



IMPERIAL
HEALTH PLAN
OF CALIFORNIA

2027 Medicare Advantage Product Training

Enrollment Materials

English Español ‘한국어’

中文 Tiếng Việt

Online Enrollment



CONNECTURE

How HMO Plans Work

- Care is delivered through our network of trusted providers and hospitals
- **Your Primary Care Provider (PCP) is your personal doctor and the central coordinator of your care.** They manage your routine and preventive services, oversee chronic conditions, evaluate your health needs, and make referrals to specialists when appropriate.
- Specialist visits are typically coordinated through your PCP
- Some services and medications may require prior approval
- Out-of-network care is generally limited to emergencies and urgent care

These features help keep your premiums low while supporting high-quality, coordinated care.

Products

- **MAPD, C-SNP, MA-only**
- **New C-SNP product “Flex”**
- **Same copays statewide**
- **All Commissionable**

Serving 51 Counties



Sutter County

new for 2027



SERVICE AREA

Imperial Dynamic Plan (HMO)
 Imperial Senior Value (HMO C-SNP)
 Imperial Courage Plan (HMO)
 Imperial Flex (HMO C-SNP)

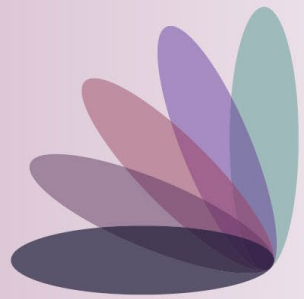
Counties:

1. Alameda
2. Amador
3. Butte
4. Contra Costa
5. Del Norte
6. El Dorado
7. Fresno
8. Glenn
9. Humboldt
10. Imperial
11. Inyo
12. Kern
13. Kings
14. Los Angeles
15. Madera
16. Marin
17. Mariposa
18. Mendocino
19. Merced
20. Modoc
21. Mono
22. Monterey
23. Napa
24. Nevada
25. Orange
26. Placer
27. Plumas
28. Riverside
29. Sacramento
30. San Benito
31. San Bernardino
32. San Diego
33. San Francisco
34. San Joaquin
35. San Luis Obispo
36. San Mateo
37. Santa Barbara
38. Santa Clara
39. Santa Cruz
40. Shasta
41. Siskiyou
42. Solano
43. Sonoma
44. Stanislaus
45. Sutter
46. Tehama
47. Tulare
48. Tuolumne
49. Ventura
50. Yolo
51. Yuba



Senior Value C-SNP Qualifiers

- Diabetes, or
- Chronic Heart Failure, or
- Cardiovascular Disorder(s)



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Dynamic Plan (HMO) & Senior Value (HMO C-SNP)

Monthly Plan Premium

\$0

Part B Premium Reduction

Senior Value CSNP - \$12 Monthly

Dynamic Plan- \$15 Monthly

Part D Deductible

\$0

MOOP

\$295

Dental

- All covered procedures - **\$0 Copay**
- Imperial pays the claims up to max
- Member pays if annual max is exceeded



Comprehensive Dental

\$4,000 annual max



Preventive Dental

\$500 annual max



Not Covered

- Dental Implants
- Orthodontics
- Teeth Whitener

Eyewear Network



Eyewear Frames Annual Allowance

\$500



Eyewear Prescription

Lens Included

\$0



Single / Bifocal / Trifocal / Lenticular

Lens Upgrades

20% Off

Photochromic
Anti-Reflective
Progressive

PHOTOCHROMIC LENS



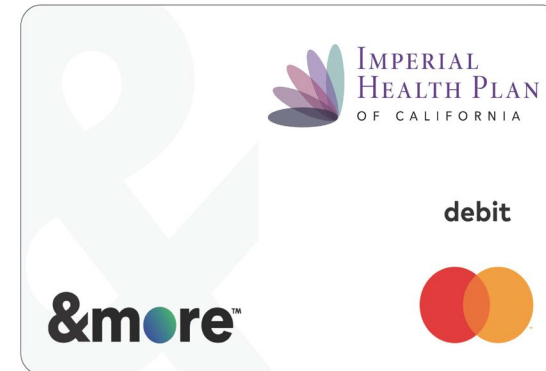
OTC Allowance

Senior Value - \$45 Monthly

Dynamic Plan - \$40 Monthly

Same card manages

OTC & Grocery benefits



Herbal Items Included



Healthy Foods

Dynamic -\$45 per Qtr

Senior Value - \$20 per Qtr

**Must Qualify with a Chronic
condition**



Food Benefit Qualifiers

Alcohol / Substance Abuse Disorders

Autoimmune Disorders

HIV/AIDS

Cardiovascular Disorders

Chronic Heart Failure

Chronic Kidney Disease

Gastrointestinal Disease

Chronic Mental Health Conditions

Metabolic Syndrome

Immunodeficiency

Dementia

Diabetes

Cancer

Overweight

Obesity

Neurological Disorders

Chronic Lung Disorders

Hematological Disorders

Post Organ Transplantation

Stroke

OTC & Food Retailers

Costco

T S Emporium

CVS

Walmart

Dollar General

Ralphs

Walgreens

Andronico's

Vons

Food 4 Less

Safeway

Vallarta

Albertsons

Medicine Shoppe & More

OTC & Food Retailers

Galleria

ABC Pharmacy

HMART

Hanmi

VIP Pharmacy

Hkgf

Nanoom

Health Korea

Zunigas

Wah Fung

Korea Ginseng

Woori

Wellman's

Merced Medical

GF

In-Home Support

30 Hours for Independent
Activities of Daily Living

\$0



In-Home Support
30 Hours of Support for
Activities of Daily Living
\$0



Transportation

Senior Value - 70 One-Way Trips

Dynamic Plan - 45 One-Way Trips

\$0

Acupuncture & Chiro

35 Annual Visits
Combined

\$0



Fitness

\$0

Expanded Network



Worldwide Emergency

\$100,000



Home Delivered Meals

Up to 21 meals after discharge

\$0



Hearing Aids

\$500



Inpatient Hospital & Inpatient Psych \$0

**MRI, CT-Scan
Lab & X-Ray
\$0**

Home Health

\$0

Urgent Care

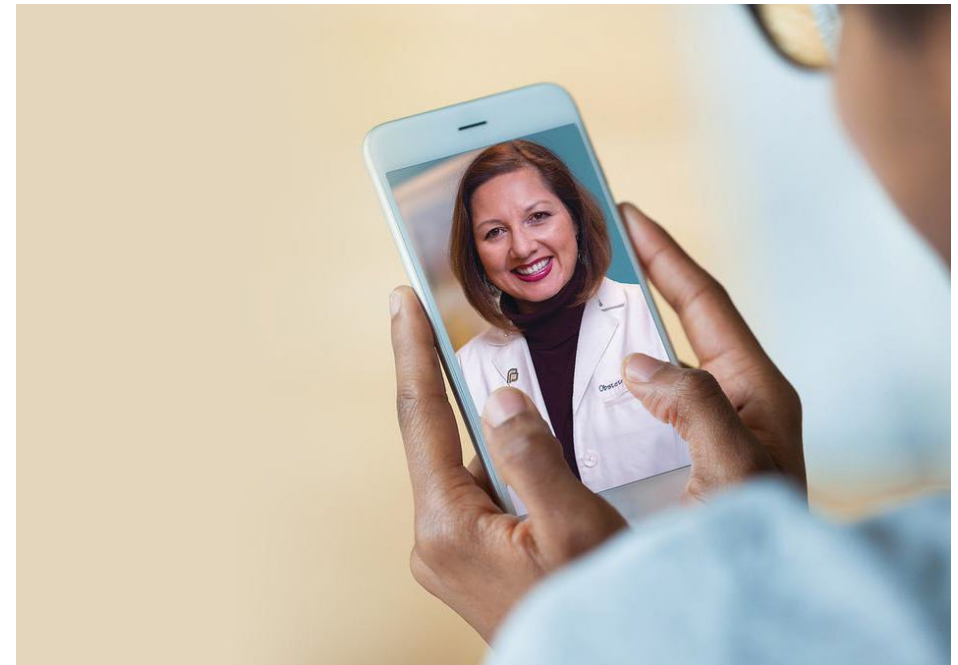
\$0

PCP & Specialist

\$0

Telehealth

\$0



Routine Podiatry

6 Visits

\$0

Physical Therapy

\$0

Mental Health Doctor Visit \$0

Emergency Room

\$0 - \$125

Waived if admitted to hospital in 48 hrs

Ambulance

Ground - \$150

Air - 20%

Both waived if admitted to hospital in 48 hours

Durable Medical Equip & Part B Drugs

20%

Outpatient Hospital & Surgery Center

\$100

Diabetic Supplies & Insulin Pump

\$0

Formulary Insulins

\$0

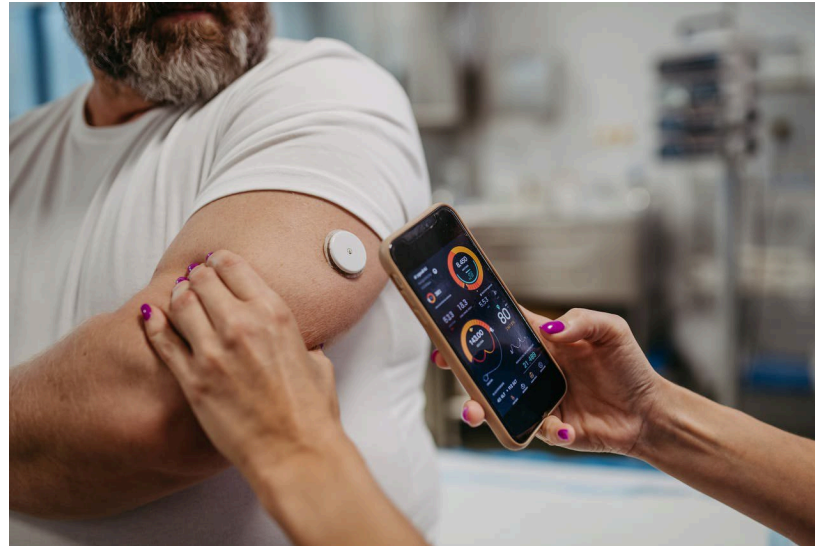
\$0 Insulins

Toujeo	Lantus	Xultophy
Soliqua	Fiasp	Kirsty
Novolog	Novolin	Humulin
Insulin Glargine-yfgn		

Continuous Glucose Monitor

Freestyle Libre & Dexcom are Preferred

\$0



Tier 3 Antidiabetics

Ozempic

Mounjaro

Jardiance

Januvia

Synjardy

Xigduo

Trulicity

Tradjenta

Rybelsus

Glyxambi

Janumet

Jentadueto

Trijardy

dapagliflozin (generic Farxiga)

Part D Drugs 30-Day

Post Deductible Cost Share	Dynamic	Senior Value	Flex
Tier 1 Preferred Generic	\$0	\$0	\$0
Tier 2 Generic	\$6	\$6	10%
Tier 3 Preferred Brand	\$45	\$45	25%
Tier 4 Non-Preferred Brand	\$90	\$90	25%
Tier 5 Specialty	33%	33%	25%
Tier 6 Select Care	\$0	\$0	\$0

Part D Drugs 100-Day Mail

Post Deductible Cost Share	Dynamic	Senior Value	Flex
Tier 1 Preferred Generic	\$0	\$0	\$0
Tier 2 Generic	\$5	\$5	10%
Tier 3 Preferred Brand	\$90	\$90	25%
Tier 4 Non-Preferred Brand	\$180	\$180	25%
Tier 5 Specialty	N/A	N/A	N/A
Tier 6 Select Care	\$0	\$0	\$0



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Enhanced Formulary

Generic Viagra (sildenafil)
Generic Cialis (tadalafil)
Generic Levitra (vardenafil)

Tier 1 - \$0 for 6 Pills
30-Day Supply



Hair Loss Treatment

Tier 1 - \$0

**Generic of
Propecia
(finasteride)**





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Imperial Flex (HMO C-SNP)

New for 2027

Imperial Flex C-SNP

Qualifiers

- Diabetes, or
- Cardiovascular Disorder(s)

New Imperial Flex

- Same formulary as Dynamic Plan and Senior Value C-SNP in 2027
- Same supplemental benefits as Dynamic Plan and Senior Value C-SNP, plus member gets additional Flex card

**New Flex Card combines the Additional
Following Supplemental Benefits in one card,
beyond the Base Benefits.**

Works anywhere in the United States.

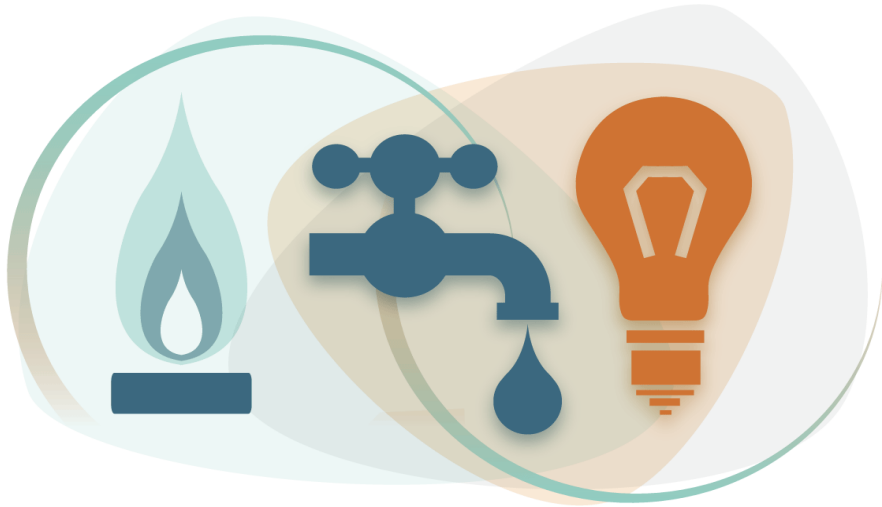
\$300 per QTR

**Unused balance Rolls Over
to Next Quarter in 2027.**

(See next 8 slides)



Utilities or Pest Control



A/C, Water, Heating
and Electric Bill



Exterminators

Additional Grocery & OTC



Groceries



Over-the-Counter

Additional Fitness



Pickleball



Golf

Additional Fitness



Yoga



Pilates

Additional Fitness



Badminton

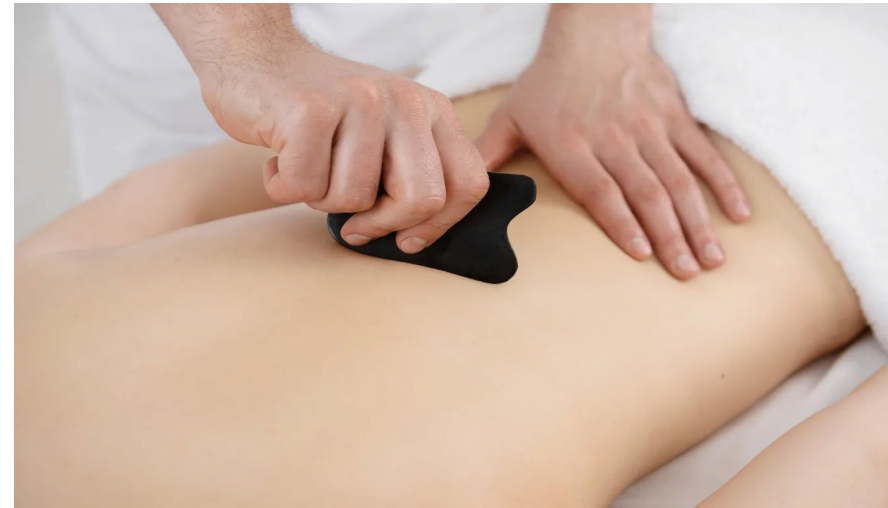


Tai Chi

Eastern Wellness



Moxibustion



Tui Na

Alternative Therapies



Cupping



Reflexology

Additional Transportation



Ride Share Uber/Lyft



Metro or BART, etc.

Imperial Flex (HMO C-SNP)

Part D Deductible

\$0 – Tier 1 and 6

\$450 – Tiers 2, 3, 4, 5 combined

Low-income beneficiaries receive reduced cost sharing via low-income cost sharing subsidies.

Flex Part D Drugs 30-Day

Part D Initial Coverage	Part D Deductible	Copay
Tier 1 Preferred Generic	\$0	\$0
Tier 2 Generic		10%
Tier 3 Preferred Brand	\$450 combined for Tier 2, 3, 4 and 5	25%
Tier 4 Non-Preferred Brand		25%
Tier 5 Specialty		25%
Tier 6 Select Care	\$0	\$0

Low-income beneficiaries receive reduced cost sharing via low-income cost sharing subsidies.

Flex Part D Drugs 100-Day

Part D Initial Coverage	Part D Deductible	Copay
Tier 1 Preferred Generic	\$0	\$0
Tier 2 Generic		10%
Tier 3 Preferred Brand	\$450 combined for	25%
Tier 4 Non-Preferred Brand	Tier 2, 3, 4 and 5	25%
Tier 5 Specialty		N/A
Tier 6 Select Care	\$0	\$0

Low-income beneficiaries receive reduced cost sharing via low-income cost sharing subsidies.



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Courage Plan MA-Only

Part D Drugs Not Covered

Monthly Plan Premium

\$0

Part B Premium Reduction Each Month \$85 for Courage Plan

Most Part A & B Cost sharing is Medicare standard

**Members with Full Medicaid have \$0 cost share
for Part A and Part B services**

Supplemental Benefits Not Covered in 2027 except Worldwide Emergency

Worldwide Emergency

\$50,000



IMPERIAL



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Provider Group Partners

Provider Groups LA/OC

Regal Medical Group

Lakeside Medical Group

Affiliated Doctors of Orange County

Angeles IPA

High Desert Medical Group

Heritage Sierra Medical Group

Provider Groups LA/OC

PIH Health Foundation Only

UCI Health Plan Network

Advantage Plus Medical Group

Innova IPA

Imperial Health Holdings Medical Group

Exceptional Care IPA

Provider Groups LA/OC

Center IPA

Primary Care Associates of California (PCAC)

Citrus Valley Physicians Medical Group

Blue Zone Health of California

Access Medical

Savior Physician Network IPA

Provider Groups LA/OC

First Valley Medical Group

Hispanic Physicians IPA

Merit IPA

Vitruvian Care IPA

Concierge HMO IPA

Community Care IPA

Provider Groups LA/OC

My Family Medical Group
Alliance Health Systems IPA
SOCAL Health

Provider Groups - IE

Regal Medical Group

Desert Oasis Healthcare

Heritage Victor Valley Medical Group

Primary Care Associates of California

Choice Medical Group

Easy Access Care IPA

Provider Groups - IE

Riverside Medical Clinic (RMC)

Advent Health Medical Group

Blue Zone Health

All United Medical Group

Coachella Medical Group

MD Senior Care Medical Group

Provider Groups - IE

Virtue IPA

My Family Medical Group

Live Well IPA

Chino Medical Group

Citrus Valley Physicians Medical Group

Doctors Managed Care IPA

Provider Groups - IE

Community Care IPA

Imperial Health Holdings Medical Group

Provider Groups - SD

Health Excel IPA

Golden Physicians Medical Group

Ideal IPA

Regal Medical Group

Horizon Valley Medical Group

Primary Care Associates of California

Provider Groups - SD

Easy Access Care IPA

Blue Zone Health of California

Integrated Health Partners of Southern California

Imperial Health Holdings Medical Group

Providers - Ventura

SeaView IPA

Regal Medical Group

Lakeside Medical Group

Primary Care Associates of California

Imperial Health Holdings Medical Group

Providers – Imperial

Imperial County Physicians Medical Group

Imperial Health Holdings Medical Group

Primary Health Care Medical Group

Alliance Health Systems

Blue Zones Health

Community Care IPA

Easy Access Care IPA

Providers – Central Cal

Bakersfield Family Medical Group (BFMG)

QualCare IPA

Capital Health

First Valley Medical Group

Coastal Communities Physicians IPA

Lompoc Health

Providers – Central Cal

Allcare IPA

Nivano Physicians

Vivant (River City Medical Group)

Ascend IPA

MD Partners

Amada Health

KOVA Healthcare

Provider Groups - Bay

Santa Clara County IPA (SCCIPA)

Center IPA

Seoul Medical Group – Santa Clara

Physician Partners IPA

PremierCare IPA

Nivano Physicians

Provider Groups - Bay

Premier Care of Northern California (PCNC)

Washington Health – Fremont

UCSF – Existing Patients Only

Marin Health – Existing Patients Only

Providence Medical Group – Sonoma

Access Primary Care Medical Group

Provider Groups - North

Providence Medical Group – Humboldt
Imperial Health Holdings Medical Group
Tahoe Forest Health



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Happy AEP !

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