for Special Supplemental Benefits for the Chronically Ill (SSBCI) may use the card to obtain dental, hearing, and vision services, and purchase additional eligible items and services. For HMO D-SNP plans, the Smart Wallet allowance includes your monthly OTC allowance. Enrollees who meet the eligibility criteria for SSBCI may use the card to purchase both OTC items and additional eligible items and services. Eligible enrollees with chronic conditions, such as Diabetes Mellitus, Chronic Heart Failure, Cardiovascular Disorders, Autoimmune Disorders, Chronic and disabling mental health conditions and other conditions not listed are eligible for the SSBCI program. Eligibility for the benefits described is not guaranteed solely based on the presence of a listed chronic condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circle's design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access.

Remember to Take Your Medication

Taking your medications as prescribed is very important for your health. Even if you may not feel a difference, your medications are working to keep you healthy. Talk with your primary care provider to understand what medication(s) you are taking and why it is important to take them as directed. If you are ever unable to fill a medication due to cost or pharmacy supply issues, contact your doctor immediately to discuss alternative options.

High Risk Medications

As an older adult, it is important to be aware of the potential risks associated with certain medications. High risk medications can have more significant side effects and interactions in the elderly.

Here is a list of some commonly prescribed high-risk medications:

- Benzodiazepines such as Diazepam (Valium) and Lorazepam (Ativan), which can make older adults feel more confused and tired, and increase their chances of falling.
- Muscle Relaxants such as Carisoprodol (Soma), Cyclobenzaprine (Flexeril), Metaxalone (Metaxall, Skelaxin), and Methocarbamol (Robaxin), which can make older adults feel more confused, tired, nauseous, and increase your chances of falling.
- Anticholinergic Drugs, including certain antihistamines such as Diphenhydramine (Benadryl), Hydroxyzine (Vistaril), and antidepressants such as Amitriptyline (Elavil) can cause confusion, memory problems, constipation, and urinary retention in the elderly.

Watch for Medicare Catheter Supply Scam

The Oklahoma Insurance Department's Medicare Assistance Program (MAP) is warning Medicare beneficiaries about a growing medical supply billing scam, specifically involving urinary catheters that may be ordered without medical necessity.

How the Scam Works

- Scammers contact people through unsolicited phone calls, emails, or online ads to obtain your Medicare number or your GlobalHealth member ID number.
- They may bill GlobalHealth for medical supplies that were never ordered or delivered. Claims may appear legitimate because they list a real or familiar provider's name.
- Many people don't realize anything is wrong until they review their Explanation of Benefits (EOB).

How to Protect Yourself

- Review your GlobalHealth EOB carefully. This is often the only way to catch this type of fraud.
- Do not assume a charge is correct just because a doctor's name is listed.
- Never share your Medicare number or GlobalHealth member ID number or personal information with someone who contacts you unexpectedly.
- Call GlobalHealth for charges for items you did not receive or that were not ordered by your doctor.

Report to GlobalHealth

If you see suspicious charges or think your Medicare number or GlobalHealth member ID number has been misused, contact the GlobalHealth Compliance department immediately.
Reports may be submitted openly or anonymously by calling the GH Confidential Reporting Lines: ACTright Hotline (available 24 hours/7 days) at 1-877-627-0004 or Web Reporting Line at globalhealth.ethicspoint.com, Email: compliance@globalhealth.com or by mail to: ATTN: Compliance Officer, GlobalHealth, 210 Park Avenue, Suite 2900, Oklahoma City, OK 73102-5621

Together we can Fight FWA!

Frequently Asked Questions

What if I have prescription coverage and cannot afford my copay at the pharmacy?

Answer: You may qualify for Extra Help if your monthly income is below $1,900 (single) or $2,600 (married) and your savings/investments are under about $17,000 (single) or $34,000 (married) - excluding your home and car. If you have Medicaid, you will likely qualify automatically. The fastest way to confirm is to call the Social Security Administration (SSA) and they can give you a yes/no determination in minutes. SSA can be reached by calling 1-800-772-1213 (TTY: 1-800-325-0778), Monday-Friday, 8:00 a.m. to 7:00 p.m. When you call, ask to apply for Extra Help with Medicare prescription drug costs, and they will complete the application with you over the phone.

Can I set up a payment plan for my Part D prescription drugs?

Answer: Yes. If you have drug coverage, you can divide your out-of-pocket Part D costs into monthly payments instead of paying them all at once at the pharmacy by enrolling in the Medicare Prescription Payment Plan (MPPP). To determine if this is beneficial for you or to enroll, contact your plan's Part D help desk at 866-494-3927 (TTY users call 711), 24 hours a day, seven days a week. It is important to note that enrolling in this program does not lower the cost of your out-of-pocket expense but allows the expenses to be spread across multiple months rather than paying all at once at the pharmacy.

Additional Resource: globalhealth.com/oklahoma/pharmacy/m3p/

Do I need prior authorization for a CPAP?

Answer: Yes. CPAP machines are considered durable medical equipment (DME). All DME requires prior authorization to ensure services are provided in-network and to help you maximize your healthcare/DME benefits. Please contact your in-network primary care provider to help coordinate a visit with an in-network sleep specialist to start this process.

Do I need prior authorization for cataract surgery?

Answer: Yes. Any surgical procedure would require prior authorization from the plan. A referral is not needed for you to schedule an initial evaluation visit to see an in-network vision provider to determine if you require cataract surgery; however, you need prior authorization for the actual surgery to make sure in-network providers are used to get the most of your health/vision benefits, which can vary by plan.

What is the co-pay to pay for emergency services while out of the country?

Answer: Not all GlobalHealth plans offer worldwide coverage. For specific details, please refer to your Evidence of Coverage (EOC). The co-pay for emergency room/urgent care ranges from $90 to $110 depending on the plan you are on. The coverage limit is $50,000 every year to cover services needed to diagnose or stabilize your condition while out of the country. No additional coverage is included such as ambulance services, transportation back to the United States, pre-scheduled, pre-planned treatments (including dialysis for an ongoing condition if provided by a non-qualified provider), elective procedures, or services provided by a dentist.

Does GlobalHealth have a member portal?

Answer: Yes, visit www.GlobalHealth.com under the Member Tools section. To register, you will need:

- Access to the internet and your email address
- Your GlobalHealth Member ID card
- Your Medicare Health Insurance card
- Your name and date of birth
- The zip code associated with your Medicare Advantage enrollment

Using GlobalHealth's Medicare Advantage Member Portal will allow you to be able to review clinical guidelines and:

- Update your permanent or mailing addresses
- View or change your Primary Care Physician (PCP)
- View, order, or print member ID cards
- View, order, or print materials of your current benefits and plan
- Send messages to the GlobalHealth Customer Care Team
- Complete your Health Risk Assessment (HRA)
- View your medical claims and Explanation of Benefits (EOB) from the last 365 days
- View your referrals and authorizations
- View Smart Wallet Benefit** balance for dental, hearing, vision, over the counter (OTC) products, grocery, gasoline, and/or utilities
- View the catalog and order over the counter (OTC) and grocery products
- Learn the latest GlobalHealth news through Alerts

To help protect you, GlobalHealth will send a verification code in an email or text message each time you log into the portal as a second step to confirm your identity.

For any questions about the member portal, please call GlobalHealth at 1-844-280-5555 (tollfree) or 711 (TTY, for the hearing impaired). (8:00 a.m. – 8:00 p.m., 7 days a week, Oct. 1 – Mar. 31; 8:00 a.m. – 8:00 p.m., Monday through Friday, Apr. 1 – Sept. 30).

We appreciate you, as a GlobalHealth member, in helping us detect and fight.

* We encourage you to use Google Chrome, Microsoft Edge, or Mozilla Firefox. **For HMO C-SNP plans, the Smart Wallet allowance includes your monthly dental, hearing, and vision allowance. Enrollees who meet the eligibility criteria for Special Supplemental Benefits for the Chronically Ill (SSBCI) may use the card to obtain dental, hearing, and vision services, and purchase additional eligible items and services. For HMO D-SNP plans, the Smart Wallet allowance includes your monthly OTC allowance. Enrollees who meet the eligibility criteria for SSBCI may use the card to purchase both OTC items and additional eligible items and services. Eligible enrollees with chronic conditions, such as Diabetes Mellitus, Chronic Heart Failure, Cardiovascular Disorders, Autoimmune Disorders, Chronic and disabling mental health conditions and other conditions not listed are eligible for the SSBCI program. Eligibility for the benefits described is not guaranteed solely based on the presence of a listed chronic condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us.

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