

Healthy Mississippi Premier Advantage (HMO-POS) Member Guide 2026

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Our Mission

At Healthy Mississippi, Inc., our mission is to provide compassionate, personalized Medicare Advantage plans that put your health first. We work with local communities to improve access to care and promote wellness, ensuring every member gets the support they need. Together, we're creating a healthier Mississippi.

Who We Are

At Healthy Mississippi, Inc., we aim to improve your health and well-being by providing complete, affordable, and easy-to-access healthcare. We are dedicated to offering personal care through a strong team of doctors and specialists, making sure you get the right care at the right time.





Welcome! We are here for you.

We are excited to let you know about all the benefits the Healthy Mississippi Premier Advantage (HMO-POS) Plan has for you and how you can get the most from them.

Here is what you can expect:

1. Read this booklet as it tells you about your benefits and what you can expect from your health and prescription drug plan.
2. Call us! We are here to help you and let you know the best way you can use your benefits.
3. Call us or check out our website before you go to the doctor's office as sometimes networks can change, even for the better!

Accessing Your Member Guide Resources

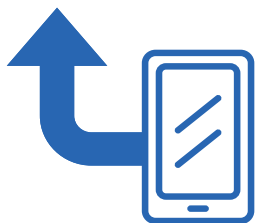
To make it easy for you to navigate your Healthy Mississippi Premier Advantage (HMO-POS) benefits and resources, we've included clickable links and QR codes throughout this guide. Simply:

- Click the blue links provided in the digital PDF version to go directly to the corresponding page or resource on www.healthy-ms.com.
- Scan the QR codes with your smartphone or tablet camera to instantly access the information you need.

These tools are designed to help you quickly find everything from your provider directory to supplemental benefit details. If you prefer additional support, feel free to contact us for assistance by calling 1-833-201-6413 TTY 711 or visiting our website at healthy-ms.com. We're available 8 AM – 8 PM CST, 7 days a week from October 1 to March 31, and Monday through Friday from April 1 to September 30.



healthy-ms.com



Member Resources

Your Healthy Mississippi Premier Advantage (HMO-POS) Insurance Card

Your insurance card is your key to accessing healthcare services. It contains essential information such as your member ID, group number, and primary care provider (PCP) details. Always carry this card with you and present it when receiving medical services or filling prescriptions.

You should have already received your ID card. If not, give us a call and we will send you another one.

HM HEALTHY MISSISSIPPI	Healthy Mississippi Premier Advantage (HMO-POS)
Member Name	Health Plan: H8879 001
JANE SMITH	Rx Bin: 000000
Member ID	PCN: 000000
000000000000	Rx Group: HMSCARE
Member Effective Date: 01/01/2026	

SAMPLE CARD

Website Navigation

Our website, www.healthy-ms.com, is a valuable resource for managing your health plan. Here's how to navigate some key sections:

Find a Healthcare Facility/Provider: Locate in-network healthcare facilities by using the search tool on our [Find a Facility/Provider](#) page. Enter details such as specialty or zip code to find facilities and/or providers near you.

Find a Drug: Check if your prescription drugs are covered by visiting the [Find a Drug](#) page.

Summary of Benefits: Review detailed information about your plan's coverage by accessing the [Summary of Benefits](#).





Medxoom Portal

The Medxoom Member Portal is your digital gateway to managing your healthcare benefits. Through the portal, you can access your digital insurance card, view real-time benefit information, and track your claims history. To get started, download the Medxoom app from the [App Store](#) or [Google Play Store](#), and log in with your member credentials.



Ways to Contact Healthy Mississippi, Inc.

Member Services: Call (833)-201-6413 TTY:711, 8 AM – 8 PM CST, 7 days a week from October 1 to March 31, and Monday through Friday from April 1 to September 30

General Inquiries: Email us at info@healthy-ms.com.

Mailing Address: 10 Canebrake Boulevard, Suite 110 Flowood, MS 39232

Overview of Benefits

It's important for you to know what is included in the Healthy Mississippi Premier Advantage (HMO-POS) plan. The charts below and to the right highlight some of your key plan benefits. If you want more details, you can find them in the Healthy Mississippi Premier Advantage (HMO-POS) Summary of Benefits, Evidence of Coverage, or by giving us a call!

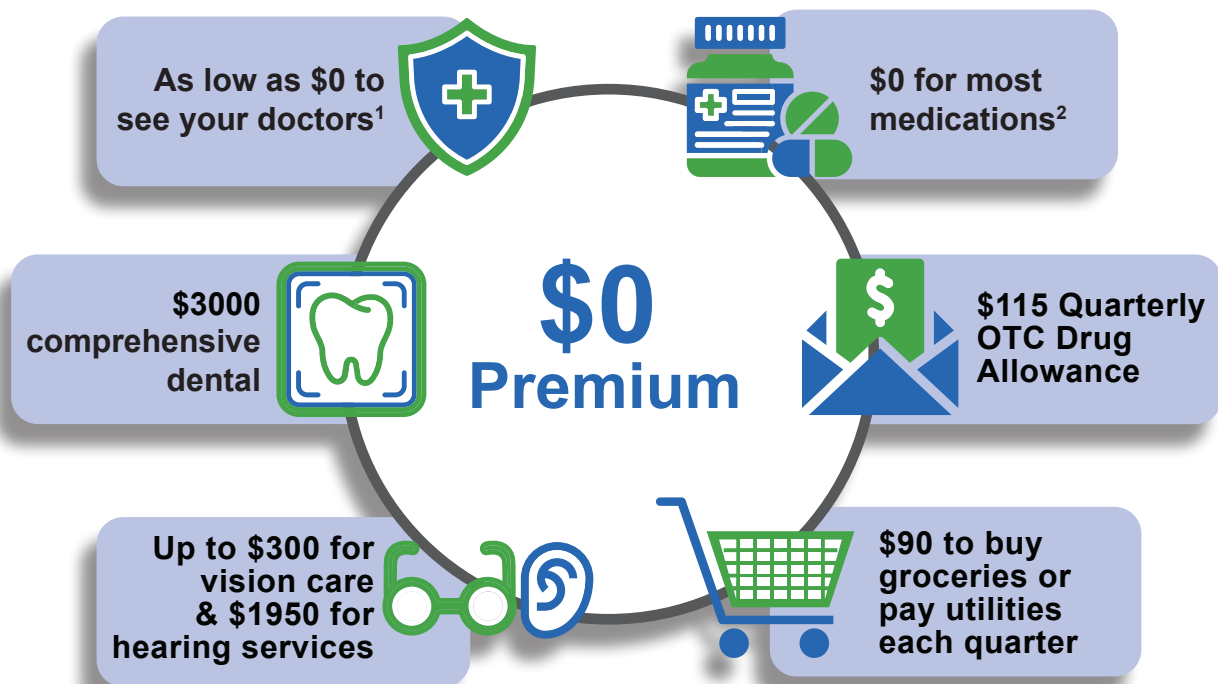


Summary of
Benefits



Evidence of
Coverage

HEALTHY MISSISSIPPI Highlighted Benefits



¹ Utilizing a preferred provider

² Utilizing mail-order preferred pharmacy

As a Healthy Mississippi Premier Advantage (HMO-POS) member, you have access to a wide range of benefits to support your overall health. Please see the following pages for details on accessing and using the benefits.

Primary Care Visits	\$0 Copay for In and Out-of-Network
\$0 Prescription Drugs	\$0 Copay for Tier 1; Tiers 2-4 can be as low as \$0 when using a preferred mail-order pharmacy
Medicare-covered Preventive Services	\$0 Copay for In and Out-of-Network
Telehealth	Some coverage: Telehealth offered for certain services
Hearing Services	\$1,950 Hearing Aid allowance
Dental Services	\$3,000 maximum plan benefit per year
Vision Services	\$300 annual eyewear allowance
Fitness	\$50 monthly benefit allowance
OTC Drugs	\$115 quarterly benefit allowance
Weight Management Programs	Programs include private weigh-ins, professionally prepared information on nutrition, exercise and health lifestyles. Also includes 6 sessions with dietician.
Transporation Services	48 one-way trips, a max of 75 miles per one-way trip
Grocery and Utilities	\$90 combined quarterly benefit for qualifying members (SSBCI)
Post-Discharge Meal	Covers 14 meals after discharge from hospital
Bathroom Safety Devices	\$250 annual allowance

Your benefits are here to support your health and well-being. This page provides details about your benefits and how to access them. Simply scan the QR codes to visit the links provided for each benefit.

\$0 Copay for Prescription Drugs Tiers 1-4

Prescription medicines are grouped into 5 tiers based on cost, type, and purpose, from Tier 1 (lowest cost, generics) to Tier 5 (highest cost, specialty drugs). Drugs in Tier 1 \$0. Drugs in Tiers 2–4 have \$0 copay when using a preferred mail-order pharmacy.

To sign up for mail-order, visit [Part D & Pharmacy - Healthy Mississippi](#) and submit the Home Delivery Order Form.



\$115 Quarterly on Over-the-Counter Items

You get \$115 every quarter to buy over-the-counter (OTC) items like aspirin, Pepto-Bismol, Robitussin, and more—no prescription needed.

Your OTC card will be sent to you by NationsBenefits, along with a welcome letter, flyers, and a catalog of covered items. For more details, visit [HealthyMS.NationsBenefits.com](#). Use your card at participating online stores to shop for approved items.



Dental, Vision and Hearing Benefits

Hearing benefits are provided through NationsBenefits. Members will receive a card from NationsBenefits and can visit [HealthyMS.NationsBenefits.com](#) for more information about this benefit.

For dental and vision benefits, visit [healthy-ms.com](#) to find provider information. Providers will recognize your HM ID card to verify and access these benefits.



Fitness

We want you to be as healthy as you can so that is why we offer \$50 a month to go towards fitness activities like going to the gym or exercise class to those who qualify.

Visit [HealthyMS.NationsBenefits.com](#) to access more information regarding this benefit



Bathroom Safety

Healthy Mississippi Premier Advantage (HMO-POS) provides you with \$250 allowance yearly for bathroom safety items. Visit [HealthyMS.NationsBenefits.com](#) to access more information regarding this benefit.



\$90 Quarterly for Utilities and Groceries

(SSBCI Special
Supplemental
Benefits for
Chronically Ill)

Healthy Mississippi Premier Advantage (HMO-POS) wants to make sure you have everything you need to stay healthy. That's why members with qualifying conditions get \$90 a quarter to use for groceries or utilities.

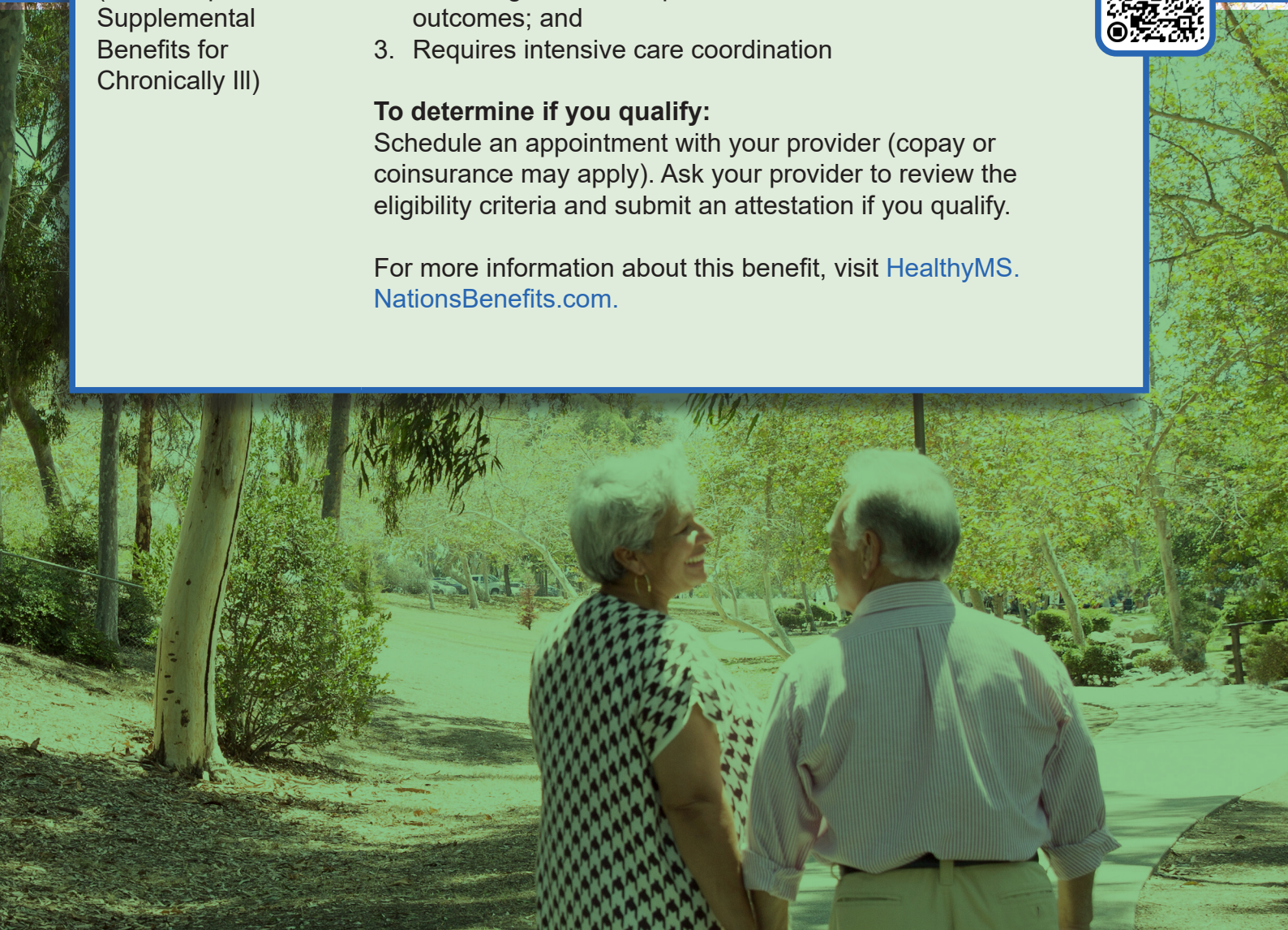
Members who meet the following criteria qualify for SSBCI benefits:

1. Has one or more comorbid and medically complex chronic conditions that is life threatening or significantly limits the overall health or function of the enrollee; and
2. Has a high risk of hospitalization or other adverse health outcomes; and
3. Requires intensive care coordination

To determine if you qualify:

Schedule an appointment with your provider (copay or coinsurance may apply). Ask your provider to review the eligibility criteria and submit an attestation if you qualify.

For more information about this benefit, visit HealthyMS.NationsBenefits.com.





Understanding the Healthy Mississippi Premier Advantage (HMO-POS) Plan's Tiers

Healthy Mississippi Premier Advantage (HMO-POS) utilizes a tiered network system to provide flexibility and control over your healthcare costs. Benefits are determined by the provider's Tier



Tier 1 Preferred Network

Features either \$0 or the lowest copays and coinsurance. Choosing providers in this tier offers the most cost-effective care.



Tier 2 Standard Network

Offers no to moderate copays and coinsurance. Providers in this tier are accessible at a slightly higher out-of-pocket cost.



OON-POS

Any provider that isn't in Tier 1 or Tier 2, that accepts Medicare and Medicare Advantage.

For a detailed list of providers in each tier, please refer to the [provider directory](#) available on our website.



We're here for you whenever you needs us.

Your health and well-being matter to us, and we're here to make sure you have the support you need. If you have any questions or need help, feel free to reach out or visit the provided links. We're always happy to assist you!



healthy-ms.com



1-833-201-6413 TTY 711

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