



# PHELPS HEALTH MEDICARE ADVANTAGE

Insured through Cox HealthPlans

## PHELPS HEALTH MEDICARE ADVANTAGE (HMO)

### PRE-ENROLLMENT CHECKLIST

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Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a representative at 1-855-752-3795 (TTY: 711).

#### Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [PhelpsHealthMedicareAdvantage.org](https://PhelpsHealthMedicareAdvantage.org) or call 1-855-752-3795 (TTY: 711) to view a copy of the EOC.
- Review the provider directory (or ask your physician) to make sure the physicians you see now are in the network. If they are not listed, it means you will likely have to select a new physician.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.
- Review how enrolling in this Medicare Advantage plan affects your current coverage. Your current coverage may automatically end, need to be canceled, or have a reduction in benefits.

#### Understanding Important Rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums, and/or copayments/co-insurance may change on January 1, 2026.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (physicians who are not listed in the provider directory).

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(417) 269-2907 • 1-855-752-3795 (TTY: 711) • [PhelpsHealthMedicareAdvantage.org](https://PhelpsHealthMedicareAdvantage.org)

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