



# Concordia Plan Services Enrollment Guide for Medicare Members Your 2026 Benefit Plans





The CPS options detailed in this guide are designed to either supplement or replace Medicare. To be eligible for participation, you must be 65 years of age or older. If you plan to activate this coverage, please contact Social Security promptly to begin the enrollment process for Medicare Part A & B. Please be aware that the Medicare setup procedure may take up to 60 days and must be finalized for this coverage to become effective. A monthly premium for Medicare Part B (medical) coverage will be payable to Social Security, which is usually deducted from your Social Security benefits. Additionally, prescription drug coverage is incorporated within the Concordia Plan Services (CPS) Group Options presented in this guide, eliminating the necessity to enroll in a separate Medicare Part D plan.

You can reach Social Security by calling 800-772-1213 or visit them at [ssa.gov](https://ssa.gov).

# Understanding Your Options

Concordia Plans collaborates with Amwins Group Benefits, which manages CPS-designed health coverage options for retirees, in addition to CPS vision and dental programs. CPS aims to connect you with the health coverage that most effectively addresses YOUR needs. It is important to note that the member or spouse enrolling in any post-65 retiree health plan must be registered for Medicare Parts A and B.

This Enrollment Kit contains benefit details regarding the CPS Medicare Plans that include Prescription Coverage (Rx), along with all the necessary information to activate your coverage:

- **Enrollment Instructions**
- **Benefit Summaries**

## What are the benefits of choosing a CPS Medicare Plan?

You have the flexibility to choose from three different plan options.

Plans Include:

- 100% coverage for inpatient hospital benefits.
- Outpatient medical benefits with low out-of-pocket costs.
- Prescription drug coverage – so you don't have to worry about enrolling in Medicare Part D elsewhere.
- *SilverSneakers* free basic fitness membership to more than 13,000 gym/health club locations nationwide, as well as group exercise classes.
- The *TruHearing* discount program.
- Available to Medicare Advantage enrollees: *Go365* program that provides incentive rewards for wellness exams, exercise and fitness activities, and participation in social and educational events.
- Available to Medicare Supplement enrollees: free mental health phone counseling services through *Charles Nechtem Associates, Inc. (CNA)*.
- For more information about benefits included in your coverage visit [ConcordiaPlans.org/Medicare](http://ConcordiaPlans.org/Medicare).

## HOW TO ENROLL

### CPS Medicare Options

- Review the enclosed options carefully.
- If you would like to discuss the options available, you can:
  - Contact an Amwins Group Benefit Specialist at 877-517-1409,
  - OR scan the QR code below to set an appointment for a Specialist to call you.
- Once you have decided which option is right for you, you can enroll by:
  - Completing the Enrollment Form on page 14.
  - Contacting Amwins Group Benefits at 877-517-1409.
  - Scanning the QR code below to set an appointment for a Specialist to call you.



# 2026 CPS Medicare Supplement Medical Plans

Insured by The Hartford Life and Accident Insurance Company; administered by Amwins Group Benefits

	CPS Supplement with Prescription Coverage (Rx) You Pay <sup>+</sup>	CPS Supplement 2 with Prescription Coverage (Rx) You Pay <sup>+</sup>
<b>Annual Deductible</b>	Part B Deductible	Part B Deductible
<b>Retiree Coinsurance Amount</b>	20%	\$0
<b>Annual Medical Out-of-Pocket Maximum (OOP Max)</b>	\$2,000 (Including Part B Deductible)	Part B Deductible Only
<b>Annual Plan Maximum</b>	Unlimited	Unlimited
<b>Medicare Part A – Hospital Services (Per Benefit Period)</b>		
In general, Medicare Part A covers hospital care, skilled nursing care (even if received in a nursing home), and some health services.		
<b>Inpatient Hospital Care</b>		
<b>All Medicare Days</b>	\$0	\$0
<b>Additional 365 Reserve Days</b>	\$0	\$0
<b>Skilled Nursing Facility Care <sup>**</sup></b>		
<b>First 100 Days</b>	\$0	\$0
<b>Blood</b>		
<b>First Three Pints</b>	\$0	\$0
<b>Additional Amounts</b>	\$0	\$0
<b>Medicare Part B – Medical Services (Per Calendar Year)</b>		
In general, Medicare Part B covers services such as doctor visits, surgeries, therapies, lab tests, and medical supplies considered medically necessary to diagnose or treat a disease or condition.		
<b>First Dollars of Medicare-Approved Amounts <sup>*</sup></b>	Part B Deductible	Part B Deductible
<b>Remainder of Medicare-Approved Amounts</b>	20% to OOP Max (\$2,000), then \$0	\$0
<b>Part B Excess Charges</b>	\$0	\$0

<sup>+</sup> This represents the amount you pay when the CPS Medicare Supplement Medical Plan and Medicare coverage are integrated.

<sup>\*</sup>Once you have been billed the first dollars (\$257 in 2025) of Medicare approved amounts for covered services, your Medicare Part B deductible will be satisfied for the calendar year.

<sup>\*\*</sup>A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

# 2026 CPS Medicare Supplement Medical Plans

Insured by The Hartford Life and Accident Insurance Company; administered by Amwins Group Benefits

	CPS Supplement with Prescription Coverage (Rx) You Pay +	CPS Supplement 2 with Prescription Coverage (Rx) You Pay +
Clinical Laboratory Services	\$0	\$0
Blood Tests for Diagnostic Services	\$0	\$0
<b>Medicare (Part A and B)</b>		
Home Healthcare, Medically Necessary Skilled Care Services, and Medical Durable Equipment	\$0	\$0
Remainder of Medicare-Approved Amounts	20% to OOP Max (\$2,000), then \$0	\$0
<b>Preventative Services</b>		
Annual Wellness Exam	\$0	\$0
Other Preventative Services (per Medicare schedule) Including Cardiovascular Screenings, Cancer Screenings, Flu Shots, Etc.	\$0	\$0
<b>Other Benefits – Not Covered by Medicare</b>		
Foreign Travel Emergency ***	\$250 deductible. Then 20% up to \$50,000 plan maximum. Then 100%	
Foreign Emergency Outside of U.S.		
<b>Included Medicare Part D Prescription Plan (summary enclosed further in this kit)</b>		
Medicare Part D Prescription Coverage		

+ This represents the amount you pay when the CPS Medicare Supplement Medical Plan and Medicare coverage are integrated.

\*\*\*Foreign travel coverage deductible is a separate deductible and does not apply to the Part B Deductible or Out-Of-Pocket Maximum.

In case of differences or errors in this summary of benefits, the Group Policy governs.

# 2026 CPS Medicare Advantage Medical Plan

Insured by Humana; administered by Amwins Group Benefits

	CPS Advantage with Prescription Coverage (Rx) In-Network and Out-of-Network You Pay +
<b>Annual Deductible</b>	\$50 Combined In and Out of Network
<b>Annual Medical Out-of-Pocket Maximum (OOP Max)</b> -includes annual deductible and any medical copays or coinsurance (excludes Part D prescription drugs)	\$500* Combined In and Out of Network
<b>Annual Plan Maximum</b>	Unlimited
<b>Covered Medical and Hospital Benefits</b>	
In general, this covers hospital care, outpatient care, including skilled nursing care (even if received in a nursing home), and most health services.	
<b>Inpatient Hospital Care</b>	
Our plan covers an unlimited number of days for an inpatient hospital state. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.	\$0 Per Admit After Deductible
<b>Outpatient Hospital Coverage</b>	
Outpatient Hospital Visits	\$0 to \$100 Copay After Deductible
Ambulatory Surgical Center	\$50 Copay After Deductible
<b>Doctor Office Visits</b>	
Primary Care Provider (PCP)	\$0 Copay After Deductible
Specialists	\$10 Copay After Deductible
<b>Preventative Care</b>	
<b>Including:</b> Annual Wellness Visit, Flu Vaccine, Colorectal Cancer and Breast Cancer Screenings, Any Approved Medicare Preventative Services.	\$0 Copay for Medicare-Covered Preventative Services \$0 Copay for an Annual Physical Exam
<b>Emergency Care</b> Emergency Room Ambulance	\$50 Copay After Deductible (Medicare-Covered) \$25 Copay After Deductible
<b>Urgently Needed Services</b> For treatment of non-emergency, unforeseen medical illness, injury or condition requiring immediate attention.	\$0 to \$25 Copay After Deductible

# 2026 CPS Medicare Advantage Medical Plan

Insured by Humana; administered by Amwins Group Benefits

	CPS Advantage Plan with Prescription Coverage (Rx) In-Network and Out-Of-Network You Pay +
<b>Diagnostic Radiology, Diagnostic Tests, and Outpatient X-Rays</b>	\$0 to \$50 Copay After Deductible
<b>Lab Services</b>	\$0 Copay After Deductible
<b>Radiation Therapy</b>	\$10 to \$50 Copay After Deductible
<b>Other Covered Medical and Hospital Benefits</b>	
In general, this covers hospital care, outpatient care, including skilled nursing care (even if received in a nursing home), and most health services.	
<b>Skilled Nursing Facility</b> <i>Days 0 – 100</i> <i>After day 100</i>	\$0 Copay Per Day After Deductible All Costs
<b>Home Health Care</b>	\$0 Copay After Deductible
<b>Medical Equipment/Supplies</b> <b>Diabetes Monitoring Supplies</b>	10% of the Cost After Deductible \$0 Copay or 10% of the Cost After Deductible
<b>Part B Prescription Drugs</b>	10% of the Cost After Deductible
<b>Physical Therapy</b>	\$10 to \$25 Copay After Deductible
<b>Rehabilitation Services</b> <i>Occupational/Speech Therapy</i> <i>Cardiac Rehabilitation</i> <i>Pulmonary Rehabilitation</i>	\$10 to \$25 Copay After Deductible
<b>Mental Health and Substance Abuse Benefits</b>	
<b>Inpatient</b> <i>Inpatient hospital care limit applies to inpatient mental services. Except in an emergency, your doctor must tell Humana that you are going to be admitted to the hospital. 190-day lifetime limit in a psychiatric facility.</i>	\$0 Per Admit After Deductible
<b>Outpatient Group and Individual Therapy Visits</b>	\$0 to \$25 Copay After Deductible
<b>Outpatient Group and Individual Substance Abuse Treatment Visits</b>	\$0 to \$25 Copay After Deductible

# 2026 CPS Medicare Advantage Medical Plan

Insured by Humana; administered by Amwins Group Benefits

Other Medicare-Covered Services	
	CPS Advantage Plan with Prescription Coverage (Rx) In-Network and Out-Of-Network You Pay <sup>+</sup>
<b>Hearing Services</b> <i>Medicare-Covered Hearing</i>	\$10 Copay After Deductible
<b>Dental Services</b> <i>Medicare-Covered Dental</i>	\$10 Copay After Deductible
<b>Vision Services</b> <i>Medicare-Covered Vision Exam</i>	\$10 Copay After Deductible
<i>Medicare-Covered Diabetic Eye Exam</i>	\$0 Copay After Deductible
<i>Medicare-Covered Glaucoma Screening</i>	\$10 Copay After Deductible
<i>Medicare-Covered Eyewear (Post-Cataract)</i>	\$0 Copay After Deductible
<b>Allergy</b> <i>Allergy Shots and Serum</i>	\$0 to \$10 Copay After Deductible
<b>Chiropractic Services</b> <i>Medicare-Covered Chiropractic Visit(s)</i>	\$10 Copay After Deductible
<b>Foot Care (Podiatry)</b> <i>Medicare-Covered Foot Care</i>	\$10 Copay After Deductible
Telehealth Services (in addition to traditional Medicare and provided by in-network providers only)	
<b>Primary Care Provider (PCP)</b>	\$0 Copay After Deductible
<b>Specialist</b>	\$10 Copay After Deductible
<b>Urgent Care Services</b>	\$0 Copay After Deductible
<b>Substance Abuse or Behavioral Health Services</b>	\$0 Copay After Deductible
Other Benefits – Not Covered by Medicare	
<b>Foreign Travel Emergency Deductible</b> <i>Foreign emergency outside of U.S.</i>	\$100 Per Year
<b>Coinsurance / Maximum</b>	20% Coinsurance Limited to Emergency Medicare-Covered Services. \$25,000 Maximum Benefit Per Year or 60 Consecutive Days.
Included Medicare Part D Prescription Plan (summary enclosed further in this kit)	
Medicare Part D Prescription Coverage	

<sup>+</sup> This represents the amount you pay after the CPS Medicare Advantage Medical Plan pays on your behalf.

\*Services that do not apply to the maximum out-of-pocket: Part D Pharmacy, Fitness Program, Health Education Services, Meal Benefit, Smoking Cessation (additional) and the Plan Premium (if applicable). If you reach the limit on out-of-pocket costs, Humana will pay the full cost for the rest of the year on covered hospital and medical services.

\*\*In case of differences or errors in this summary of benefits, the Group Policy governs. You can see your plan's provider directory at [Humana.com](http://Humana.com) or call 877-517-1409. Humana is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in this Humana plan depends on Humana's Medicare contract renewal.

Note: Some services may require prior authorization by Humana.

# 2026 CPS Medicare Prescription Coverage

Administered by Express Scripts Medicare

## Annual Deductible: \$615 (CMS Standard)

Copoly Tier	Retail (31 Days)		Retail (90 Days)		Mail Order (90 Days)
	<i>Preferred</i>	<i>Standard</i>	<i>Preferred</i>	<i>Standard</i>	<i>Preferred &amp; Standard</i>
<b>Preferred Generic Tier</b>	\$5	\$10	\$15	\$20	\$5
<b>Generic Tier</b>	\$10	\$15	\$30	\$35	\$10
<b>Preferred Brand Tier</b>	20%	20% + \$5	20%	20% + \$5	20%
<b>Non-Preferred Brand Tier</b>	45%	45% + \$5	45%	45% + \$5	45%
<b>Specialty Tier</b>	25%	25% + \$5	25%	25% + \$5	25%
<b>Catastrophic Coverage Out-of-Pocket Maximum: \$2,100</b>	\$0 Copays				

Prescription drug coverage is administered by Express Scripts Medicare, a Prescription Drug Plan (PDP) with a Medicare contract. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact Amwins Group Benefits. Limitations, copayments, and restrictions may apply. Benefits, premium, deductible and/or copayments/coinsurance may change on January 1 of each year. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

**Preferred Pharmacies:** Allows a lower copay for your drugs. All CVS and 27,000+ other pharmacies are included.

**Standard Pharmacies:** Require a \$5 higher copay for your drugs and include 64,000+ pharmacies nationwide.

To find a pharmacy near you, please visit <https://www.express-scripts.com>.

# 2026 CPS Medicare Dental 1500 Program

Insured by Ameritas Life Insurance Corp.

Class A – Preventive Services	
Annual Deductible Per Insured	\$0
Initial & Periodic Exam	100%
Two Cleanings/Year	100%
Annual Bitewing Series	100%
All Other X-Rays	100%
Waiting Period	None
Class B – Basic Services	
Annual Deductible Per Insured	\$50/year
Fillings	80%
Simple Extractions*	80%
Oral Surgery	80%
Waiting Period	None
Class C – Major Services	
Annual deductible per insured:	\$50/year
Inlays	50%
Crowns	50%
Bridges	50%
Waiting Period	None
<b>Maximum Benefit Per Insured: \$1,500</b>	

\*When a tooth is visible above the gum line and your dentist can easily remove it with forceps, the procedure is called a simple extraction.

Please Note: You must be enrolled in a CPS Medicare medical plan to be eligible for the dental program.

# 2026 CPS Medicare Dental 1000 Program

Insured by Ameritas Life Insurance Corp.

Class A – Preventive Services	
Annual Deductible Per Insured	\$0
Initial & Periodic Exam	100%
Two Cleanings/Year	100%
Annual Bitewing Series	100%
All Other X-Rays	100%
Waiting Period	None
Class B – Basic Services	
Annual Deductible Per Insured	\$50/year
Fillings	80%
Simple Extractions*	80%
Oral Surgery	80%
Waiting Period	None
Class C – Major Services	
NOT COVERED	
Maximum Benefit Per Insured: \$1,000	

\*When a tooth is visible above the gum line and your dentist can easily remove it with forceps, the procedure is called a simple extraction.

\*\*Major services not covered include bridges, inlays, dentures, and porcelain crowns. However, prefabricated steel crowns are considered a Class B – Basic service and are covered.

Please Note: You must be enrolled in a CPS Medicare medical plan to be eligible for the dental program.

# 2026 CPS Medicare Vision Program

Insured by Vision Service Plan (VSP)

Your Coverage with a VSP Doctor	Extra Discounts and Savings	Your Coverage with Other Providers
<p><b>Doctor:</b> \$15 Copay (every 12 months)</p> <p><b>Well Vision Exam:</b> Focuses on your eye health and overall wellness (every 12 months)</p> <p><b>Prescription Glasses</b> <i>Lenses (every 12 months)</i></p> <ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal</li> </ul> <p><i>Frames (every 24 months)</i></p> <ul style="list-style-type: none"> <li>\$150 allowance for wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>20% off the amount over your allowance</li> </ul> <p style="text-align: center;"><b>OR</b></p> <p><b>Contacts</b> <i>Instead of glasses (every 12 months)</i></p> <ul style="list-style-type: none"> <li>Up to \$60 copay for contact lens exam (fitting and evaluation)</li> <li>\$150 allowance for contacts</li> </ul>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>Average 20-25% savings on all non-covered lens options</li> <li>20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last Well Vision Exam.</li> </ul> <p><b>Contacts</b></p> <ul style="list-style-type: none"> <li>15% off cost of contact lens exam (fitting and evaluation)</li> </ul> <p><b>Laser Vision Correction</b></p> <ul style="list-style-type: none"> <li>Average 15% off regular price or 5% off promotional price.</li> </ul> <p><b>Discounts are only available from contracted facilities.</b></p>	<p><b>Visit <a href="http://vsp.com">vsp.com</a> for details if you plan to see a provider other than a VSP doctor.</b></p> <p><b>Exam – Up to \$45</b></p> <p><b>Single Vision Lenses – Up to \$30</b></p> <p><b>Lined Bifocal Lenses – Up to \$50</b></p> <p><b>Lined Trifocal Lenses – Up to \$65</b></p> <p><b>Frames – Up to \$70</b></p> <p><b>Contacts – Up to \$105</b></p>
<b>Doctor Network: VSP Choice</b>		

Please Note: You must be enrolled in a CPS Medicare medical plan to be eligible for the vision program.

Your coverage with a retail chain affiliate provider may be different than the coverage with a VSP doctor. Once your benefit is effective, visit [vsp.com](http://vsp.com) for details. VSP guarantees service from VSP providers only. In the event of a conflict between this information and Concordia Plan Services contract with VSP, the terms of the contract will prevail.

# 2026 CPS Medicare Plans

## Monthly Cost Chart

Medicare Plans	Retiree Only		Retiree and Spouse	
CPS SUPPLEMENT WITH RX *	Ages 65-66	\$281.40	Ages 65-66	\$562.80
	Ages 67-69	\$297.40	Ages 67-69	\$594.80
	Ages 70 and over	\$329.40	Ages 70 and over	\$658.80
CPS SUPPLEMENT 2 WITH RX	\$496.40		\$992.80	
CPS ADVANTAGE WITH RX	\$185.94		\$371.88	
OPTIONAL DENTAL 1000 PLAN	\$44.00		\$87.00	
OPTIONAL DENTAL 1500 PLAN	\$55.00		\$111.00	
OPTIONAL VISION PLAN	\$9.00		\$13.00	

\*Florida regulations require all Florida residents to pay the age 70+ rates.

The above rates are effective from January 1, 2026 through December 31, 2026 and are subject to change each year on January 1.

## Payment Information

Monthly contributions for these options can be through an automatic deduction from your bank account via ACH. Please complete the ACH Authorization section on the Enrollment Form. You will have a choice of dates for payment deduction, which can coincide with your pension direct deposit date or Social Security payment date.

# CPS Enrollment Form

Effective Date: \_\_\_\_\_/01/2026

## Member Information *(please print clearly in ink or type)*

First Name:	Middle Initial:	Last Name:
Address:		
City, State, Zip:		
Social Security Number:	Medicare ID Number (on Medicare Card):	
Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth:	
Phone Number:	Email Address:	
Employee ID:		

## Spouse Information *(please print clearly in ink or type only if enrolling spouse in coverage)*

First Name:	Middle Initial:	Last Name:
Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth:	Medicare ID Number (on Medicare Card):
Social Security Number:	Email Address:	

## Plan Selection - Member and Spouse Must Elect the Same Plan

### CHECK DESIRED COVERAGE

<b>Member</b>	<input type="checkbox"/> CPS Supplement with Rx	<input type="checkbox"/> CPS Supplement 2 with Rx
<b>Spouse</b>	<input type="checkbox"/> CPS Supplement with Rx	<input type="checkbox"/> CPS Supplement 2 with Rx

OR

<b>Member</b>	<input type="checkbox"/> CPS Advantage with Rx
<b>Spouse</b>	<input type="checkbox"/> CPS Advantage with Rx

### Dental/Vision Plan Selection

*(you must enroll in a CPS Medicare medical plan to be eligible for dental or vision coverage)*

### CHECK DESIRED COVERAGE

	Dental Program 1000	Dental Program 1500	Vision Program	I/We Decline Coverage
<b>Member</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Spouse</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Please Complete the Following Information**

Do you currently have any Medicare Supplement policies or Medicare Advantage Policies in force (other than the current CPS coverage)?

Member (if enrolling):  Yes  No

Spouse (if enrolling):  Yes  No

If YES, with which company?

Please be sure to sign, date and return this completed Enrollment Form along with a check for the first monthly payment\* to:  
**Amwins/Concordia Health Plan, 50 Whitecap Drive, North Kingstown, RI 02852** using the enclosed postage-paid envelope or fax to 888-883-0774.

Member Signature:

Date:

Spouse Signature:

Date:

**ACH Authorization**

Name (Last, First, Middle Initial):

Street Address:

City:

State:

Zip:

**Type of Account:**

Savings  Checking

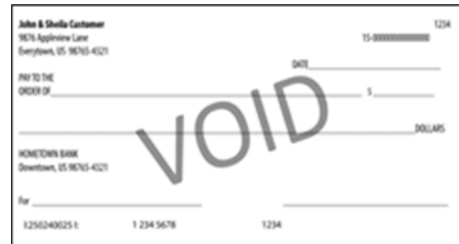
**Select Monthly Withdrawal Date:**

1st  8th  15th

**Please ensure the following:**

To deduct monthly from your **checking account**; a **VOIDED** check must accompany this signed authorization (*starter checks are not accepted*).

To deduct monthly from your **savings account**; A signed letter from your banking institution must accompany this signed authorization.



Monthly payments are withdrawn on the first business day on or after the date you selected above. You will receive a confirmation from Amwins Group Benefits that we have set up your account information to withdraw from your designated bank account. **Note:** Your monthly deduction will show as **Amwins** on your bank statement.

I authorize Amwins to withdraw payment from my checking or savings account according to my agreed payment schedule. This authorization is to remain in force until Amwins has received written notification from me of its termination in such time and manner as to afford Amwins a reasonable opportunity to act on the request. If my account is erroneously charged, my financial institution will immediately credit the same amount to the account up to 15 days following issuance of the statement or 45 days after the erroneous posting, whichever occurs first.

Signature:

Date:

*\* Regardless of payment method elected, please return this completed form with a check for your first monthly payment.*



Disclaimer: This document provides a summary of plans and rates. In case of errors or omissions, only the official plan documents and policies govern.