

Oklahoma

SUMMARY OF BENEFITS

January 1-December 31, 2026

Generations Medicare Advantage Plan Options:

Generations Classic Rewards (HMO)

Generations Classic Plus (HMO)

Generations Valor (HMO)

1-844-280-5555 (toll-free) (TTY users call 711)

8 am to 8 pm, 7 days a week, (October 1 – March 31), and 8 am to 8 pm,

Monday – Friday, (April 1 – September 30)

www.globalhealth.com

Generations Medicare Advantage Plans

Summary of Benefits

January 1, 2026 – December 31, 2026

GlobalHealth is an HMO plan with Medicare and Oklahoma Medicaid program contracts. Enrollment in GlobalHealth depends on contract renewal. GlobalHealth is a plan offered by GlobalHealth, Inc.

To join GlobalHealth, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Except in emergency situations, if you use providers that are not in our network, we may not pay for these services.

Plans may offer supplemental benefits in addition to Part C benefits.

	Generations Classic Rewards (HMO)	Generations Classic Plus (HMO)	Generations Valor (HMO)
Monthly Plan Premium	\$0	\$0	\$0
Medicare Part B Premium Reduction	\$45 per month	\$0 per month	\$50 per month
Deductible	\$0	\$0	\$0
Maximum Out-of-Pocket (MOOP) Responsibility (Does not include supplemental benefits or prescription drugs)	\$3,900	\$3,900	\$3,900
PART C BENEFITS			
Inpatient Hospital Coverage ¹²	\$325 copay per day (Days 1 - 7); \$0 copay per day (Days 8 - 90)	\$245 copay per day (Days 1 - 7); \$0 copay per day (Days 8 - 90)	\$295 copay per day (Days 1 - 7); \$0 copay per day (Days 8 - 90)
Outpatient Hospital Surgery ¹²	\$320 copay per visit	\$275 copay per visit	\$320 copay per visit
Ambulatory Surgery Center ¹²	\$250 copay per visit	\$225 copay per visit	\$250 copay per visit

1 = Prior Authorization Required

2 = Referral Required

	Generations Classic Rewards (HMO)	Generations Classic Plus (HMO)	Generations Valor (HMO)
Doctor Visits	\$0 copay per visit for PCP \$40 copay per visit for specialists^{1,2}	\$0 copay per visit for PCP \$30 copay per visit for specialists^{1,2}	\$0 copay per visit for PCP \$35 copay per visit for specialists^{1,2}
Preventive Services	\$0 for Medicare-covered preventive services	\$0 for Medicare-covered preventive services	\$0 for Medicare-covered preventive services
Emergency Care	\$90 copay per visit; waived if admitted to acute care within 24 hours	\$90 copay per visit; waived if admitted to acute care within 24 hours	\$90 copay per visit; waived if admitted to acute care within 24 hours
Urgently Needed Services	\$25 copay per visit	\$25 copay per visit	\$15 copay per visit
Outpatient Labs, X-Rays, etc. ^{1,2}	\$0 copay for labs, x-rays, ultrasounds, EKGs, and similar low-cost diagnostics	\$0 copay for labs, x-rays, ultrasounds, EKGs, and similar low-cost diagnostics	\$5 copay for labs \$0 copay for x-rays, ultrasounds, EKGs and similar low-cost diagnostics
Outpatient Diagnostic Radiology (MRI, etc.) ^{1,2}	\$180 copay per visit in PCP, specialist, urgent care, freestanding radiological facility \$250 copay per visit in outpatient hospital	\$180 copay per visit in PCP, specialist, urgent care, freestanding radiological facility \$275 copay per visit in outpatient hospital	\$180 copay per visit in PCP, specialist, urgent care, freestanding radiological facility \$250 copay per visit in outpatient hospital

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	Generations Classic Rewards (HMO)	Generations Classic Plus (HMO)	Generations Valor (HMO)
Hearing Services	\$0 copay per visit for Medicare-covered services in a PCP office \$40 for Medicare-covered services in a specialist office \$0 copay for routine hearing exam limited to one per year \$0 copay for routine hearing aid evaluation limited to one per year - Our plan pays up to a total of \$1,000 for hearing aids per year	\$0 copay per visit for Medicare-covered services in a PCP office \$30 for Medicare-covered services in a specialist office \$0 copay for routine hearing exam limited to one per year \$0 copay for routine hearing aid evaluation limited to one per year - Our plan pays up to a total of \$1,000 for hearing aids per year	\$0 copay per visit for Medicare-covered services in a PCP office \$35 for Medicare-covered services in a specialist office \$0 copay for routine hearing exam limited to one per year \$0 copay for routine hearing aid evaluation limited to one per year - Our plan pays up to a total of \$1,000 for hearing aids per year
Dental Services (Coinsurance for comprehensive services does not accumulate to MOOP)	\$40 for Medicare-covered services^{1,2} \$0 copay for preventive services - oral exams, x-rays, cleanings, and fluoride treatments - Limited to 2 visits per year - Our plan pays a total of \$1,500 for comprehensive dental services per year 20% coinsurance for some comprehensive services	\$30 for Medicare-covered services^{1,2} \$0 copay for preventive services - oral exams, x-rays, cleanings, and fluoride treatments - Limited to 2 visits per year - Our plan pays a total of \$2,000 for comprehensive dental services per year 20% coinsurance for some comprehensive services	\$35 for Medicare-covered services^{1,2} \$0 copay for preventive services - oral exams, x-rays, cleanings, and fluoride treatments - Limited to 2 visits per year - Our plan pays a total of \$1,500 for comprehensive dental services per year 20% coinsurance for some comprehensive services
Vision Services	\$0 copay per visit for Medicare-covered services \$0 copay for routine eye exam limited to 1 per year - Our plan pays up to a total of \$200 for all supplemental eyewear per year	\$0 copay per visit for Medicare-covered services \$0 copay for routine eye exam limited to 1 per year - Our plan pays up to a total of \$200 for all supplemental eyewear per year	\$0 copay per visit for Medicare-covered services \$0 copay for routine eye exam limited to 1 per year - Our plan pays up to a total of \$300 for all supplemental eyewear per year

1 = Prior Authorization Required

2 = Referral Required

	Generations Classic Rewards (HMO)	Generations Classic Plus (HMO)	Generations Valor (HMO)
Inpatient Mental Health Care ^{1,2}	• \$325 copay per day (Days 1-7); • \$0 copay per day (Days 8-90)	• \$245 copay per day (Days 1-7); • \$0 copay per day (Days 8-90)	• \$295 copay per day (Days 1-7); • \$0 copay per day (Days 8-90)
Outpatient Mental Health Visit ^{1,2}	\$0 copay per visit	\$30 copay per visit	\$0 copay per visit
Skilled Nursing Facility (SNF) ^{1,2}	• \$0 copay per day (Days 1-20); • \$218 copay per day (Days 21-100)	• \$0 copay per day (Days 1-20); • \$218 copay per day (Days 21-100)	• \$0 copay per day (Days 1-20); • \$218 copay per day (Days 21-100)
Outpatient Rehabilitation Services ^{1,2} (Physical, occupational, and/or speech therapy)	\$20 copay per visit	\$30 copay per visit	\$20 copay per visit
Ambulance (One-way trip - waived if admitted to acute care) Non-emergency transport ¹	• \$250 per occurrence for ground • You pay 20% of the cost per occurrence for air	• \$250 per occurrence for ground • You pay 20% of the cost per occurrence for air	• \$240 per occurrence for ground • You pay 20% of the cost per occurrence for air
Transportation (To and from plan-approved locations)	\$0 copay per one-way trip • Limited to 24 one-way trips per year • Limited to 50 miles per one-way trip	\$0 copay per one-way trip • Limited to 24 one-way trips per year • Limited to 50 miles per one-way trip	\$0 copay per one-way trip • Limited to 24 one-way trips per year • Limited to 50 miles per one-way trip

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2 = Referral Required

	Generations Classic Rewards (HMO)	Generations Classic Plus (HMO)	Generations Valor (HMO)
Medicare Part B Drugs (Includes chemotherapy and Part B insulin) ^{1,3}	You pay up to 20% of the cost You will pay no more than the dollar amount of the adjusted coinsurance percentage that applies to the specific Part B rebatable drug (typically a single source drug, e.g., brand drug) based on the date of service. This applies to specific Part B drugs and may include chemotherapy drugs. You will pay no more than \$35 for a one-month's supply of Part B insulin. This applies to insulin used in an insulin pump. \$300 copay per visit \$20 copay per visit \$40 copay per visit \$25 copay per visit \$0 copay per visit 20% coinsurance \$0 copay	You pay up to 20% of the cost You will pay no more than the dollar amount of the adjusted coinsurance percentage that applies to the specific Part B rebatable drug (typically a single source drug, e.g., brand drug) based on the date of service. This applies to specific Part B drugs and may include chemotherapy drugs. You will pay no more than \$35 for a one-month's supply of Part B insulin. This applies to insulin used in an insulin pump. \$275 copay per visit \$20 copay per visit \$30 copay per visit \$30 copay per visit \$0 copay per visit 20% coinsurance \$0 copay	You pay up to 20% of the cost You will pay no more than the dollar amount of the adjusted coinsurance percentage that applies to the specific Part B rebatable drug (typically a single source drug, e.g., brand drug) based on the date of service. This applies to specific Part B drugs and may include chemotherapy drugs. You will pay no more than \$35 for a one-month's supply of Part B insulin. This applies to insulin used in an insulin pump. \$300 copay per visit \$20 copay per visit \$35 copay per visit \$25 copay per visit \$0 copay per visit 20% coinsurance \$0 copay
Outpatient Hospital Observation Services ^{1,2}	\$300 copay per visit	\$275 copay per visit	\$300 copay per visit
Chiropractic Services (Medicare-covered)	\$20 copay per visit	\$20 copay per visit	\$20 copay per visit
Podiatry Services (Medicare-covered) ^{1,2}	\$40 copay per visit	\$30 copay per visit	\$35 copay per visit
Acupuncture ^{1,2}	\$25 copay per visit	\$30 copay per visit	\$25 copay per visit
Home Health Services ^{1,2}	\$0 copay per visit	\$0 copay per visit	\$0 copay per visit
Durable Medical Equipment ¹ (e.g., wheelchairs, oxygen)	20% coinsurance	20% coinsurance	20% coinsurance
Diabetic Testing Supplies ¹	\$0 copay	\$0 copay	\$0 copay

1 = Prior Authorization Required

3 = May be subject to Part B step therapy

2 = Referral Required

	Generations Classic Rewards (HMO)	Generations Classic Plus (HMO)	Generations Valor (HMO)
Prosthetics and Related Supplies ¹ (e.g., Braces, artificial limbs)	20% coinsurance for external devices and medical supplies	20% coinsurance for external devices and medical supplies	20% coinsurance for external devices and medical supplies
Outpatient Therapeutic Radiology ^{1,2}	\$50 copay per visit	\$50 copay per visit	\$50 copay per visit
PART D DRUGS Cost-sharing may differ depending on the pharmacy type or status (e.g., preferred, standard, mail-order, Long Term Care (LTC), or home infusion) or the supply (e.g., 30- or 100-day supply). For more information on specific cost-sharing and the phases of the benefit, please call us or access our <i>Evidence of Coverage</i> online. PLEASE NOTE: Please visit our website for the most up-to-date Drug List. The Drug List and/or pharmacy network may change at any time. You will receive notice when necessary. Important Message About What You Pay for Vaccines and Insulin: Our plan covers most Part D vaccines at no cost to you. You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on. Call Customer Care for more information.			
Phase 1: Deductible	\$0	\$0	Not covered
Phase 2: Initial Coverage Limit (ICL)	\$2,100	\$2,100	Not covered
Tier 1: Preferred Generics (Preferred 30-Day Supply)	\$0 copay per fill	\$0 copay per fill	Not covered
Tier 2: Generic (Preferred 30-Day Supply)	\$8 copay per fill	\$10 copay per fill	Not covered
Tier 3: Preferred Brand (Preferred 30-Day Supply)	\$41 copay per fill \$35 copay per fill for insulins	\$41 copay per fill \$35 copay per fill for insulins	Not covered
Tier 4: Non-Preferred Drugs (Preferred 30-Day Supply)	40% copay per fill	40% copay per fill	Not covered

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	Generations Classic Rewards (HMO)		Generations Classic Plus (HMO)	Generations Valor (HMO)
Tier 5: Specialty Tier (Preferred Retail 30-Day Supply)	• 33% of the cost per fill	• 33% of the cost per fill	• 33% of the cost per fill	Not covered
Tier 1: (Preferred Retail & Mail Order 100-Day Supply)	\$0 copay per fill	\$0 copay per fill	\$0 copay per fill	Not covered
Tier 2: (Preferred Retail & Mail Order 100-Day Supply)	\$0 copay per fill	\$0 copay per fill	\$0 copay per fill	Not covered
Tier 3: (Preferred Retail & Mail Order 100-Day Supply)	• \$82 copay per fill • \$82 copay per fill for insulins	• \$82 copay per fill • \$82 copay per fill for insulins	• \$82 copay per fill • \$82 copay per fill for insulins	Not covered
Tier 4: Non-Preferred Drug (Preferred Retail and Mail Order 100-Day-Supply)	• 40% copay per fill	• 40% copay per fill	• 40% copay per fill	Not covered
Tier 5: Specialty Tier	A long-term supply isn't available for drugs in Tier 5 (Specialty Drugs)	A long-term supply isn't available for drugs in Tier 5 (Specialty Drugs)	A long-term supply isn't available for drugs in Tier 5 (Specialty Drugs)	A long-term supply isn't available for drugs in Tier 5 (Specialty Drugs)
3: Catastrophic Coverage Stage (After you have paid \$2,100 out-of-pocket)	\$0 copay per fill	\$0 copay per fill	\$0 copay per fill	Not covered

	Generations Classic Rewards (HMO)	Generations Classic Plus (HMO)	Generations Valor (HMO)
SUPPLEMENTAL BENEFITS			
Smart Wallet Benefit A Benefits Mastercard® Prepaid Benefits Card, through our partnership with NationsBenefits. The benefit cannot be used for cash withdrawal nor purchase the following services or products: cosmetic procedures, hospital indemnity insurance, funeral planning and expenses, life insurance, alcohol, tobacco, cannabis products, broad membership programs inclusive of multiple unrelated services and discounts, and non-healthy food. (OTC Benefit includes nicotine replacement therapy) Fitness You may choose to pay a fee for optional services including access to premium facilities or for personal training sessions. 24/7 Nurse Line	\$140 per quarter for Over-the-Counter, Hearing, Dental and/or Vision - Unused amounts do not rollover to the next quarter	\$140 per quarter for Over-the-Counter, Hearing, Dental and/or Vision - Unused amounts rollover to the next quarter	\$100 per quarter for Over-the-Counter, Hearing, Dental and/or Vision - Unused amounts do not rollover to the next quarter
	\$0 copay per visit	\$0 copay per visit	\$0 copay per visit
	\$0 copay per visit	\$0 copay per visit	\$0 copay per visit

	Generations Classic Rewards (HMO)	Generations Classic Plus (HMO)	Generations Valor (HMO)
Meal Benefit	• \$0 copay per meal¹ ◦ Limited to 10 meals following surgery or inpatient hospital or skilled nursing facility discharge ◦ Limited to 4 times (discharges) per year	• \$0 copay per meal¹ ◦ Limited to 10 meals following surgery or inpatient hospital or skilled nursing facility discharge ◦ Limited to 4 times (discharges) per year	• \$0 copay per meal¹ ◦ Limited to 10 meals following surgery or inpatient hospital or skilled nursing facility discharge ◦ Limited to 4 times (discharges) per year
Home Support Services	30 hours per year	30 hours per year	30 hours per year
Worldwide Emergency Care (Does not accumulate to MOOP)	• \$90 copay per visit • Limited to \$50,000 benefit combined with urgent care	• \$90 copay per visit • Limited to \$50,000 benefit combined with urgent care	• \$90 copay per visit • Limited to \$50,000 benefit combined with urgent care
Worldwide Urgent Care (Does not accumulate to MOOP)	• \$90 copay per visit • Limited to \$50,000 benefit combined with emergency care	• \$90 copay per visit • Limited to \$50,000 benefit combined with emergency care	• \$90 copay per visit • Limited to \$50,000 benefit combined with emergency care

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please see the *Evidence of Coverage*. The *Evidence of Coverage* can be found online at www.GlobalHealth.com, or you can request a copy from Customer Care at 1-844-280-5555 (toll-free) (TTY: 711).

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.

For coverage and costs of Original Medicare, look in your current “**Medicare & You 2026**” handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

This document is available in other languages and alternate formats such as large print and Spanish.

You can see the complete plan *Drug Formulary* (list of Part D prescription drugs) and any restrictions as well as the *Provider Directory* and the *Pharmacy Directory* on our website.

For more information, please call us at 1-844-280-5555 (toll-free) (TTY: 711) or visit us at www.globalhealth.com

Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

GlobalHealth is committed and required to protect the privacy and confidentiality of our Members' Protected Health Information ("PHI") in compliance with applicable federal and state laws and regulations, including the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and the Health Information Technology for Economic and Clinical Health ("HITECH") Act. This HIPAA Notice of Privacy Practices (the "Notice") contains important information regarding your PHI. Our current Notice is posted at www.globalhealth.com.

How GlobalHealth May Use or Disclose Your Health Information

For Treatment. We may use and/or disclose your PHI to a healthcare provider, hospital, or other healthcare facility in order to arrange for or facilitate treatment for you.

For Payment. We may use and/or disclose your PHI for purposes of paying claims from physicians, hospitals, and other healthcare providers for services delivered to you that are covered by your health plan; to determine your eligibility for benefits; to coordinate benefits; to review for medical necessity; to obtain premiums; to issue explanations of benefits to the individual who subscribes to the health plan in which you participate; and other payment related functions.

For Health Plan Operations. We may use and/or disclose PHI about you for health plan operational purposes. Some examples include: risk management, patient safety, quality improvement, internal auditing, utilization review, medical or peer review, certification, regulatory compliance, internal training, accreditation, licensing, credentialing, investigation of complaints, performance improvement, etc. We will not use or disclose your genetic information for underwriting purposes.

Health-Related Business and Services. We may use and disclose your PHI to tell you of health-related products, benefits, or services related to your treatment, care management, or alternate treatments, therapies, providers, or care settings.

Where Permitted or Required by Law. We may use and/or disclose information about you as permitted or required by law. For example, we may disclose information:

- To a regulatory agency for activities including, but not limited to, licensure, certification, accreditation, audits, investigations, inspections, and medical device reporting.
- To law enforcement upon receipt of a court order, warrant, summons, or other similar process.
- In response to a valid court order, subpoena, discovery request, or administrative order related to a lawsuit, dispute or other lawful process.
- To public health agencies or legal authorities charged with preventing or controlling disease, injury or disability.

- For health oversight activities conducted by agencies such as the Centers for Medicare and Medicaid Services ("CMS"), State Department of Health, Insurance Department, etc.
- For national security purposes, such as protecting the President of the United States or the conducting of intelligence operations.
- In order to comply with laws and regulations related to Workers' Compensation.
- For coordination of insurance or Medicare benefits, if applicable.
- When necessary to prevent or lessen a serious and imminent threat to a person or the public and such disclosure is made to someone that can prevent or lessen the threat (including the target of the threat); and
- In the course of any administrative or judicial proceeding, where required by law.

Business Associates. We may use and/or disclose your PHI to business associates that we contract with to provide services on our behalf. Examples include consultants, accountants, lawyers, auditors, health information organizations, data storage and electronic health record vendors, etc. We will only make these disclosures if we have received satisfactory assurance that the business associate will properly safeguard your PHI.

Personal/Authorized Representative. We may use and/or disclose PHI to your authorized representative.

Family, Friends, Caregivers. We may disclose your PHI to a family member, caregiver, or friend who accompanies you or is involved in your medical care or treatment, or who helps pay for your medical care or treatment. If you are unable or unavailable to agree or object, we will use our best judgment in communicating with your family and others.

Emergencies. We may use and/or disclose your PHI if necessary, in an emergency if the use or disclosure is necessary for your emergency treatment.

Military/Veterans. If you are a member or veteran of the armed forces, we may disclose your PHI as required by military command authorities.

Inmates. If you are an inmate of a correctional institute or under the custody of law enforcement officer, we may disclose your PHI to the correctional institute or law enforcement official.

Appointment Reminders. We may use and/or disclose your PHI to contact you as a reminder that you have an appointment for treatment or medical care. This may be done through direct mail, email, or telephone call. If you are not home, we may leave a message on an answering machine or with the person answering the telephone.

Medication and Refill Reminders. We may use and/or disclose your PHI to remind you to refill your prescriptions, to communicate about the generic equivalent of a drug, or to encourage you to take your prescribed medications.

Limited Data Set. . If we use your PHI to make a "limited data set," we may give that information to others for purposes of research, public health action or health care

operations. The individuals/entities that receive the limited data set are required to take reasonable steps to protect the privacy of your information.

Other Uses. If you are an organ donor, we may release your medical information to organizations that handle organ procurement or organ, eye, or tissue transplantation or to an organ donation bank, as necessary to facilitate organ or tissue donation and transplantation. We may release your medical information to a coroner or medical examiner.

NOTE: We will disclose your PHI for purposes not described in this notice only with your written authorization. Most uses and disclosures of psychotherapy notes (where appropriate), uses and disclosures of PHI for marketing or fundraising purposes, and disclosures that constitute a sale of PHI require your written authorization. The information authorized for release may include records which may indicate the presence of a communicable or non-communicable disease required to be reported pursuant to State law.

Your Health Information Rights

Right to Inspect and Copy

You have the right to inspect and copy your PHI as provided by law. This right does not apply to psychotherapy notes. Your request must be made in writing. We have the right to charge you the amounts allowed by State and Federal law for such copies. We may deny your request to inspect and copy your records in certain circumstances. If you are denied access, you may appeal to our Privacy Officer.

Right to Confidential Communication

You have the right to receive confidential communication of your PHI by alternate means or at alternative locations. For example, you may request to receive communication from us at an alternate address or telephone number. Your request must be in writing and identify how or where you wish to be contacted. We reserve the right to refuse to honor your request if it is unreasonable or not possible to comply with.

Right to Accounting of Disclosures

You have the right to request an accounting of certain disclosures of your PHI to third parties, except those disclosures made for treatment, payment, or health care or health plan operations and disclosures made to you, authorized by you, or pursuant to this Notice. To receive an accounting, you must submit your request in writing and provide the specific time period requested. You may request an accounting for up to six (6) years prior to the date of your request (three years if PHI is an electronic health record). If you request more than one (1) accounting in a 12-month period, we may charge you for the costs of providing the list. We will notify you of the cost and you may withdraw your request before any costs are incurred.

Right to Request Restrictions on Uses or Disclosures

You have the right to request restrictions or limitations on certain uses and disclosures of your PHI to third parties unless the disclosure is required or permitted by law. Your

request must be made in writing and specify (1) what information you want to limit; (2) whether you want to limit use, disclosure, or both; and (3) to whom you want the limits to apply. We are not required to honor your request. If we agree, we will make all reasonable efforts to comply with your request unless the information is needed to provide emergency treatment to you or the disclosure has already occurred or the disclosure is required by law. Any agreement to restrictions must be signed by a person authorized to make such an agreement on our behalf.

Right to Request Amendment of PHI

You have the right to request an amendment of your PHI if you believe the record is incorrect or incomplete. You must submit your request in writing and state the reason(s) for the amendment. We will deny your request if: (1) it is not in writing or does not include a reason to support the request; (2) the information was not created by us or is not part of the medical record that we maintain; (3) the information is not a part of the record that you would be permitted to inspect and copy, or (4) the information in the record is accurate and complete. If we deny your amendment request, you have a right to file a statement of disagreement with our Privacy Officer.

Right to Be Notified of a Breach

You have the right to receive notification of any breaches of your unsecured PHI.

Right to Revoke Authorization

You may revoke an authorization at any time, in writing, but only as to future uses or disclosures and not disclosures that we have made already, acting on reliance on the authorization you have given us or where authorization was not required.

Right to Receive a Copy of this Notice

You have the right to receive a paper copy of this Notice upon request.

Changes to this Notice

GlobalHealth is required to comply with the requirements of this Notice currently in effect. We reserve the right to change this Notice and make the new provisions effective for all PHI that we maintain. The revised Notice will be made available to you on our website at www.globalhealth.com.

To Report a Privacy Violation

If you have a question concerning your privacy rights or believe your rights have been violated, you may contact our Privacy Officer at:

ATTN: Privacy Officer
210 Park Avenue
Suite 2900
Oklahoma City, OK 73102
Toll-free 1-877-627-0004
Email privacy@globalhealth.com

GlobalHealth, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

GlobalHealth does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We will not penalize nor retaliate against you for filing a complaint with the Secretary of DHHS, or with GlobalHealth.

GlobalHealth provides free aids and services to people with disabilities to communicate effectively with us, such as (a) qualified sign language interpreters; (b) written information in other formats (large print, audio, accessible electronic formats, other formats), (c) qualified interpreters; (d) information written in other languages . If you need these services, contact GlobalHealth's Customer Care at 1-844-280-5555 (toll-free) (TTY: 711).

If you believe that GlobalHealth has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

ATTN: Medicare Compliance Officer
210 Park Avenue
Suite 2900
Oklahoma City, OK 73102-5621
Email compliance@globalhealth.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, Customer Care is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201
1-800-368-1029, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Please be advised that most Third-Party App's will not be covered by HIPAA. Most apps will instead fall under the jurisdiction of the Federal Trade Commission (FTC) and the protections provided by the FTC Act. The FTC Act, among other things, protects against deceptive acts (e.g., if an app shares personal data without permission, despite having a privacy policy that says it will not do so). If you have any concerns regarding the use of Third-Party App's and your information you may contact the Federal Trade Commission (FTC) and file a complaint at <https://reportfraud.ftc.gov/#/>.

Effective Date: 10/01/2023 Original Notice: 04/01/2003 Revised:

04/01/2011

04/01/2013

08/01/2021

10/01/2023

07/2025

GlobalHealth, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), sex (consistent with the scope of sex discrimination described at § 92.101(a)(2)), age, or disability.

GlobalHealth, Inc.:

- Provides reasonable modifications for individuals with disabilities, and appropriate auxiliary aids and services, including:
 - Qualified interpreters for individuals with disabilities
 - Information in alternate formats, such as braille or large print, free of charge and in a timely manner, when such modifications, aids, and services are necessary to ensure accessibility and an equal opportunity to participate to individuals with disabilities;
- Provides language assistance services, including electronic and written translated documents and oral interpretation, free of charge and in a timely manner, when such services are a reasonable step to provide meaningful access to an individual with limited English proficiency.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact GlobalHealth's Customer Care at 1-844-280-5555 (toll free). Our hours of operations are Monday through Sunday from 8:00 a.m. to 8:00 p.m. from October 1 to March 31. From April 1 to September 30 are Monday through Friday 8:00 a.m. to 8:00 p.m. TTY users should call 711.

If you believe that we failed to provide these services or discriminated in another way on the basis of race, color, national origin, sex, age, or disability, our Section 1557 Coordinator is available to help you. You can file a grievance in person, or by mail, fax or email:

Mailing address:

GlobalHealth
Section 1557 Coordinator
P.O. Box 2658
Oklahoma City, OK 73101-2658

Telephone number:

1-844-280-5555
8:00 a.m. to 8:00 p.m., seven days a week,
from October 1 through March 31.

8:00 a.m. to 8:00 p.m., Monday to Friday,
from April 1 through September 30.

TTY number:

711

Fax number:

405-280-5294

Email:

section1557coordinator@globalhealth.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>.

This notice is available at our website: www.globalhealth.com.

Notice of Availability of Electronic Materials

GlobalHealth provides important plan materials that explain how to use your health plan benefits. These materials will be available online at www.GlobalHealth.com no later than October 15, 2025. If you would like a hard copy of any material, please contact Customer Care.

Evidence of Coverage

The *Evidence of Coverage (EOC)* is essentially your Member Handbook. It contains detailed information on your benefits, cost shares, and coverage rules for your plan. For example, if you are unsure whether a service requires prior authorization or not, you can find that information in your plan's *EOC*.

Provider Directory

In most cases, you must receive care from an in-network provider.

Drug Formulary*

The *Drug Formulary* (List of Covered Drugs) provides you information about the prescription drugs covered under your plan, including tier placement, and availability of mail order. Additionally, if a prescription drug has prior authorization, step therapy or quantity limits, this information is provided in the *Drug Formulary*.

Pharmacy Directory*

In most cases, your prescriptions are covered only if they are filled at a network pharmacy.

**Hardcopies of the above materials may be requested by calling:
GlobalHealth Customer Care**

Toll Free:1-844-280-5555 (toll-free) (TTY: 711)

8:00 AM-8:00 PM, 7 days a week (Oct 1-Mar 31)

8:00 AM-8:00 PM, Monday-Friday (Apr 1-Sept 30)

Your Right to Opt Out of Plan Business Calls

Occasionally, the health plan may call current enrollees, including those in non-Medicare products, to discuss plan business (examples of this include calls to enrollees aging into Medicare from commercial products offered by the same organization's existing Medicaid plan enrollees to talk about its Medicare products, and calls to current MA enrollees to promote other Medicare plan types or to discuss plan benefits). If you do not wish to receive these calls, you may opt out by calling us on the number listed on the back of your Member ID card.

*Only applicable to plans with prescription drug coverage. GlobalHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-280-5555 (toll-free) (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-280-5555 (toll-free) (TTY: 711). GlobalHealth is an HMO plan offered by GlobalHealth, Inc.

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Notice of availability of language assistance services and auxiliary aids and services

English: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-844-280-5555 (TTY 711).

Español: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También se encuentran disponibles de forma gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Llame al 1-844-280-5555 (TTY 711).

Chinese: 如果您會說中文，我們可以為您提供免費語言幫助服務。也免費提供適當的輔助工具 and 服務，以無障礙格式提供資訊。請撥打 1-844-280-5555 (TTY 711)。

Tagalog: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyo sa tulong sa wika. Ang naaangkop na mga pantulong na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format ay makukuha rin nang walang bayad. Tumawag sa 1-844-280-5555 (TTY 711).

French: Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-844-280-5555 (TTY 711).

Vietnamese: Nếu bạn nói tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Các hỗ trợ và dịch vụ phụ trợ phù hợp để cung cấp thông tin ở định dạng dễ tiếp cận cũng được cung cấp miễn phí. Gọi 1-844-280-5555 (TTY 711).

German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzen zur Verfügung. Auch entsprechende Hilfsmittel und Services zur Bereitstellung von Informationen in barrierefreien Formaten stehen kostenlos zur Verfügung. Rufen Sie 1-844-280-5555 (TTY 711) an.

Korean: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하는 적절한 보조 지원 및 서비스도 무료로 제공됩니다. 1-844-280-5555 (TTY 711) 로 전화하세요.

Russian: Если вы говорите по-русски, вам доступны бесплатные услуги языковой помощи. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по номеру 1-844-280-5555 (TTY 711).

Arabic: إذا كنت تتحدث العربية ، فإن خدمات المساعدة اللغوية المجانية متاحة لك. تتوفر المساعدات والخدمات المساعدة المناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل بالرقم (TTY 1-844-280-5555 (711).

Italian: Se parli italiano, sono a tua disposizione servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi adeguati per fornire informazioni in formati accessibili. Chiama il numero 1-844-280-5555 (TTY 711).

Portuguese: Se você fala português, serviços gratuitos de assistência linguística estão disponíveis para você. Também estão disponíveis gratuitamente ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para 1-844-280-5555 (TTY 711).

French Creole: Si w pale kreyòl franse, sèvis asistans lang gratis disponib pou ou. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòm aksèsib yo disponib tou gratis. Rele 1-844-280-5555 (TTY 711).

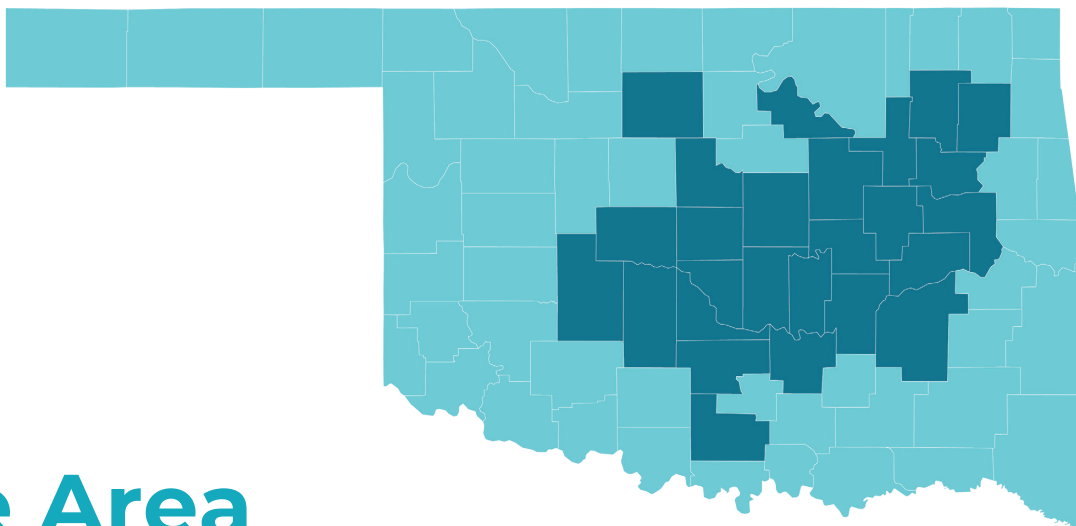
Polish: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Odpowiednie pomoce pomocnicze i usługi umożliwiające dostarczanie informacji w przystępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-844-280-5555 (TTY 711).

Hindi: यदि आप हिंदी बोलते हैं, तो मुफ्त भाषा सहायता सेवाएं आपके लिए उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक एड्स और सेवाएं भी निः शुल्क उपलब्ध हैं। कॉल 1-844-280-5555 (TTY 711)।

Japanese: 日本語を話せる場合は、無料の言語支援サービスをご利用いただけます。アクセシブルな形式で情報を提供するための適切な補助援助やサービスも無料で利用できます。1-844-280-5555 (TTY 711) に電話します。

2026

Service Area



Caddo
Canadian
Carter
Cleveland
Creek
Garfield
Garvin
Grady
Hughes

Lincoln
Logan
Mayes
McClain
McIntosh
Muskogee
Okfuskee
Oklahoma
Okmulgee

Pawnee
Pittsburg
Pontotoc
Pottawatomie
Rogers
Seminole
Tulsa
and Wagoner



1-844-280-5555 (toll-free) (711)

8 am to 8 pm, 7 days a week, (October 1 – March 31), and 8
am to 8 pm, Monday – Friday, (April 1 – September 30)

www.globalhealth.com