



# 2026 Quick Start Guide

## Welcome to Sentara Health Plans

*Sentara Community Complete (HMO D-SNP)*

*Sentara Community Complete Select (HMO D-SNP)*

**[sentaramedicare.com/communitycomplete](https://sentaramedicare.com/communitycomplete)**

**[sentaramedicare.com/members](https://sentaramedicare.com/members)**



*Medicare and Medicaid Working Together*

# Thank you for choosing Sentara Health Plans

Welcome! You have a choice about your healthcare, and we are grateful you chose us. We are excited to be your partner in good health.

Please use this Quick Start Guide to help you get to know your plan. Your 2026 Evidence of Coverage has more details on everything your plan offers. You can find it by visiting our website at **[sentaramedicare.com/documents](https://www.sentaramedicare.com/documents)**.

## Table of Contents

Let's get started_____	<b>2</b>
Review your Evidence of Coverage (EOC), provider and pharmacy directories, and formulary _____	<b>5</b>
Your extra benefits_____	<b>6</b>
Your pharmacies and medications _____	<b>7</b>
Your resources_____	<b>9</b>
Know where to go for medical care _____	<b>11</b>
The Sentara Essentials Flex Card _____	<b>13</b>
Essential Benefits Allowance <sup>2</sup> _____	<b>13</b>
Healthy Rewards <sup>1</sup> _____	<b>14</b>

# Let's get started

Take these six steps to make the most of your plan in 2026:

## 1. **Put your Sentara Health Plans member ID card in a convenient and safe place.**

Your member ID card gives you access to healthcare services and includes important phone numbers. Bring it to all your doctor's visits and when you pick up your prescriptions. Please note if you are a Sentara Community Complete member, this card is the only card you will use for both your Medicare and Medicaid coverage with Sentara Health Plans.

You do not need your red, white, and blue Medicare card, and can leave it at home in a safe place. If you ever lose your Sentara Health Plans member ID card, you can request another online, through our app, or by contacting Member Services.

## 2. **Create an online account to access your plan information anytime.**

Visit **[sentarahealthplans.com/register](https://sentarahealthplans.com/register)**, choose your plan type, enter your information, and where it says, "Enter Your Medicare ID," enter your Sentara Health Plans member ID number. You can find your member ID number on your Sentara Health Plans member ID card. After you've entered your member ID, follow the prompts to finish creating your account.

If you don't have your Sentara Health Plans member ID number, you can still create your online account using your Medicare number. Choose "Select Plan Type," then "Medicare," then "Continue," and use your name, date of birth, and Medicare number to register instead. Your Medicare number can be found on your red, white, and blue Medicare card.



Scan this QR code with your smartphone camera or QR code reader app to access the online account registration page.

**3. Get the free Sentara Health Plans mobile app and always have your health plan information with you.**

Download our mobile app from the App Store or Google Play on your smart device. If you already registered online, use the same username and password to sign in. If you recently transitioned from another health plan, you'll need to create a new username and password to sign in. If you haven't yet registered online, you can do so through the app by following the prompts.



Scan this QR code to download our mobile app.

**4. Choose a primary care provider (PCP) and schedule your Annual Wellness Visit and Annual Physical Exam.**

A PCP is the healthcare provider you see for regular checkups. It's important to have a PCP for routine medical care. You should go to your PCP for the Annual Wellness Visit and Annual Physical Exam every 12 months. These are two separate services that can be done at the same appointment.

The Annual Wellness Visit helps your doctor understand what's working for you and how to best support your continued health and well-being. During the Annual Physical Exam, your doctor may check your vitals, including your weight, heart rate, and blood pressure. You may receive any vaccinations that are due, and your PCP will examine you and ask about any symptoms you may have.



**You can earn \$100 in Healthy Rewards<sup>1</sup>** for completing the Annual Wellness Visit. If you combine your Annual Wellness Visit with your Annual Physical Exam, you could earn an extra \$20. See page 14 for more details.

## 5. Complete a welcome call with Member Outreach and Education or watch the welcome videos.

The welcome call and videos explain the key benefits and services your plan offers. Call Member Outreach and Education at **1-833-771-1427 (TTY: 711)**, Monday through Friday, 8 a.m. to 5 p.m. to complete a welcome call. If you'd prefer, you can also watch the welcome videos at **sentaramedicare.com/orientation** or scan the QR code below with your smartphone camera or QR code reader app.



## 6. Complete your Health Risk Assessment (HRA).

The HRA is a questionnaire that evaluates your lifestyle and health status and identifies possible health risk factors. Your answers help us get to know your health history so we can serve your health and wellness needs.

You can quickly complete your HRA by calling Member Outreach and Education at **1-833-771-1427 (TTY: 711)**, Monday through Friday, 8 a.m. to 5 p.m. The assessment will take about 10–15 minutes.

## Questions? We're here for you.

Sentara Community Complete: **1-866-650-1274 (TTY: 711)**

Sentara Community Complete Select: **1-800-927-6048 (TTY: 711)**

October 1–March 31, 7 days per week, 8 a.m.–8 p.m.

April 1–September 30, Monday–Friday, 8 a.m.–8 p.m.

## Review your Evidence of Coverage (EOC), provider and pharmacy directories, and formulary

You can learn more about your coverage by reviewing these documents. Your EOC includes specifics on all your plan's benefits, such as allowance and copay amounts. View or download the EOC at **[sentaramedicare.com/documents](https://sentaramedicare.com/documents)**.

If you are a Sentara Community Complete member, be sure to also review your Sentara Community Plan Medicaid member handbook. It contains information about your Medicaid benefits. You can view or download it at **[sentaramedicaid.com/documents](https://sentaramedicaid.com/documents)**.

You can also call Member Services to request a printed copy of these documents.



To find an in-network provider or pharmacy, go to **[sentarahealthplans.com/findadoc](https://sentarahealthplans.com/findadoc)**. Here, you can search for doctors, healthcare facilities, and pharmacies by name, address, city, or ZIP code. You can also search for providers when you sign into your Sentara Health Plans member portal at **[member.sentarahealthplans.com/sign-in](https://member.sentarahealthplans.com/sign-in)**. You can search or download our formulary (list of covered drugs) by visiting **[sentaramedicare.com/formulary](https://sentaramedicare.com/formulary)**.

# Your extra benefits

Your plan offers many extra benefits to help keep you feeling good. Check out the list below for a quick overview of what's included. For complete details about how to use them, refer to your plan's EOC. See page 5 for how to get a copy of your EOC. *All benefits vary by plan and region.*

- 24/7 Nurse Advice Line
- Bathroom safety devices
- Chiropractic care
- Dental
- Foot care
- Health education
- Hearing aid allowance
- In-home support services
- Meals post-discharge
- Personal Emergency Response System (PERS)
- Essential Benefits Allowance
- SilverSneakers®
- Transportation—non-medical<sup>2</sup> and medical
- Virtual visits
- Vision
- Worldwide emergency care

**If you are a Sentara Community Complete member<sup>3</sup>,** you get even more benefits, like the ones listed below. For a full list, visit [sentaramedicaid.com/benefits](https://sentaramedicaid.com/benefits).

- **Adult vision:** An eye exam and \$100 toward frames, lenses, and contacts.
- **Wellness programs:** Weight management, wellness rewards up to \$50, financial wellness program, pedometer.
- **Non-medical transportation:** Includes up to 24 round-trip rides to community events, grocery stores, and more.
- **Incontinence products:** Up to \$30 per quarter (restrictions apply).
- **Mattress cover and pillowcase** (restrictions apply).
- **Home delivered meals after discharge from a hospital** (authorization required).
- **Healthy Moms and Kids:** Grocery card up to \$75 per quarter, 400 free diapers per pregnancy, and a free baby monitor, sleep sack, or pack-n-play (restrictions apply).
- **Up to \$275 for GED prep and testing vouchers.**

*This is not a complete list of benefits. For extra benefits offered by both Medicaid and Medicare, the Medicare benefit is used first. Some Medicaid benefits may be used after using Medicare benefits.*



## Your pharmacies and medications

There are three drug payment stages:

- Yearly Deductible Stage
- Initial Coverage Stage
- Catastrophic Coverage Stage

In most cases, your prescriptions are covered only if they are filled at your plan's network pharmacies. (Refer to your EOC for information about when we would cover prescriptions filled at out-of-network pharmacies.) A network pharmacy is a pharmacy that has a contract with us to provide your covered prescription drugs. The term "covered drugs" means all of the Part D prescription drugs that are on your plan's Drug List.

For more information on your specific copay amounts, refer to your EOC. For a listing of medications, refer to your plan's formulary. Both documents can be found online at **[sentaramedicare.com/documents](https://www.sentaramedicare.com/documents)**.





## Medicare's "Extra Help" Program

Because you are eligible for Medicaid, you qualify for and are getting "Extra Help" from Medicare to pay for your prescription drug plan costs. You do not need to do anything further to get this "Extra Help."

## The Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage. It can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January through December). This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.

"Extra Help" from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. Call Member Services or visit **Medicare.gov** to find out if this payment option is right for you.

# Your resources

Here's a list of phone numbers you may need.

<b>Member Services</b>	<p>Sentara Community Complete members call <b>1-866-650-1274 (TTY: 711)</b>. Sentara Community Complete Select members call <b>1-800-927-6048 (TTY: 711)</b>.</p> <p>October 1–March 31, 7 days per week, 8 a.m.–8 p.m., and April 1–September 30, Monday–Friday, 8 a.m.–8 p.m.</p> <p>After business hours and on weekends and holidays our automated phone system will answer your call.</p>
<b>24/7 Nurse Advice Line</b>	<p>Call <b>1-800-394-2237 (TTY: 711)</b>, 24 hours per day, 7 days per week.</p>
<b>Care Coordination</b>	<p>Call <b>1-866-546-7924 (TTY: 711)</b>, Monday–Friday, 8 a.m.–5 p.m.</p>
<b>Community Eye Care (CEC)</b> <i>(vision)</i>	<p>Visit <b>cecvision.com</b> or call Sentara Medicare Member Services as noted above.</p>
<b>DentaQuest</b> <i>(dental)</i>	<p>Visit <b>dentaquest.com</b> or call <b>1-888-696-9549 (TTY: 711)</b>, Monday–Friday, 8 a.m.–6 p.m.</p>
<b>Express Scripts®</b> <i>(mail-order pharmacy)</i>	<p>Call <b>1-866-716-7282 (TTY: 711)</b>, 24 hours per day, 7 days per week.</p>
<b>Find a doctor, pharmacy, facility, or medication</b>	<p>Visit <b>sentarahealthplans.com/findadoc</b>.</p>

<b>In-home support services</b>	Call <b>1-855-481-7267 (TTY: 711)</b> , 8 a.m. –8 p.m., 7 days per week.
<b>Member portal</b>	<b>sentarahealthplans.com/register</b> Use the QR code on page 2 for quick access.
<b>NationsBenefits®</b> <i>(Essential Benefits Allowance and bathroom safety devices)</i>	Visit <b>SentaraMedicare.NationsBenefits.com</b> or call <b>1-877-438-7521 (TTY: 711)</b> , 8 a.m.–8 p.m., 7 days per week.
<b>NationsHearing®</b>	Visit <b>NationsHearing.com/</b> <b>SentaraMedicare</b> or call <b>1-877-438-7521 (TTY: 711)</b> , 8 a.m.–8 p.m., 7 days per week.
<b>Member Outreach and Education</b> <i>(community resources)</i>	Call <b>1-833-771-1427 (TTY: 711)</b> , Monday–Friday, 8 a.m.–5 p.m.
<b>SilverSneakers®</b> <i>(physical exercise, mental wellness)</i>	Visit <b>SilverSneakers.com</b> or call <b>1-888-423-4632 (TTY: 711)</b> , Monday–Friday, 8 a.m.–8 p.m.
<b>Transportation</b>	Call Member Services as noted above at least three days before your appointment, and allow a one-hour window for pickup and drop off.

# Know where to go for medical care

You have options when you need medical attention. The details below can help you choose what's best for your situation.



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## 24/7 Nurse Advice Line

**Available:** 24 hours per day, 7 days per week at **1-800-394-2237 (TTY: 711)**.

**Best for:** When your doctor isn't available and after hours.

**Examples:** Health questions or concerns that can be answered by a nurse.

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## Telehealth (MDLIVE)

**Available:** Schedule a visit 24 hours per day, 7 days per week at **1-866-648-3638 (TTY: 711)**, or through our member portal or mobile app.

**Best for:** 24/7 doctor or therapist virtual visits, non-emergency medical conditions, and prescriptions.

**Examples:** Allergies, cold, cough, ear and sinus pain, flu, insect bites, medication refills, nausea, pink eye, rash, sore throat, UTI.

## Primary Care Provider (PCP)

**Available:** By appointment only.

**Best for:** Sick visits, Annual Wellness Visit, screenings, non-emergency care.

**Examples:** Allergies, back and abdominal pain, cold, cough, COVID-19, diarrhea, ear and sinus pain, fever, flu, headache and migraine, medication refills, minor burns and injuries, nausea, physical exams, sore throat, UTI, vaccinations, yeast infection.

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## Urgent Care

**Available:** Days, evenings, weekends, and holidays.

**Best for:** Urgent care, but not emergency care.

**Examples:** Allergies, animal bites, back and abdominal pain, cold, cough, COVID-19, diarrhea, ear and sinus pain, fever, flu, headache and migraine, lacerations and sutures, mild asthma, minor burns, nausea, sprains, strains, UTI.

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## Emergency Room (ER) or call 911

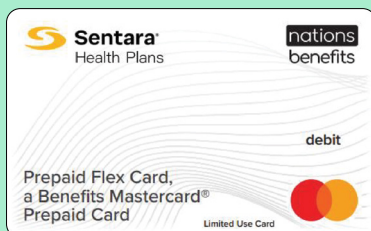
**Available:** 24 hours per day, 7 days per week.

**Best for:** Serious, life-saving care.

**Examples:** Breathing problems, broken bones, chest pain, fainting and dizziness, head and neck injuries, seizures, stroke, sudden or severe pain, uncontrolled bleeding.

**Note:** *Freestanding ERs offer fewer services.*

# The Sentara Essentials Flex Card



Two programs, one card. The Essential Benefits Allowance and Healthy Rewards are offered as two standalone programs on the same prepaid flex card. You can pay for eligible items with your funds through one centralized card.

## Essential Benefits Allowance<sup>2</sup>

If you're eligible, you may receive a monthly allowance through NationsBenefits® to use toward groceries, OTC products, and qualified utilities using the prepaid flex card. If you have never requested a prepaid flex card, you can order one online through the NationsBenefits member portal at **SentaraMedicare.NationsBenefits.com** or call **1-877-438-7521 (TTY: 711)**.

After completing a Health Condition Questionnaire and being approved, you will receive the card within 14 business days. Upon receipt, you must activate your card. If you already have a prepaid flex card, the applicable allowance will be loaded to your existing card within 3–5 days of submitting the Health Condition Questionnaire and being approved.

**You don't have to wait to receive your card in the mail to use your allowance.** You can order OTC products and non-perishable grocery items in the NationsBenefits member portal as soon as your balance is loaded. Home delivery through NationsBenefits has no additional cost.

Once you receive your prepaid flex card in the mail, you can use it at participating retail locations including Food Lion, Harris Teeter, Kroger, and Walmart to purchase groceries and OTC products.



The Essential Benefits Allowance will reload on the first of the month and expires on the last day of the month. The Essential Benefits Allowance cannot be used to buy tobacco or alcohol and cannot be converted to cash.

## Healthy Rewards<sup>1</sup>

Earn rewards for completing healthy actions. You can earn up to \$265 in rewards on your Essential Benefits prepaid flex card just by taking care of your health. If you don't already have a prepaid flex card, we'll send you one when you earn your first reward.

Use the chart on page 15 to see which rewards you are eligible to receive.

Be sure to keep your Sentara Essentials Flex Card in a safe place. As you receive more funds—through your monthly allowance (if applicable) and any Healthy Rewards you earn—the money will be added to your account, and you can keep using the same prepaid flex card all year.

### Here's how to earn rewards:<sup>4</sup>

1. Call your doctor and schedule an appointment.
2. Complete the appointment, screening, exam, or vaccine.
3. Your doctor will submit a claim showing you completed the preventive screening, exam, or vaccine.
4. We process your reward. Processing takes 8–10 weeks after we receive the claim from your doctor.

For more information about the Healthy Rewards program, visit **[sentaramedicare.com/rewards](https://sentaramedicare.com/rewards)**.

# Healthy Rewards

Reward	Preventive screening, exam, or vaccine	Eligibility
<b>\$100</b>	Annual Wellness Visit	All members
<b>\$20</b>	Annual Physical Exam	All members when exam is completed at the same time as the Annual Wellness Visit
<b>\$20</b>	Breast cancer screening ( <i>mammogram</i> )	All members
<b>\$20</b>	Colorectal cancer screening ( <i>colonoscopy</i> )	All members
<b>\$10</b>	COVID-19 vaccine	All members
<b>\$15</b>	Diabetic A1C test	Members with diabetes
<b>\$20</b>	Diabetic eye exam	Members with diabetes
<b>\$10</b>	Diabetic kidney test	Members with diabetes
<b>\$15</b>	Fall risk assessment	All members
<b>\$10</b>	Flu vaccine	All members
<b>\$25</b>	In-home assessment	All members

If you are a Sentara Community Complete member, you may also qualify for Healthy Incentives through your Sentara Medicaid plan in addition to those listed above. For a full list of incentives visit **[sentaramedicaid.com/giftcard](https://sentaramedicaid.com/giftcard)**.



*<sup>1</sup>Rewards cannot be used to buy tobacco or alcohol. Rewards cannot be converted to cash. You can only receive one reward per applicable service per plan year.*

*<sup>2</sup>Members with chronic condition(s) that meet certain criteria may be eligible for this special supplemental benefit.*

*<sup>3</sup>Medicare benefits are used before Medicaid benefits.*

*<sup>4</sup>There is no doctor appointment needed to earn the Healthy Reward for the fall risk assessment and in-home assessment. For more information on these rewards, visit [sentaramedicare.com/rewards](https://sentaramedicare.com/rewards).*

# We're here for you

Sentara Community Complete:

**1-866-650-1274 (TTY: 711)**

Sentara Community Complete Select:

**1-800-927-6048 (TTY: 711)**

October 1–March 31 | 7 days a week | 8 a.m.–8 p.m.

April 1–September 30 | Monday–Friday | 8 a.m.–8 p.m.

## Let's connect



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[sentaramedicare.com/members](https://sentaramedicare.com/members)

[sentaramedicaid.com/members](https://sentaramedicaid.com/members)



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