



All-in-One Guide 2024

AmaZING Healthcare
Starts Here



Introducing Zing Health

Zing Health was founded by physicians who took special care to develop Medicare Advantage plans for people who need to get more from their health plan. We know that every situation is different, and those differences help determine the level of coverage and care needed. That's why we take the time to get to know and connect you with resources both within the plan and in our communities and provide concierge-level customer service.

We optimize the member experience with great benefits geared toward improving and keeping you healthy and active so that you live a happier healthier life. Our plans offer coverage beyond Original Medicare.

Zing Health is committed to walking with you on this journey to good health. Choose a Zing Medicare Advantage plan that fits your needs and that cares for the whole you.





Here's the information you've requested.

Thank you for reaching out to Zing Health. Getting the right coverage is important to getting the right care and support. Navigating Medicare can sometimes be confusing and expensive if you choose a plan that doesn't fit your needs. But Zing is here to help.

Understanding your options is the first step to getting the right plan. This brochure includes some information about how Medicare works and give you enough information you need to make a good decision to choose a plan that's right for you.

If you have any questions along the way, do not hesitate to pick up the phone and give us a call. We're here to help walk you through it.



1-833-866-ZING (TTY: 711)

8 a.m.- 8 p.m., 7 days a week



ZingNow.com

Medicare Basics

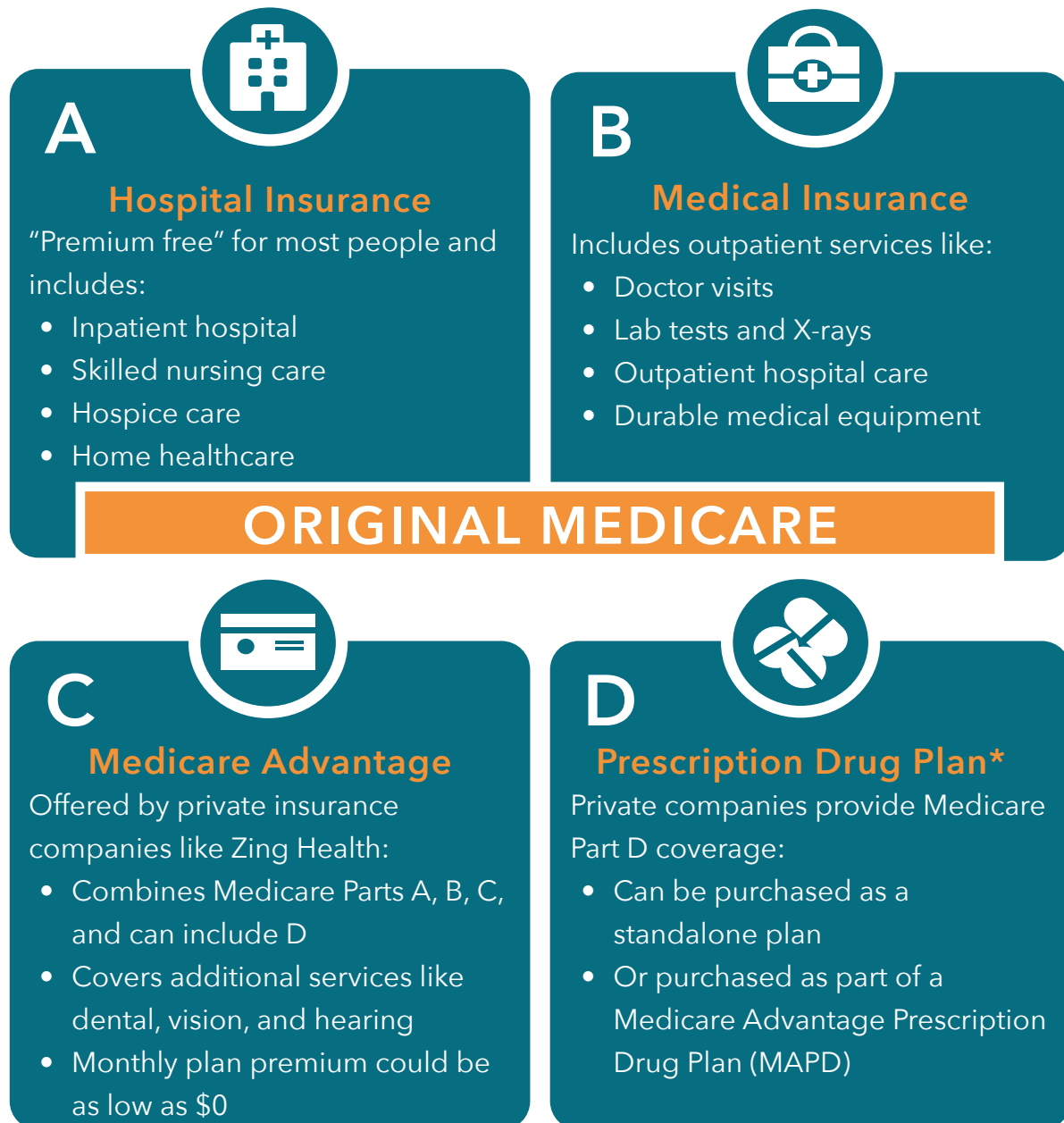
To understand your options, you must first understand the basics of Medicare. Let's get started.

Who Can Enroll

You can enroll in a Medicare plan if:

- You are about to, or have recently, turned 65
- You are under the age of 65 with certain disabilities
- At any age, you have End-Stage Renal Disease (sometimes called ESRD) or Amyotrophic Lateral Sclerosis (ALS), also called Lou Gehrig's Disease

Four Parts of Medicare



***Important Note:** If you do not choose prescription drug coverage during your Initial Election Period, you may be subject to a penalty if you decide you want this important option later.

For more information call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week; TTY users may call 1-877-486-2048. Or visit www.medicare.gov.

Take Advantage of Your Enrollment Window

Zing Health plans cover the basics of Medicare, plus lots of additional benefits to help you save even more money and stay healthy.

Initial Coverage Election Period (ICEP)

This is when someone first becomes eligible and can sign up for Medicare. For most people, it begins three months before their 65th birthday month and lasts three months after their 65th birthday month.



Annual Election Period (AEP)

The Annual Election Period for 2024, starts on Oct. 15, 2023 and ends on Dec. 7, 2023. This is when you can...

- Enroll in a Medicare Advantage plan from Original Medicare
- Enroll from one Medicare Advantage plan to another
- Enroll in Original Medicare from a Medicare Advantage plan

When you make changes to your coverage during this time, they take effect Jan. 1, 2024.

Medicare Advantage Open Enrollment (MA OEP)

Medicare Advantage's Open Enrollment Period starts Jan. 1 and ends March 31. During this period you can...

- Enroll from one Medicare Advantage plan to another
- Enroll from a Medicare Advantage plan to Original Medicare (but not from Original Medicare to a Medicare Advantage plan)

Special Election Periods (SEP)

You could qualify for a Special Election Period when certain events happen. You may qualify for an SEP in situations such as:

- You move
- You are or become eligible for Medicaid
- You qualify for Extra Help with Medicare prescription drug costs
- You move to an institution, like a skilled nursing facility or long-term care hospital



Original Medicare vs. Medicare Advantage

Original Medicare covers Parts A (hospital insurance) and Part B (medical insurance). Medicare Advantage plans offer coverage that goes beyond the basics. Choosing a plan is easy when the benefits most important to you are included. Let's compare Medicare and Medicare Advantage side-by-side.

	Original Medicare	Zing Health Medicare Advantage
Inpatient hospital stays	✓	Z
Doctor visits	✓	Z
Outpatient visits	✓	Z
Prescription drug coverage	✓	Z
Limit on out-of-pocket expenses		Z
Dental services		Z
Vision services		Z
Hearing services		Z
Fitness membership		Z
Transportation		Z

Questions to Ask When Choosing a Plan

- 1 Does this plan cover my medications?** All Zing plans include Prescription drug coverage. All Tier 1 medications have a \$0 copay. Plus, \$0 insulin medications and \$0 copay for mail order (100-day supply) of Tier 1 and Tier 2 medications. Check the formulary for details.
- 2 Can I continue to see my doctor?** Zing has partnered with many doctors and hospitals you know and trust within your community and start making new connections too.
- 3 Am I getting the coverage I need?** Our plans go beyond the basics and cover more benefits than Original Medicare. We provide a holistic approach to care and include services like in-home support services, grocery allowance, transportation, and more.
- 4 How much will I have to pay for coverage?** Most Zing plans have \$0 deductibles and a maximum out-of-pocket which ensure your spending never goes over a certain amount each year. Most of our plans have \$0 or low premiums and copays for in-network primary care physician visits. Plus, lots of benefits at no additional cost to you.
- 5 Do I get additional benefits like dental, hearing, and vision?** Yes! Zing has you covered. Our plans have a very generous benefit package designed with you in mind to help you live healthy.



Medicare Advantage Plans Cover the Basics and Much More

Zing Health plans cover the basics of Medicare, plus lots of additional benefits to help you save even more money and stay healthy.



In-Home Support Services

Many plans include this benefit, which assists members with services including but not limited to grocery shopping, medication pick up, doctor's appointments, reminders, light house help, and light exercise.



Dental Coverage

Plans with preventive care and comprehensive services like cleanings, dental x-rays, fillings, extractions, crowns, partials, dentures, and much more.



Vision Coverage

Plans cover a yearly eye exam and allowance for glasses, frames, or contact lenses.



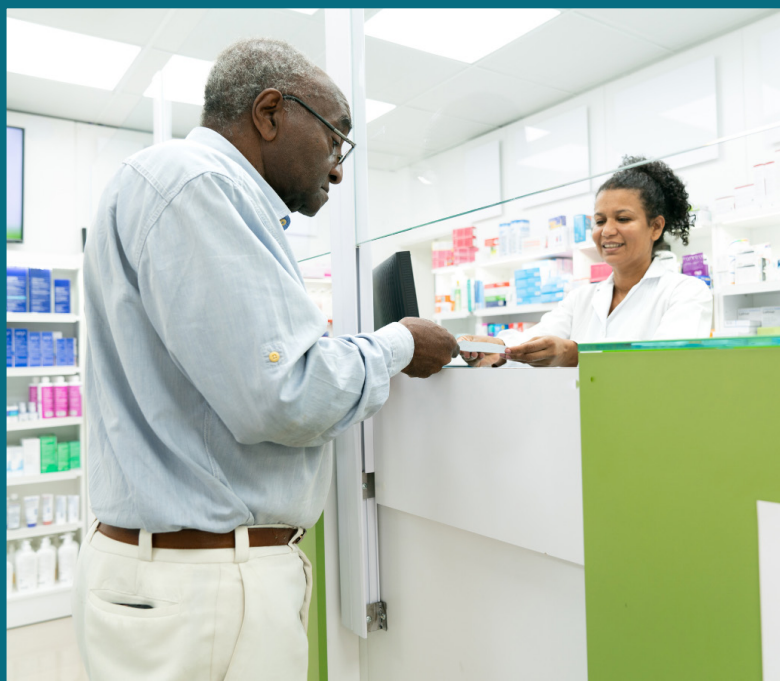
Hearing Coverage

Plans cover a yearly hearing exam and allowance for hearing aids.



Flex Card

A debit card that may be used to cover out-of-pocket expenses at any dental, vision, or hearing provider that accepts VISA.





Telehealth Visits

Allows you to see a doctor from the safety and comfort of your own home.



Transportation

Plan covers rides to plan-approved healthcare providers and services. C-SNP members with ERSD get unlimited rides to dialysis treatments.



Grocery + Utility + Over-the-Counter (OTC) Benefit*

Monthly allowance gives members access to purchase groceries via mail order or at participating retail locations (where Mastercard is accepted). Allowance can also be used to pay for utilities or over-the-counter (OTC) healthy items.



Healthy Rewards

Earn rewards by completing health-related activities that promote your health and well-being. Your rewards allowance can be used to purchase items and services using your rewards program card.



Health Club Membership

Plan covers membership to more than 15,000 participating fitness centers through Silver&Fit.

Benefits vary by plan.





*Benefits mentioned may be a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify.

Need Help Managing your Diabetes?

Taking control of your diabetes can sometimes be difficult. Paying for expensive insulin costs and the annoying finger sticks can be challenging. Zing is here to help you save money and make it easier to manage your blood sugar. Zing has special plans designed for people with certain conditions like diabetes that offer **\$0 insulin medications** and a **FREE continuous glucose monitor**. That means no more finger sticks!




Zing partners with dedicated quality doctors and hospitals in your community to connect you with the right care at the right time to keep you healthy so that you can focus on what matters most to you.

Chronic Special Needs Plans for people with:

-  Diabetes
-  Cardiovascular disorders
-  Chronic heart failure
-  End Stage Renal Disease (ESRD)

Benefits vary by plan.

Plans include...

-  \$0 insulin medications
-  Free continuous glucose monitor
-  Unlimited transportation to dialysis





Take the Next Step

We've covered a lot of information and now you should feel good about making an informed decision to choose a plan. **Now its time to take action.**



Visit ZingNow.com to learn more and enroll online.



Talk to a licensed agent. Call or set up an in-person appointment with a licensed agent who is dedicated to helping you find the right coverage.

We're here to help.

If you have questions or need assistance when it comes time to select a plan or enroll, don't hesitate to give us a call.

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