

well!

CarePartners of Connecticut
Medicare Advantage HMO and PPO plans

Summer 2026

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Get the answers you need.

Whether you're looking for information about medical benefits, drug coverage, choosing a doctor, or finding the right form or document, get the answers you need on our website.



carepartnersct.com



Email us:

CPCTmemberexperience@carepartnersct.com

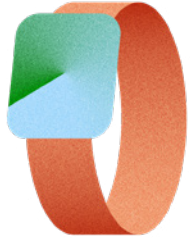


Or call Member Services

HMO members: **1-888-341-1507 (TTY: 711)**

PPO members: **1-866-632-0060 (TTY: 711)**

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Get even **more** from your membership!

Get the most out of your plan with a secure online account on our website:

24/7 online access—Check your claims and referrals anytime

Sign up for eDelivery—Get certain documents electronically instead of by mail

Creating a secure account only takes a few minutes. Sign up today!

mycarepartnersct.com

Your plan
helps you
lead a
healthy
lifestyle—
and save!



Staying physically active is one of the best ways to stay healthy. Depending on your age and ability, physical activity can mean many different things such as walking, gardening, climbing stairs and stretching. But even light physical activity can help you maintain your independence, improve your mood and more.

Your plan makes it easier to stay active with fitness discounts and savings.

How to get your reimbursement



The Wellness Allowance Reimbursement Form, found at carepartnersct.com/2026-wellness-allowance-form, has all the instructions you need for getting your reimbursement.

UP TO \$500 to pay for fitness programs (HMO members only)

Use your Wellness Allowance to get up to \$500 each calendar year for fees you pay for:¹

Fitness programs

- Membership in a qualified health or fitness club
- Fitness classes such as yoga, Pilates, tai chi and aerobics
- Matter of Balance program
- Pool-based classes and pool facilities

Nutritional programs

- Nutritional counseling sessions
- Healthy Eating for Successful Living program

Massage therapy

- Swedish, deep tissue, sports and chair

Wellness programs

- Participation in the Enhanced Wellness Program, including memory fitness activities
- Chronic Disease Self-Management Program
- Diabetes workshop program

Alternative therapies

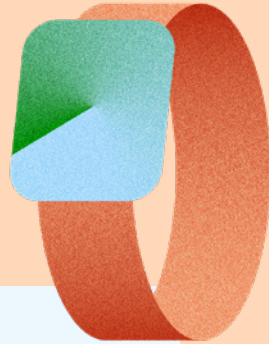
- Bodywork, holistic medicine practitioner visits and/or mind-body therapies
- Equipment for bodywork and mind-body therapies at home
- Self-massaging devices like foam rollers/sticks or TheraCane[®]

Home workout equipment and programs

- Resistance bands and weights
- Heart rate monitors and fitness tracking devices, such as an Apple Watch (limit: one per year)
- Home exercise or fitness program subscriptions
- Stationary bikes and treadmills
- Fitness machines

Acupuncture

- Visits to a licensed acupuncturist



This is just a partial list of some of the ways to use your Wellness Allowance. For more information see your Evidence of Coverage at carepartnersct.com/documents.

SilverSneakers[®] fitness membership (HMO and PPO members)

Whether you play tennis, swim laps, do yoga or lift weights, SilverSneakers[®] has you covered. Your plan includes a SilverSneakers[®] fitness membership at no additional cost.²

With thousands of participating locations nationwide, find an activity at one of the SilverSneakers locations near you.

For details, visit SilverSneakers.com, or call SilverSneakers at **1-866-584-7389 (TTY: 711)**.

NEW

Shop on Amazon with your OTC benefit

CarePartners of Connecticut plan members get an over-the-counter (OTC) allowance to spend on eligible health-related items—like toothbrushes, cold and flu medications and more.³

CareAdvantage Preferred (HMO)
members receive
\$50 per calendar quarter

CarePartners Access (PPO)
members receive
\$50 per calendar quarter

And now, you can use your OTC card to shop for eligible items on the Amazon.com OTC benefits store.

For a list of covered items, visit carepartnersct.com/mybenefitscenter. Restrictions apply. See carepartnersct.com/otc-benefit for details and full instructions, and for other ways to use your card.

Access the Amazon OTC benefits store by going to health.amazon.com/OTCBenefits.



Don't forget these other ways to use your card

There are five other ways to use your card, including:

1. Shop in stores at participating physical retailers including CVS, Dollar General, Family Dollar, Stop & Shop, Walgreens and Walmart
2. Order online or by phone at CVS Health
3. Place an order through Medline
4. Order online through Walmart.com⁴
5. Order online through Walgreens.com⁴

Using your OTC card at Amazon.com

Step 1: Log in

- Go to carepartnersct.com/mybenefitscenter, log in using the number listed on your OTC card and the nine-digit member ID number from your Carepartners of Connecticut member ID card.
- To get to Amazon.com, select "Locations" at the top of the homepage, then select "Online" on the left panel to see the link to Amazon.com. Click on the link.
- If you have an existing Amazon.com account, you can log in as usual. If you don't have an Amazon.com account, create one using your name, email and password.

Step 2: Add your OTC card to your Amazon wallet

On health.amazon.com/OTCBenefits, add your OTC card and a secondary payment option (e.g., a credit card, debit card or gift card) to your Amazon wallet to cover any costs in your cart not covered by your OTC benefit.

Step 3: Shop for OTC items on Amazon.com

Once you add your OTC card, there are two ways to shop on Amazon.com:

- **Visit the curated OTC benefits store**, which only shows eligible OTC items. On health.amazon.com/OTCBenefits, click "Explore OTC benefits store."
- **Search the full Amazon site for the items you want.** It is not a curated site, so you will be able to shop for both eligible OTC items and other non-eligible items. After you have added your OTC card, eligible items will display an "OTC Benefits card eligible" badge on the product detail page and in your cart. You can also filter your search results by selecting the "OTC Benefits card" filter option.

Add items to your Amazon cart by clicking "Add to cart." When you have made your selections, click "Proceed to check out." Before placing your order, check your payment method to ensure you are using the right card. Actively select your OTC card first, then a second form of payment. At checkout, you can select "Check coverage and balances" to see your overall balance and the amount being applied to your purchase.



Shipping details

Shipping is FREE for Amazon Prime members.
Non-Prime members receive free shipping on orders over \$35.

5 ways to protect yourself against FRAUD

There are many types of scams that target older adults. But knowing what to watch for can help you protect your money and identity.



Keep your identity safe

Be suspicious of anyone who contacts you to ask for your Social Security number, banking account number, or Medicare or health plan number. Medicare and CarePartners of Connecticut will not call to ask for banking or Social Security information.

Avoid companies offering “free” services or supplies

You may be asked to provide personal information in exchange for “free” or discounted medical testing, equipment, supplies or medication. Some online pharmacies promise savings, but many are designed to steal your personal information.

Know what you ordered

If you receive medical supplies that you or your doctor did not order, or you receive more than you ordered, you may be the target of a fraud scheme. Refuse or return any medical supplies you didn't order and report the company. Medicare does not sell or mail medical supplies.

Make sure you are billed correctly

When you get a bill, check it over to make sure everything looks correct, you received the services or items billed, and no service has been billed more than once.

Watch out for common schemes

According to the FBI, criminals commonly target older adults by impersonating government officials, technical support specialists, home repair companies, romantic interests (through social media or online dating websites), family members (such as a grandchild claiming to need money immediately) and caregivers who promise care in exchange for money or bank account access.



Use the CarePartners of Connecticut Fraud Hotline to report possible fraud

If you have concerns about possible fraud, call the CarePartners of Connecticut Fraud Hotline 24 hours a day, 7 days a week, at **1-877-824-7123** with questions, concerns or complaints.

You can choose to give your name or remain anonymous. Reporting any concerns will not affect your right to health care coverage and services.

All your plan information in one place!

Whether you've been a member for years or have recently joined, there is always something to learn about your plan.

Your 2026 Member Guide has all the plan information you need, including:



Great benefits to take advantage of



A list of all your extra discounts



An easy-to-use benefit chart



Prescription drug plan tips



The basics of using your plan, and much more!



HMO members:

Find your Member Guide at carepartnersct.com/2026-member-guides-hmo.



PPO members:

Find your Member Guide at carepartnersct.com/2026-member-guides-ppo.



Save with exclusive member-only discounts

Did you know you get exclusive discounts in addition to your plan benefits? Your Extra Discounts help you lead a healthy lifestyle and offer savings on everything from health products to wellness programs, and more. For a complete list of member-only discounts, go to carepartnersct.com/extras.

Ompractice

With Ompractice, you can access live, online yoga and meditation classes led by an instructor to practice yoga from the comfort and privacy of your own home. Ompractice utilizes two-way video so you can participate in group classes, and receive feedback and support from your teacher.

- Sign up for Ompractice for \$14.99/month.
- Or sign up for an annual subscription for \$129.00 (40% off the monthly subscription rate).
- For more information or to sign up, go to ompractice.com/carepartnersct.



ChooseHealthy: Massage therapy and acupuncture

Reconnect your body, mind and spirit with massage therapy or acupuncture.

- **Massage therapy** – Save 25% on the provider's usual fee, or pay \$15 per 15 minutes of massage therapy, whichever is less.
- **Acupuncture** – Save 25% on the provider's usual fee.

For more information visit carepartnersct.com/extras. Click "Choose Healthy" from the list at the top of the page. Visit choosehealthy.com/?hp=BL to register and find a provider near you in the ChooseHealthy network.



Laser vision correction

Improve your vision without glasses or contact lenses with laser vision correction.

- Get 15% off the retail price, or 5% off the promotional price of LASIK and PRK laser vision correction.⁵
- To find a location near you and to obtain a discount authorization, call **1-877-5LASER6**.



And much more!

Visit carepartnersct.com/extras for a complete list of member-only discounts.

Get a good night's sleep at any age

Are you having trouble sleeping at night?

Older adults need about the same amount of sleep as all adults: seven to nine hours each night, according to the National Institute on Aging. But this goal can become more difficult to achieve as you age.

Why sleeping becomes more difficult as you age

You may find that you don't sleep as well as you used to. Many older adults take longer to fall asleep, sleep more lightly or for shorter periods of time, or wake up multiple times throughout the night.

Additionally, other factors can interrupt sleep, including:

- Pain
- Certain medications
- Conditions including insomnia, sleep apnea, restless leg syndrome and others
- Worry over being unable to sleep

The good news is that you don't have to go through life exhausted – you can take steps to improve your quality of sleep.



How to sleep better at night

Better sleep starts with creating good habits and routines leading up to bedtime:

- **Stick to a sleep schedule** — Go to bed and wake up at the same time every day, even on the weekends. Eat dinner at a time that's not too close to bedtime.
- **Avoid naps after 3 p.m.** — You might end up feeling too awake at night.
- **Exercise regularly** — But not too close to bedtime. Give yourself at least three hours between exercise and bedtime.
- **Avoid caffeine and alcohol in the evening** — Coffee, tea, soda and chocolate make it hard to wind down. And alcohol may make it hard to stay asleep.
- **Avoid screens close to bedtime** — The light from smartphones, televisions and computers can make it difficult to sleep. Consider using low lighting throughout your home in the evenings.
- **Wind down** — Before bed, read a book, take a warm bath or listen to calming music — any activity that helps soothe your mind and body.
- **Keep your bedroom at a cool temperature and use it only for sleeping** — Try not to watch TV in bed, for example.
- **Get out of bed if you can't sleep** — Once you get into bed to sleep, give yourself 20 minutes to fall asleep. If you're still wide awake after that, get out of bed and come back when you start to feel sleepy.



The importance of sleep

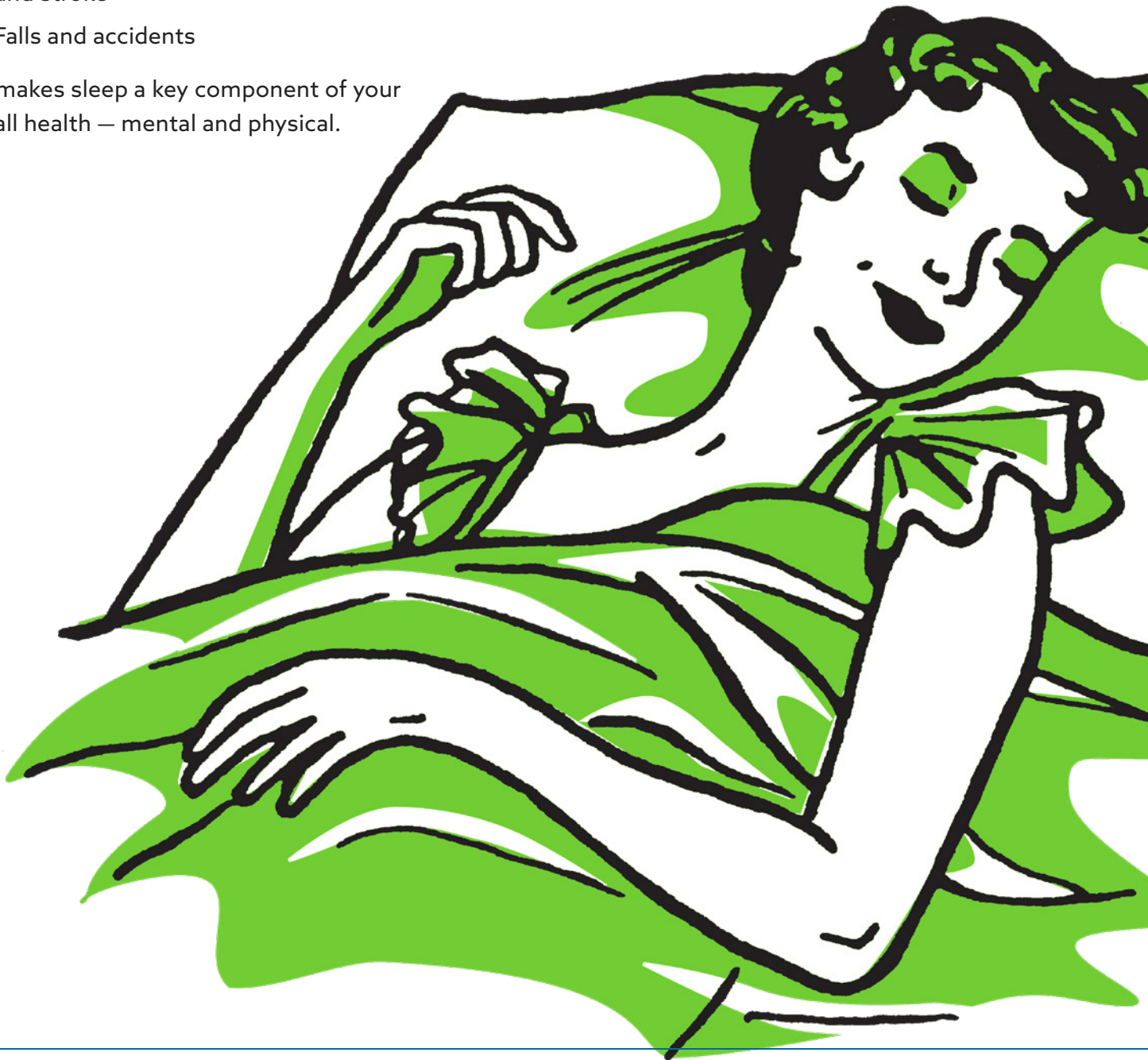
When you wake up in the morning, you hope to feel refreshed and ready to tackle the day. But when you regularly do not get enough sleep, you may increase your risk of:

- Irritability
- Depression
- Memory issues
- Health conditions including high blood pressure, heart disease, kidney disease and stroke
- Falls and accidents

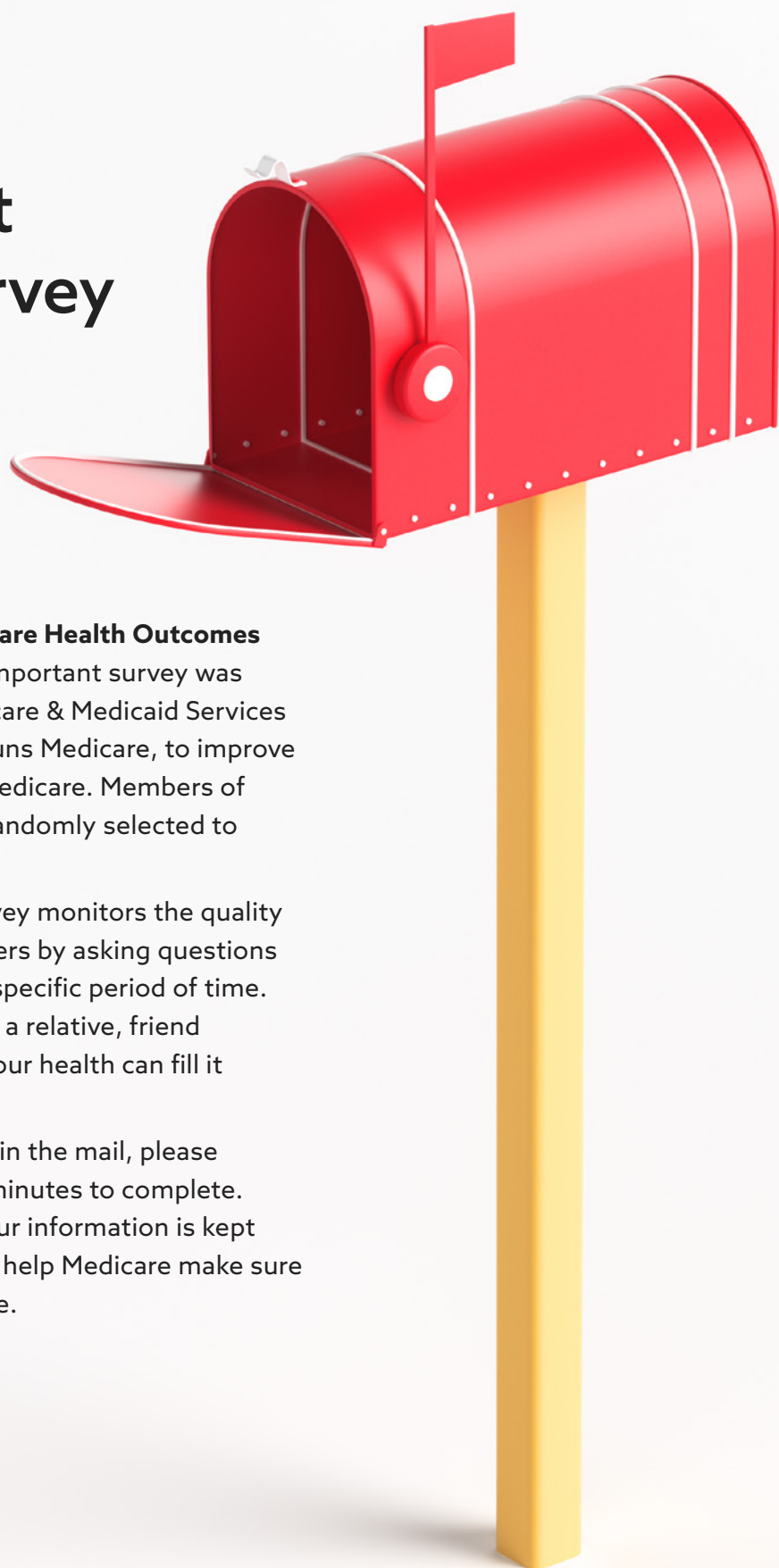
This makes sleep a key component of your overall health – mental and physical.

When to see a doctor

If you're struggling with sleep for more than two to three weeks, talk to your doctor. Your doctor can determine if you have a sleep disorder and discuss treatment options.



Watch your mailbox for an important Medicare survey



You may soon receive the Medicare Health Outcomes Survey (HOS) in the mail. This important survey was created by the Centers for Medicare & Medicaid Services (CMS), the federal agency that runs Medicare, to improve quality of care for people with Medicare. Members of every Medicare health plan are randomly selected to receive the survey.

Your voice is important! The survey monitors the quality of care we provide to our members by asking questions about your health status over a specific period of time. If you need help with the survey, a relative, friend or caregiver who knows about your health can fill it out for you.

If you receive the Medicare HOS in the mail, please complete it! It only takes a few minutes to complete. Participation is voluntary and your information is kept private by law. Your answers will help Medicare make sure that you receive high-quality care.



Quality benefits, low costs and great savings

With a CarePartners of Connecticut Medicare Advantage HMO or PPO plan, you get great benefits and services that help you stay healthy. From your over-the-counter benefit, to your eyewear benefit, dental coverage, discounts on hearing aids⁶ and more, your plan makes it easier to save on programs and services that help you lead a healthy lifestyle.


Thank you
for being a member!

1. \$500 for Preferred HMO plan members is the total reimbursement amount each year (Jan. 1–Dec. 31) for covered programs and activities including acupuncture visits not covered by Medicare, health education programs, nutritional counseling, fitness benefits (including one fitness tracker or heart rate monitor), physical fitness programs, wellness programs, alternative therapies and massage therapy. Please see your Evidence of Coverage (EOC) for more details.
2. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2026 Tivity Health, Inc. All rights reserved.
3. Quarterly OTC credit is for the purchase of Medicare-approved OTC items from participating retailers and plan-approved online stores. Unused balance at the end of a calendar quarter does not roll over. Under certain circumstances, items may be covered under your Medicare Part B or Part D benefit.
4. Additional shipping fees apply. Visit carepartnersct.com/otc-benefit for more details.
5. At participating facilities only. Discounts cannot be combined with any other promotion offered by Lasik or the location of service.
6. Hearing aids and hearing aid evaluation must be with a TruHearing, Inc. provider. PPO members may receive hearing aid evaluation from providers other than TruHearing, Inc.; out-of-network cost share applies.

Representatives are available 8 a.m.–8 p.m., 7 days a week (Mon.–Fri. from Apr. 1–Sept. 30). Benefit information described in this issue is for CarePartners of Connecticut Medicare Advantage HMO and PPO plan members and is not a complete description of benefits. For complete benefit details, see your Evidence of Coverage (EOC) available at carepartnersct.com/documents. Discounts and services included in the Extras program are not plan benefits and are not subject to the Medicare appeals process. CarePartners of Connecticut complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-341-1507 (HMO)/1-866-632-0060 (PPO) (TTY: 711). Y0151_2026_1132_C