

2026 Plan Benefit



HIGHLIGHTS

**NORTH
CAROLINA**

HMO

NEW

Alignment Health Platinum Select (HMO) - H5296-010

Avery, Buncombe, Chatham, Davidson, Davie, Forsyth, Guilford, Henderson, Johnston, Madison, McDowell, Mitchell, Orange, Transylvania, Wake, Wilkes

\$0 Premium plan with \$0 doctor visits, \$200 annual FLEX Allowance, \$2,000 dental, \$300 vision, and \$40/month OTC allowance.

- \$0 Premium/\$5,900 MOOP
- PCP \$0, SP \$20, IP \$200/day (Days 1-2), \$350/day (Days 3-7) unlimited days
- ER \$120 (waived if admitted within 24hrs), UC \$0
- Dental Coverage (\$2,000/year), Eyewear (\$300/year), Hearing Aids (\$195-\$1,750 copay per hearing aid, 2 hearing aids/year), OTC (\$40/month), Transportation (28 one-way trips), Meals (Re-admission & Chronic Meals), Acu/Chiro (24 routine visits/year combined), Fitness, Health Risk Screening
- FLEX Allowance of \$200 per year for Dental, Vision, Hearing, Acupuncture, Chiropractic, and Podiatry Services
- **SSBCI:** Pet Services, Pest Control
- **RX (30-day):** \$0/\$0/\$45/40%/25%/\$5
- \$225 deductible on T3/T4/T5; \$2,100 Part D MOOP Bonus Drugs Covered

Alignment Health NC Duals (HMO-POS D-SNP) – H5296-004

Avery, Buncombe, Chatham, Davidson, Davie, Forsyth, Guilford, Henderson, Johnston, Madison, McDowell, Mitchell, Orange, Transylvania, Wake, Wilkes

D-SNP created for duals that includes a \$2,400 dental, \$400 vision, \$0 copay hearing aids, and \$310/month OTC allowance. POS for inpatient hospital-acute services.

Ideal For: Full Duals (FBDE, QMB, QMB+, SLMB, SLMB+, QI, QDWI), & Partial Duals (QMB, SLMB, QI, QDWI)

- Dental Coverage (\$2,400/year), Eyewear (\$400/year), Hearing Aids (\$0 copay, 2 hearing aids/year), OTC (\$310/month), Transportation (50 one-way trips), Meals (Re-admission & Chronic Meals), Acu/Chiro (24 routine visits/year combined), Fitness, PERS
- In-Home Support Service of 12 hrs/quarter (48 hrs/year) OR Support for Caregivers of Enrollee of up to \$300 Annual Caregiver Reimbursement
- **SSBCI:** Essentials Allowance* (\$310/month combined with OTC), Pet Services, Pest Control
- **RX (30-day):** \$0/25%/25%/25%/25%/\$0 LIS copays may apply
- \$615 deductible on T2/T3/T4/T5; \$2,100 Part D MOOP

Questions? Call Us Today! (888) 793-5700

8 a.m. to 6 p.m. | Monday - Friday

Please Note: Benefits are not finalized and subject to change for 2026. *Groceries, Utilities, Home Safety Modifications

Nick Dobrow

2026 Producer Selling Guide

(919) 841-2094



Alignment Health smartHMO (HMO) – H5296-006

Avery, Buncombe, Chatham, Davidson, Davie, Forsyth, Guilford, Henderson, Johnston, Madison, McDowell, Mitchell, Orange, Transylvania, Wake, Wilkes

\$0 premium plan with \$142 Part B Rebate.

- \$0 Premium/\$3,400 MOOP
- \$142 Part B Rebate
- PCP \$0, SP \$30, IP \$275/day (Days 1-6) unlimited days
- ER \$120 (waived if admitted within 48 hrs), UC \$15
- Preventive Dental, Eyewear (\$100/2 years), Hearing Exam, Fitness
- **SSBCI:** Pet Services, Pest Control
- **OSB:** \$64.90 Premium for Complete Package (Dental, Transportation, WW coverage and more)
- **Rx (30-day):** \$0/\$3/\$45/40%/25%/\$5
- \$615 deductible on T4/T5; \$2,100 Part D MOOP Bonus Drugs Covered

NEW

Alignment Health Heart & Diabetes NCPlus (HMO-POS C-SNP) – H5296-009

Avery, Buncombe, Chatham, Davidson, Davie, Forsyth, Guilford, Henderson, Johnston, Madison, McDowell, Mitchell, Orange, Transylvania, Wake, Wilkes

SNP created for duals diagnosed with a heart condition or diabetes with rich benefits including \$2,400 dental, \$500 vision, \$0 copay hearing aids, and a \$379/month OTC allowance + Essentials*. POS for inpatient hospital-acute services.

Ideal For: Full Duals (FBDE, QMB+, SLMB+) with a Heart condition or Diabetes

- Dental Coverage (\$2,400/year), Eyewear (\$500/2 years), Hearing Aids (\$0 copay, 2 hearing aids/year), OTC (\$379/month combined with Essentials Allowance*), Transportation (50 one-way trips), Meals (Re-admission & Chronic Meals), Acu/Chiro (24 routine visits/year combined), Fitness, PERS

- **SSBCI:** Essentials Allowance* (\$379/month combined with OTC), Pet Services, Pest Control
- **Rx (30-day):** \$0/25%/25%/32%/25%/\$0
- \$615 deductible on T3/T4/T5; \$2,100 Part D MOOP

NEW

Alignment Health Heart & Diabetes Care (HMO C-SNP) – H5296-011

Avery, Buncombe, Chatham, Davidson, Davie, Forsyth, Guilford, Henderson, Johnston, Madison, McDowell, Mitchell, Orange, Transylvania, Wake, Wilkes

SNP created for those diagnosed with a heart condition or diabetes, \$0 premium including \$0 diabetic supplies, \$2,000 dental, \$300 vision, hearing aids, and a \$25/month OTC allowance.

- \$0 Premium/\$3,400 MOOP
- PCP \$0, SP \$15, IP \$375/day (Days 1-6) unlimited days
- ER \$120 (waived if admitted within 48 hrs), UC \$0
- Dental Coverage (\$2,000/year), Eyewear (\$300/year), Hearing Aids (\$195-\$1,750 copay per hearing aid, 2 hearing aids/year), OTC (\$25/month), Transportation (50 one-way trips), Meals (Re-admission & Chronic Meals), Acu/Chiro (24 routine visits/year combined), Fitness, PERS
- In-Home Support Service of 12 hrs/quarter (48 hrs/year) OR Support for Caregivers of Enrollee of up to \$300 Annual Caregiver Reimbursement
- **SSBCI:** Essentials Allowance* (\$60/month), Pet Services, Pest Control, Air Purifier/Humidifier
- **Rx (30-day):** \$0/\$0/\$30/40%/25%/\$5
- \$250 deductible on T3/T4/T5; \$2,100 Part D MOOP Bonus Drugs Covered





PPO

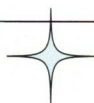


Alignment Health AVA (PPO) – H7074-001

Avery, Buncombe, Chatham, Davidson, Davie, Forsyth, Guilford,
Henderson, Johnston, Madison, McDowell, Mitchell, Orange,
Transylvania, Wake, Wilkes

**\$10 premium PPO plan with flexibility to see a specialist and
visit doctors in-network and out-of-network.**

- \$10 Premium/MOOP \$3,900 INN/\$6,200 OON
(combined)
- PCP \$5 INN/\$40 OON, SP \$20 INN/\$50 OON, IP \$200/
day (Days 1-6) unlimited days INN/10% OON
- ER \$85 (not waived if admitted), UC \$20 (waived if
admitted within 24 hrs)
- Dental Coverage (\$1,000/year), Eyewear (\$150/2 years),
Hearing Exam, Fitness
- **SSBCI:** Pet Sitting, Pest Control
- **Rx (30-day):** \$0/\$0/\$40/40%/33%/\$5
- \$0 Part D Deductible; \$2,100 Part D MOOP
Bonus Drugs Covered



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