

Broker Product Guide

2025



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We're Here To Help

This Market Product Guide is a helpful resource for building your sales strategy for Medicare Advantage (MA) in the coming year for 2025.

This guide contains plan information, contact information for leaders who can support your work, and maps of the markets where all the plans are available. It's a comprehensive and easy-to-use reference tool that will help you succeed with your prospects.

Our goal is to make it easier for you to sell our plans by providing the tools and information you need to connect consumers with the plan that best fits their needs.

New this year, our product guide includes the tools and questions you need to discover what's most important to seniors. This will help you narrow down the right plan for them. We hope that our Sonder Medicare Advantage plans will be a great choice for their healthcare needs.

About Sonder Health Plans

At Sonder Health Plans, we are focused on keeping Georgians healthy. Our plans offer benefits so our members can keep their monthly expenses within budget. Ask us how we can help you.

Georgians Serving Georgians

At Sonder Health Plans, we have designed our plans around seniors; what they want and what they need from their healthcare. We deliver a high-touch service to every member, provider and participant in our network.

Our mission is to always be focused on the individual with a care-centered mindset. We not only have the experience to design an excellent plan, but also the passion to make you feel valued.

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Market Leadership and Sales Management

Market Leadership

Sonder Health is a leading provider of Medicare Advantage plans in Georgia. We're committed to innovation and customer-centric solutions, focusing on plans that meet the needs of our target audience.

Sales Management

Our dedicated sales management team is here to support you. With extensive experience in Medicare Advantage, they provide valuable insights, training, and resources to maximize your sales potential. Regular coaching sessions and performance reviews ensure you're equipped to achieve your goals.

Sonder Health Market Leadership



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Sonder Health Medicare Advantage 2025 Plan Benefits

Sonder Health offers a variety of Medicare Advantage plans in 2025, each designed to meet the unique needs of our members. Explore the different plan options available, including comprehensive coverage for chronic conditions, dual-eligible individuals, and those seeking specialized care, such as holistic health or enhanced fitness benefits. Our plans and the benefits will be highlighted in the next section.

| | |
|-----------|---|
| H1748-003 | Sonder Diabetes Wellness (HMO C-SNP) |
| H1748-004 | Sonder Heart Healthy (HMO C-SNP) |
| H1748-005 | Sonder Dual Complete (HMO D-SNP) |
| H1748-010 | Sonder My Choice Medicare Advantage (HMO) |
| H1748-011 | Sonder Mind Matters (HMO C-SNP) |
| H1748-012 | Sonder Renal Health (HMO C-SNP) |
| H1748-013 | Sonder Breathe Well (HMO C-SNP) |
| H1748-014 | Sonder Harmony & Soul (HMO) |
| H1748-015 | Sonder Complete Health Advantage (HMO) |
| H1748-016 | Sonder Vitality Matters (HMO) |
| H1748-017 | Sonder Medicare Valorous (HMO) |
| H4618-001 | Sonder Access Plus (PPO) |

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Our MA/MAPD Plans

| Plan Type | Key Features | Target Audience |
|--------------------|--|--|
| HMO/PPO | Flexible provider choices, competitive premiums | General Medicare-eligible population |
| CSNPs | Specialized care for chronic conditions | Seniors with specific chronic illnesses |
| DSNP Dual Complete | Comprehensive coverage for dual-eligible individuals | Low-income seniors eligible for both Medicare and Medicaid |

Specialty Plans - Harmony & Soul, Vitality Matters, Medicare Valorous

Harmony & Soul

Tailored for seniors interested in holistic health, this plan includes coverage for alternative therapies like acupuncture and meditation classes. It's perfect for clients who prioritize mind-body balance and preventive care.

Vitality Matters

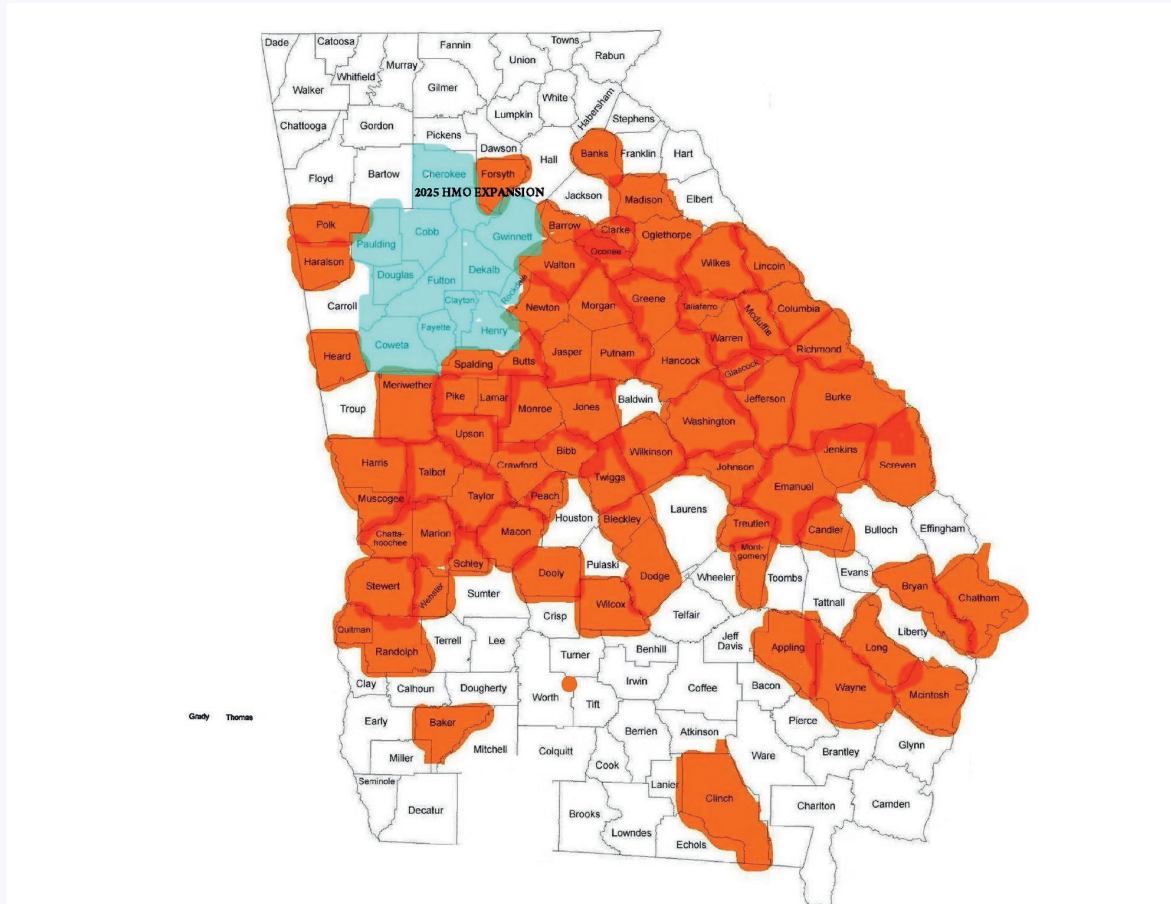
Designed for active seniors, this plan offers enhanced fitness benefits, including gym memberships and coverage for sports-related injuries. It's ideal for clients who want to maintain an energetic lifestyle in their golden years.

Medicare Valorous

Created specifically for veterans, this plan complements VA benefits and provides additional coverage for non-VA care. It's an excellent option for clients with military service backgrounds seeking comprehensive healthcare solutions.

Where We are for 2025?

Sonder HMO Expansion Markets

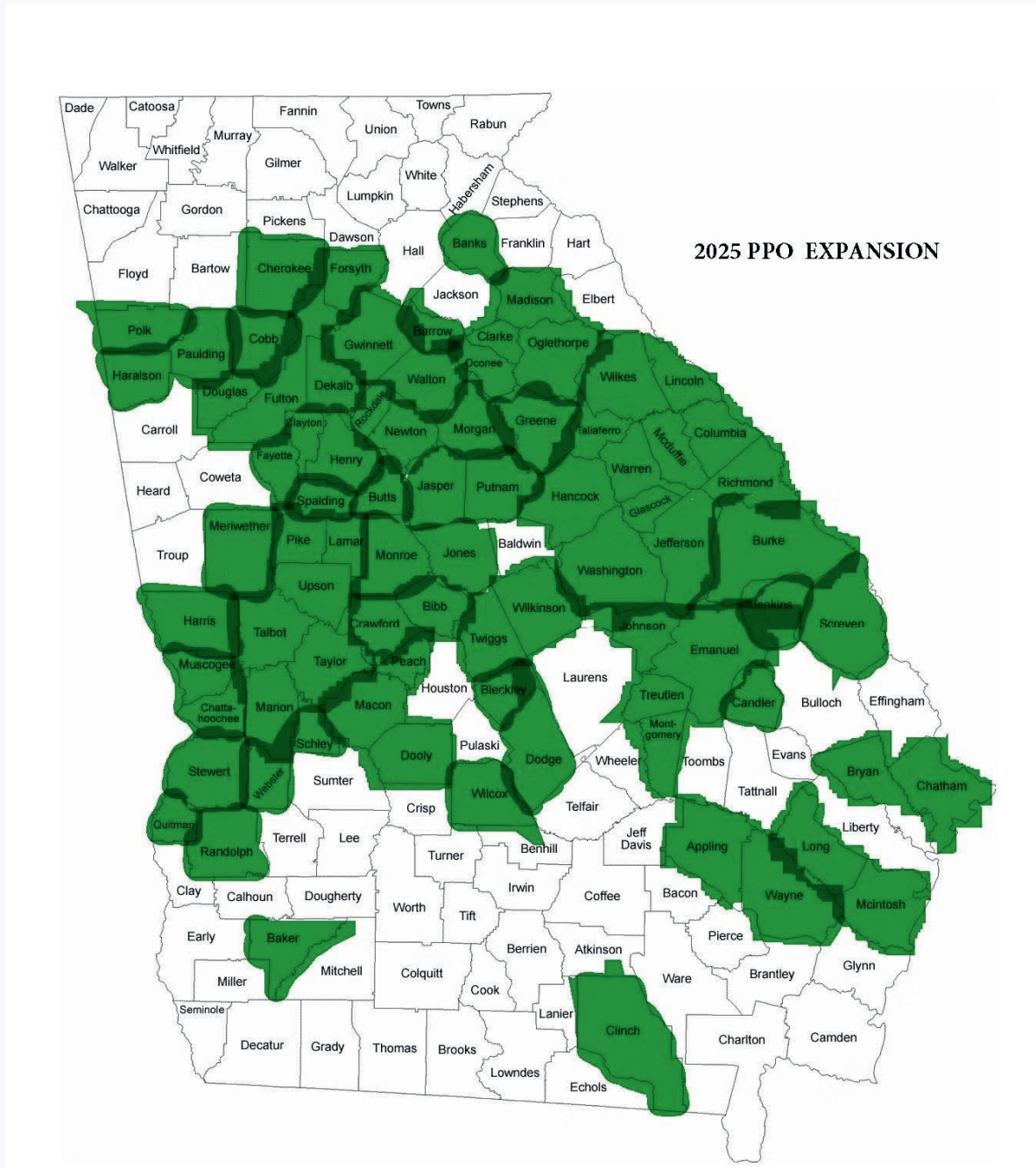


* 12 Existing Counties: Gwinnett, Dekalb, Rockdale, Henry, Clayton, Fulton, Fayette, Coweta, Cherokee, Douglas, Paulding, and Cobb.

Counties: Banks, Barrow, Clarke, Madison, Oconee, Oglethorpe, Butts, Forsyth, Haralson, Heard, Jasper, Morgan, Newton, Putnam, Spalding, Walton, Burke, Columbia, Glascock, Greene, Hancock, Jefferson, Lincoln, McDuffie, Richmond, Taliaferro, Warren, Washington, Wilkes, Chattahoochee, Harris, Lamar, Marion, Meriwether, Muscogee, Pike, Schley, Stewart, Talbot, Taylor, Upson, Webster, Bibb, Bleckley, Crawford, Dodge, Dooly, Johnson, Jones, Macon, Monroe, Peach, Treutlen, Twiggs, Wilcox, Wilkinson, Polk, Appling, Bryan, Candler, Chatham, Emanuel, Jenkins, Long, McIntosh, Montgomery, Screven, Wayne, Baker, Clinch, Quitman, Randolph

Where We are for 2025?

Sonder PPO Expansion Markets



Counties: Banks, Barrow, Clarke, Madison, Oconee, Oglethorpe, Butts, Cherokee, Clayton, Cobb, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Morgan, Newton, Paulding, Putnam, Rockdale, Spalding, Walton, Burke, Columbia, Glascock, Greene, Hancock, Jefferson, Lincoln, McDuffie, Richmond, Taliaferro, Warren, Washington, Wilkes, Chattahoochee, Harris, Lamar, Marion, Meriwether, Muscogee, Pike, Schley, Stewart, Talbot, Taylor, Upson, Webster, Bibb, Bleckley, Crawford, Dodge, Dooly, Johnson, Jones, Macon, Monroe, Peach, Treutlen, Twiggs, Wilcox, Wilkinson, Polk, Appling, Bryan, Candler, Chatham, Emanuel, Jenkins, Long, McIntosh, Montgomery, Screven, Wayne, Baker, Clinch, Quitman, Randolph

Sonder Health Plans 2025 Products by Service Area & County

| | | | | | | | |
|---|--|---|---|---|--|--|---|
| Sonder Diabetes Wellness H1748-003 (HMO C-SNP) Sonder Heart Healthy H1748-004 (HMO C-SNP) Sonder Dual Complete H1748-005 (HMO D-SNP) Sonder My Choice H1748-010 (HMO) Sonder Breathe Well H1748-013 (HMOC-SNP) Sonder Complete Health Advantage H1748-015 (HMO) Sonder Vitality Matters H1748-016 (HMO) Sonder Medicare Valorous H1748-017 (HMO) | | | | Sonder Mind Matters H1748-011 (HMO C-SNP) | | | |
| | | | | <i>Adanta</i> | <i>Atlanta cont.</i> | <i>Augusta</i> | <i>Columbus</i> |
| | | | | Butts Cherokee Clayton Cobb Cowetta DeKalb Douglas Fayette Forsyth Fulton Gwinnett Haralson Heard | Henry Jasper Morgan Newton Paulding Putnam Rockdale Spalding Walton | Burke Columbia Glascock Greene Hancock Jefferson Lincoln McDuffie Richmond Taliaferro Warren Washington Wilkes | Chattahoochee Harris Lamar Marion Meriwether Muscogee Pike Schley Stewart Talbot Taylor Upson Webster |
| Athens Banks Barrow Clarke Madison Oconee Oglethorpe Atlanta Butts Cherokee Clayton Cobb Cowetta DeKalb Douglas Fayette Forsyth Fulton Gwinnett Haralson Heard Henry Jasper Morgan Newton Paulding Putnam | | | | Atlanta cont. Rockdale Spalding Walton Augusta Burke Columbia Glascock Greene Hancock Jefferson Lincoln McDuffie Richmond Taliaferro Warren Washington Wilkes Columbus Chattahoochee Harris Lamar Marion Meriwether Muscogee Pike | Columbus cont. Schley Stewart Talbot Taylor Upson Webster Macon Bibb Bleckley Crawford Dodge Dooly Johnson Jones Macon Monroe Peach Treutlen Twiggs Wilcox Wilkinson Rome Polk | Sonder Access H4618-001 (PPQ) | |
| | | | | Athens | Atlanta cont. | Columbus cont. | Rome |
| | | | | Banks Barrow Clarke Madison Oconee Oglethorpe | Rockdale Spalding Walton | Pike Schley Stewart Talbot Taylor Upson Webster | Polk |
| | | | | Atlanta | Augusta | Macon | Savannah |
| | | | | Butts Cherokee Clayton Cobb Cowetta DeKalb Douglas Fayette Forsyth Fulton Gwinnett Haralson Heard Henry Jasper Morgan Newton Paulding Putnam | Burke Columbia Glascock Greene Hancock Jefferson Lincoln McDuffie Richmond Taliaferro Warren Washington Wilkes | Bibb Bleckley Crawford Dodge Dooly Johnson Jones Macon Monroe Peach Treutlen Twiggs Wilcox Wilkinson | Appling Bryan Candler Chatham Emanuel Jenkins Long McIntosh Montgomery Screven Wayne |
| Sonder Renal Health H1748-012 (HMO C-SNP) | | | | Sonder Harmony & Soul H1748-014 (HMO) | | | |
| Athens | Atlanta | Atlanta cont. | Atlanta cont. | Atlanta | | | |
| Banks Barrow Clarke Madison Oconee Oglethorpe | Butts Cherokee Clayton Cobb Cowetta DeKalb Douglas | Fayette Forsyth Fulton Gwinnett Haralson Heard | Henry Jasper Morgan Newton Paulding Putnam Rockdale Spalding | Cobb DeKalb Fulton Gwinnett | | | |

2025 Sonder Health Plans C-SNPs (003,004,011,012, 013)

*Plan availability may vary by service area. Please refer to the Summary of Benefits for verification of availability.

| Sonder Health Plans C-SNPs (003, 004, 011, 012, 013) | | | | | | | | | | |
|--|----------------------|---------|-----|------------------|--------|---------------------------------|---------------------|-------|-----------|----------------------|
| | Plan Benefits | | | Medical Benefits | | | | | | |
| | Premium / Deductible | MOOP | PCP | Specialist | Urgent | Hospital Inpatient | Hospital Outpatient | ER | Ambulance | SNF (days-20/21-101) |
| Sonder Diabetes Wellness (HMO C-SNP) | \$0 / \$0 | \$3,950 | \$0 | \$0 | \$25 | \$350 (days1-5) / \$0 days 6-90 | \$280 | \$120 | \$225 | \$0 / \$184 |
| Sonder Heart Healthy (HMO C-SNP) | \$0 / \$0 | \$3,950 | \$0 | \$0 | \$25 | \$350 (days1-5) / \$0 days 6-90 | \$280 | \$120 | \$225 | \$0 / \$184 |
| Sonder Mind Matters (HMO C-SNP) | \$0 / \$0 | \$3,950 | \$0 | \$0 | \$25 | \$350 (days1-5) / \$0 days 6-90 | \$280 | \$120 | \$225 | \$0 / \$184 |
| Sonder Renal Health (HMO C-SNP) | \$0 / \$0 | \$3,950 | \$0 | \$0 | \$25 | \$350 (days1-5) / \$0 days 6-90 | \$280 | \$120 | \$225 | \$0 / \$184 |
| Sonder Breathe Well (HMO C-SNP) | \$0 / \$0 | \$3,950 | \$0 | \$0 | \$25 | \$350 (days1-5) / \$0 days 6-90 | \$280 | \$110 | \$225 | \$0 / \$184 |

| | Medical Benefits (continued) | | | | Drug Benefits (1 mo / 3 mo / Mail) | | | | | | |
|--------------------------------------|------------------------------|----------|-----------|-----|------------------------------------|-------------|---------------|------------------|-------------------|-------------|--------|
| | Home Health | PT/OT/ST | DME | Lab | Rx OOP Max | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 |
| Sonder Diabetes Wellness (HMO C-SNP) | \$10 | \$40 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$15/\$45/\$0 | \$47/\$141/\$141 | \$100/\$300/\$300 | 33%/33%/33% | \$0 |
| Sonder Heart Healthy (HMO C-SNP) | \$10 | \$40 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$15/\$45/\$0 | \$47/\$141/\$141 | \$100/\$300/\$300 | 33%/33%/33% | \$0 |
| Sonder Mind Matters (HMO C-SNP) | \$10 | \$40 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$15/\$45/\$0 | \$47/\$141/\$141 | \$100/\$300/\$300 | 33%/33%/33% | \$0 |
| Sonder Renal Health (HMO C-SNP) | \$10 | \$40 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$15/\$45/\$0 | \$47/\$141/\$141 | \$100/\$300/\$300 | 33%/33%/33% | \$0 |
| Sonder Breathe Well (HMO C-SNP) | \$10 | \$40 | 20% / \$0 | \$0 | \$2,000 | \$0/\$0/\$0 | \$15/\$45/\$0 | \$47/\$141/\$141 | \$100/\$300/\$300 | 33%/33%/33% | \$0 |

Sonder Health

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| Sonder Health Plans C-SNPs (003, 004, 011, 012, 013) | | | | | | | | | | |
|--|------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|------------|--------------|-----------------------|
| SSBCI Benefits – Must Have Qualifying Condition | | | | | | | | | | |
| | Flex Card Amount | Gas | Home Safety | Social Club | Internet / Cell | Sport Licence | Pet Supplies | Meals | Grocery Card | Transport non-medical |
| Sonder Diabetes Wellness (HMO C-SNP) | \$250 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | 10 / month | \$130 | 50 |
| Sonder Heart Healthy (HMO C-SNP) | \$250 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | 10 / month | \$130 | 50 |
| Sonder Mind Matters (HMO C-SNP) | \$325 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | 10 / month | \$100 | 10 |
| Sonder Renal Health (HMO C-SNP) | \$240 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | 10 / month | \$200 | 50 |
| Sonder Breathe Well (HMO C-SNP) | \$260 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | 10 / month | \$200 | 50 |

| Other Supplemental – No Qualifying Condition | | | | | | | | | | |
|--|-----------------|---------------------|--------------------|-----------------------|----------------------|-------------------------------------|-------------------------------------|-------------------------------------|---------------|---|
| | In Home Support | D / V / H Flex Card | Dental Prev + Comp | Vision Exam + Eyewear | Hearing / Aids | PERS | Platelet Rich Plasma 6/Yr | Foot/Chiro 6 / 12 Yr | OTC / Quarter | Plan Specific |
| Sonder Diabetes Wellness (HMO C-SNP) | \$0 | \$500 | \$2,500 | \$0 / \$200 | \$0 / \$699 or \$999 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | \$150 | \$0 Insulin |
| Sonder Heart Healthy (HMO C-SNP) | 104 hours | \$500 | \$2,500 | \$0 / \$200 | \$0 / \$699 or \$999 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | \$150 | Diagnostic (sonograms, ultrasounds) \$0 copay Advanced (CT, MRI, PET) \$275 copay |
| Sonder Mind Matters (HMO C-SNP) | \$0 | \$200 | \$1,000 | \$0 / \$200 | \$0 / \$699 or \$999 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | \$200 | Adult day care in \$325 Flex Card |
| Sonder Renal Health (HMO C-SNP) | 208 hours | \$500 | \$2,500 | \$0 / \$200 | \$0 / \$699 or \$999 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | \$200 | Unlimited non-emergency transportation, \$0 Insulin |
| Sonder Breathe Well (HMO C-SNP) | \$0 | \$500 | \$2,500 | \$0 / \$200 | \$0 / \$699 or \$999 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | \$200 | Smoking Cessation 12 Visits \$0 oxygen |

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This slide outlines the benefits and coverage of Sonder's health plans.

- Sonder offers C-SNP plans for Diabetes, Heart Health, Mental Health, Kidney Health, and Respiratory Conditions.
- All plans have \$0 premium and deductible, \$0 specialist and primary care, with a maximum out-of-pocket cost of \$3,950.
- Medical benefits include primary care, specialists, urgent care, hospital stays, ER visits, ambulance services, and skilled nursing facility stays.
- Drug benefits include tiered prescription medications with varying copays.
- SSBCI benefits are available for qualifying conditions, offering assistance with home safety, social activities, and internet/cellphone services.
- Other benefits include in-home support, dental and vision coverage, hearing aids, and over-the-counter allowances.
- Each plan has specific coverage details tailored to the health condition it addresses.

2025 Dual Complete Plan Benefit (HMO D-SNP) 005

***Plan availability may vary by service area. Please refer to the Summary of Benefits for verification of availability.**

| Sonder Dual Complete (HMO D-SNP) - 005 | | | | | | | | | | | |
|---|------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|---------------|--|--------|
| | Plan Benefits | | Medical Benefits | | | | | | | | |
| | Deductible | MOOP | PCP | Specialist | Urgent | Hospital Inpatient | Hospital Outpatient | ER | Ambulance | SNF (days-20/21-101) | |
| Sonder Dual Complete (HMO D-SNP) | \$0 | \$9,350 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | |
| | Medical Benefits (continued) | | | | | Drug Benefits (1 mo / 3 mo / Mail) | | | | | |
| | Home Health | PT/OT/ST | DME | Lab | Rx.OOP Max | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 |
| Sonder Dual Complete (HMO D-SNP) | 20% | 20% | 20% | 20% | \$2,000 | 25% | 25% | 25% | 25% | 25% | 25% |
| SSBCI Benefits - Must Have Qualifying Condition | | | | | | | | | | | |
| | Flex Card Amount | Gas | Home Safety | Social Club | Internet / Cell | Sport Liscence | Pet Supplies | Grocery Card | Meals | Transport non-medical | |
| Sonder Dual Complete (HMO D-SNP) | \$295 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | \$250 | 10/month | 50 | |
| Other Supplemental - No Qualifying Condition | | | | | | | | | | | |
| | In Home Support | D / V / H Flex Card | Dental Prev + Comp | Vision Exam / Eyewear | Hearing / Aids | PERS | Platelet Rich Plasma 6/yr | Foot/Chiro 6 / 12 Yr | OTC / Quarter | Plan Specific | |
| Sonder Dual Complete (HMO D-SNP) | \$0 104 hours | N/A | \$5,000 | \$0 / \$500 | \$0 | <input checked="" type="checkbox"/> | N/A | <input checked="" type="checkbox"/> | \$300 | Utilities included in grocery card benefit | |

Sonder Health

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This section outlines the benefits and coverage of the Sonder Dual Complete health plan.

- This plan is for FULL dual beneficiaries only and the percentages are covered by Medicaid.
- Sonder Dual Complete (HMO D-SNP) has a \$0 deductible and a maximum out-of-pocket limit of \$9,350.
- Medical benefits include various percentages for services like PCP, specialist, and hospital care.
- Drug benefits have a maximum out-of-pocket limit of \$2,000 and different tiers for prescription coverage.
- SSBCI benefits for qualifying conditions include a flex card amount of \$295 and various services like gas, home safety, and groceries.

2025 My Choice Plan Benefits (HMO) -010

**Plan availability may vary by service area. Please refer to the Summary of Benefits for verification of availability.*

This section outlines the plan benefits, medical benefits, drug benefits, SSBCI benefits, and other supplemental benefits provided by Sonder My Choice Medicare Advantage (HMO) plan.

- Sonder My Choice Medicare Advantage (HMO) has a \$0 deductible and a \$6,700 MOOP.
- Medical benefits include \$0 for PCP visits.
- Drug benefits have a \$2,000 Rx OOP Max and various copay amounts for different tiers of medications.
- SSBCI benefits include a flex card amount, grocery card, gas allowance, elective and mobility funds, as well as comprehensive dental, vision, and hearing aid coverage.
- NO LIS or Medicaid required for this plan.

| Sonder My Choice Medicare Advantage (HMO) - 010 | | | | | | | | | | | | |
|---|---|------------------------|------------------|-------------------|---------------------|--|-----------------------|-----------------|-------------------------------------|------------------------|---------------|--|
| | Plan Benefits | | Medical Benefits | | | | | | | | | |
| | Deductible | MOOP | PCP | Specialist | Urgent | Hospital Inpatient | Hospital Outpatient | ER | Ambulance | SNF (days 1-20/21-101) | | |
| Sonder My Choice Medicare Advantage (HMO) | \$0 | \$6,700 | \$0 | \$0 | \$30 | 350 (days 1-6) / \$0 days 7-90 | \$300 | \$125 | \$325 | \$0 / \$203 | | |
| | Medical Benefits (continued) | | | | | Drug Benefits (1 mo / 3 mo / Mail) | | | | | | |
| | Home Health | PT/OT/ST | DME | Lab | Rx OOP Max | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 | |
| Sonder My Choice Medicare Advantage (HMO) | \$0 | \$45 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$10/\$30/\$0 | \$44/\$132/\$88 | \$95/\$285/\$285 | 33%/33%/33% | N/A | |
| | SSBCI Benefits – Must Have Qualifying Condition | | | | | Other Supplemental – No Qualifying Condition | | | | | | |
| | Flex Card Amount | Grocery Card Per Month | Gas Per Month | Elective Per Year | Mobility Per Year | Other | Comp Dental | Comp Vision | Hearing Aid | | | |
| Sonder My Choice Medicare Advantage (HMO) | Choice 1 | \$400 | \$325 | \$3,500 | \$3,000 | Choice 2 | \$4,000 | \$3,500 | \$3,000 | | | |
| | Other Supplemental – No Qualifying Condition | | | | | | | | | | | |
| | Other | Acupuncture | Chiro | In Home Support | D / V / H Flex Card | Dental Prev + Comp | Vision Exam / Eyewear | Hearing / Aids | 6/yr Platelet Rich Plasma | Transport non-medical | OTC / Quarter | |
| Sonder My Choice Medicare Advantage (HMO) | Choice 1 | 12 visits | 12 visits | \$0 | Choice 2 | Choice 2 | Choice 2 | Choice 2 | <input checked="" type="checkbox"/> | 12 | \$200 | |

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2025 Harmony & Soul (HMO) Plan Benefits 014

**Plan availability may vary by service area. Please refer to the Summary of Benefits for verification of availability.*

This section outlines the benefits of the Sonder Harmony & Soul health plan, including medical and supplemental coverage.

- Sonder Harmony & Soul (HMO) has a \$0 deductible and a \$6,800 MOOP.
- Medical benefits include coverage for PCP, specialist, urgent care, hospital inpatient and outpatient, ER, and ambulance services.
- Drug benefits include tiered pricing for different medications and a maximum out-of-pocket cost of \$2,000.
- Additional benefits like a Flex Card, coverage for herbal medicine, grocery card, gas allowance, massage therapy, and Greens fees (golf), and elective and mobility funds are available with qualifying conditions.

| Sonder Harmony & Soul (HMO) – 014 Metro-Atlanta Area | | | | | | | | | | | |
|--|------------------|------------------------|------------------------------------|-------------------|-------------------|----------------------------------|-----------------------|-----------------|------------------|----------------------|--------|
| | Plan Benefits | | Medical Benefits | | | | | | | | |
| | Deductible | MOOP | PCP | Specialist | Urgent | Hospital Inpatient | Hospital Outpatient | ER | Ambulance | SNF (days-20/21-101) | |
| Sonder Harmony & Soul (HMO) | \$0 | \$6,800 | \$0 | \$0 | \$30 | \$350 (days 1-5) / \$0 days 6-90 | \$200 | \$110 | \$325 | \$0 / \$203 | |
| Medical Benefits (continued) | | | Drug Benefits (1 mo / 3 mo / Mail) | | | | | | | | |
| | Home Health | PT/OT/ST | DME | Lab | Rx OOP Max | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 |
| Sonder Harmony & Soul (HMO) | \$0 | \$25 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$10/\$30/\$0 | \$44/\$132/\$88 | \$95/\$285/\$285 | 33%/33%/33% | N/A |
| SSBCI Benefits – Must Have Qualifying Condition | | | | | | | | | | | |
| | Flex Card Amount | Grocery Card Per Month | Gas Per Month | Elective Per Year | Mobility Per Year | Club Membership | Transport non-medical | Herbal Medicine | | | |
| Sonder Harmony & Soul (HMO) | Choice 1 | \$400 | \$325 | \$3,500 | \$3,000 | \$100 per month | 24 | \$500/6 months | | | |
| Other Supplemental – No Qualifying Condition | | | | | | | | | | | |
| | Other | Comp Dental | Comp Vision | Hearing Aid | Acupuncture | Therapeutic Massage | OTC / Quarter | | | | |
| Sonder Harmony & Soul (HMO) | Choice 2 | \$4,000 | \$4,000 | \$3,000 | 24 visits | 12 visits | \$125 | | | | |

2025 Complete Health Advantage (HMO) Plan Benefits 015

***Plan availability may vary by service area. Please refer to the Summary of Benefits for verification of availability.**

This section outlines the benefits of Sonder Complete Health Advantage plan, including medical, drug, SSBCI, and other supplemental benefits.

- Sonder Complete Health Advantage plan has a \$0 deductible and \$2,950 MOOP.
- Medical benefits include \$0 copay for PCP and specialist visits.
- Drug benefits have a maximum out-of-pocket cost of \$2,000 and Lowest MOOP plan, great for Med Supp Switchers.
- SSBCI benefits for qualifying conditions include a \$230 flex card amount for gas, home safety, social club, and pet supplies.

| Sonder Complete Health Advantage (HMO) - 015 | | | | | | | | | | | |
|---|------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|------------------------|--------|
| | Plan Benefits | | Medical Benefits | | | | | | | | |
| | Deductible | MOOP | PCP | Specialist | Urgent | Hospital Inpatient | Hospital Outpatient | ER | Ambulance | SNF (days 1-20/21-101) | |
| Sonder Complete Health Advantage (HMO) | \$0 | \$2,950 | \$0 | \$0 | \$10 | \$200 (days 1-5) / \$0 days 6-90 | \$200 | \$125 | \$300 | \$0 / \$184 | |
| | Medical Benefits (continued) | | | | Drug Benefits (1 mo / 3 mo / Mail) | | | | | | |
| | Home Health | PT/OT/ST | DME | Lab | Rx OOP Max | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 |
| Sonder Complete Health Advantage (HMO) | \$0 | \$10 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$10/\$30/\$0 | \$44/\$132/\$88 | \$95/\$285/\$285 | 33%/33%/33% | N/A |
| SSBCI Benefits – Must Have Qualifying Condition | | | | | | | | | | | |
| | Flex Card Amount | Gas | Home Safety | Social Club | Internet / Cell | Sport Licence | Pet Supplies | Grocery Card | | | |
| Sonder Complete Health Advantage (HMO) | \$230 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | N/A | <input checked="" type="checkbox"/> | \$105 | | | |
| Other Supplemental – No Qualifying Condition | | | | | | | | | | | |
| | In Home Support | D / V / H Flex Card | Dental Prev + Comp | Vision Exam / Eyewear | Hearing / Aids | Transport non-medical | PERS | Platelet Rich Plasma 6/yr | Meals (10/mo.) | OTC / Quarter | |
| Sonder Complete Health Advantage (HMO) | \$0 / 104 hours | N/A | \$3,000 | \$0 / \$400 | \$0 / \$699 or \$999 | \$0 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | \$200 | |

2025 Vitality Matters (HMO) Plan Benefits 016

***Plan availability may vary by service area. Please refer to the Summary of Benefits for verification of availability.**

This section outlines the comprehensive benefits of the Sonder Vitality Matters (HMO) health plan.

- Sonder Vitality Matters (HMO) has a \$0 deductible and \$3,950 MOOP.
- Medical benefits include \$30 for Urgent care, \$125 for ER visits, and \$225 for Ambulance services.
- \$0 cost for Orthopedic procedures.
- SSBCI benefits include a \$250 Flex Card Amount and coverage for Gas, Home Safety, Salon Services and Pet Supplies.

| Sonder Vitality Matters (HMO) - 016 | | | | | | | | | | | | |
|---|----------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------|-------------------------------------|-------------------------------------|---------------------|------------------------------------|--------------|--|
| | Plan Benefits | | Medical Benefits | | | | | | | | | |
| | Deductible | MOOP | PCP | Specialist | Urgent | Hospital Inpatient | Hospital Outpatient | ER | Ambulance | SNF (days 1-20/21-101) | | |
| Sonder Vitality Matters (HMO) | \$0 | \$3,950 | \$0 | \$0 | \$30 | 350 (days 1-5) / 50 days 6-90 | \$280* | \$125 | \$225 | \$0 / \$184 | | |
| Medical Benefits (continued) | | | Drug Benefits (1 mo / 3 mo / Mail) | | | | | | | | | |
| | Home Health | PT/OT/ST | DME | Lab | Rx OOP Max | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 | |
| Sonder Vitality Matters (HMO) | \$10 | \$25 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$10/\$30/\$0 | \$44/\$132/\$88 | \$95/\$285/\$285 | 33%/33%/33% | N/A | |
| SSBCI Benefits – Must Have Qualifying Condition | | | | | | | | | | | | |
| | Flex Card Amount | Gas | Home Safety | Social Club | Internet / Cell | Sport Licence | Pet Supplies | Self Grooming / Salon | Nutrition / Dietary | Weight Loss Program | Grocery Card | |
| Sonder Vitality Matters (HMO) | \$250 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | N/A | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | 6 visits | \$40/month | \$90 | |
| Other Supplemental – No Qualifying Condition | | | | | | | | | | | | |
| | Alternative Exercise | D/V/H Flex Card | Foot/Chiro 6 / 12 Yr | Dental Prev + Comp | Vision Exam / Eyewear | Hearing / Aids | Platelet Rich Plasma 6/Yr | ED Drug Coverage | OTC / Quarter | Plan Specific | | |
| Sonder Vitality Matters (HMO) | \$100/month | N/A | <input checked="" type="checkbox"/> | \$2,000 | \$0 / \$200 | \$0 / \$699 or \$999 | <input checked="" type="checkbox"/> | Additional Coverage | \$125 | *50 Copy for Orthopedic procedures | | |

2025 Medicare Valorous (HMO) Plan Benefits 017

***Plan availability may vary by service area. Please refer to the Summary of Benefits for verification of availability.**

| Sonder Medicare Valorous (HMO) - 017 | | | | | | | | | | | | |
|---|------------------------------|-----------------------|--------------------|--------------------|------------------------------------|------------------------------------|---------------------|------------------|-------------------|-------------------------------------|-------------------------------------|--|
| | Plan Benefits | | | | Medical Benefits | | | | | | | |
| | Deductible | MOOP | PCP | Specialist | Urgent | Hospital Inpatient | Hospital Outpatient | ER | Ambulance | SNF (days 1-20/21-101) | OTC / Quarter | |
| Sonder Medicare Valorous (HMO) | \$0 | \$4,950 | \$0 | \$0 | \$30 | \$350 (days 1-5) /\$0 days 6-90 | \$300 | \$125 | \$225 | \$0 / \$203 | \$125 | |
| | Medical Benefits (continued) | | | | Drug Benefits (1 mo / 3 mo / Mail) | | | | | | | |
| | Home Health | PT/OT/ST | DME | Lab | Rx.OOP Max | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 | |
| Sonder Medicare Valorous (HMO) | \$0 | \$25 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$10/\$30/\$0 | \$44/\$132/\$588 | \$95/\$285/\$285 | 33%/33%/33% | N/A | |
| SSBCI Benefits – Must Have Qualifying Condition | | | | | | | | | | | | |
| | Flex Card Amount | Grocery*Gas Per Month | Wellness Per Month | Housing/ Utilities | Club Membership | Transport non-medical | Social Active clubs | | | | | |
| | Choice 1 | \$285 | \$300 | \$300/month | \$300 per year | 24 | Social Active clubs | | | | | |
| Sonder Medicare Valorous (HMO) | | | | | | | | | | | | |
| Other Supplemental – No Qualifying Condition | | | | | | | | | | | | |
| | Other | Comp Dental | Comp Vision | Hearing Aid | Other | Acupuncture | Chiro | In Home Support | Smoking Cessation | PERS | Platelet Rich Plasma 6/Yr | |
| | Choice 2 | \$3,500 | \$2,500 | \$2,000 | Choice 3 | 12 visits | 12 visits | \$0 208 hours | 12 visits | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | |
| Sonder Medicare Valorous (HMO) | | | | | | | | | | | | |

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This section outlines the plan benefits, medical benefits, drug benefits, SSBCI benefits, and other supplemental benefits provided by Sonder Medicare Valorous (HMO) is designed for Veterans.

- Sonder Medicare Valorous (HMO) has a \$0 deductible and \$4,950 MOOP.
- Medical benefits include coverage for PCP, specialist, urgent care, hospital inpatient and outpatient, ER, ambulance, SNF, and OTC.
- Drug benefits include different tiers with varying costs for prescriptions.
- SSBCI benefits include a flex card amount, grocery and gas allowance, PTSD treatment, wellness benefits, housing/utilities assistance, and non-medical transportation.

2025 Sonder Access Plus (PPO) Plan Benefits

**Plan availability may vary by service area. Please refer to the Summary of Benefits for verification of availability.*

| Sonder Access Plus (PPO) – H4618-001 | | | | | | | | | | |
|---|---------------|---------------------|------------------|------------|--------|------------------------------------|---------------------|-------|-----------|--------------------------|
| | Plan Benefits | | Medical Benefits | | | | | | | |
| | Deductible | MOOP | PCP | Specialist | Urgent | Hospital Inpatient | Hospital Outpatient | ER | Ambulance | SNF (days 1-20 / 21-101) |
| Sonder Access Plus (PPO) – In Network | \$0 | \$5,500 | \$0 | \$20 | \$10 | \$300 (days 1-5) / \$0 (days 6-90) | \$250 | \$125 | \$300 | \$0 / \$184 |
| Sonder Access Plus (PPO) – Out of Network | \$0 | \$10,000 (combined) | 40% | 40% | \$10 | 40% | 40% | \$125 | \$300 | \$0 / \$184 |

| | Medical Benefits (continued) | | | | Drug Benefits (1 mo / 3 mo / Mail) | | | | | | |
|---|------------------------------|----------|-----|-----|------------------------------------|-------------|---------------|------------------|------------------|-------------|--------|
| | Home Health | PT/OT/ST | DME | Lab | Rx OOP Max | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Tier 6 |
| Sonder Access Plus (PPO) – In Network | \$0 | \$10 | 20% | \$0 | \$2,000 | \$0/\$0/\$0 | \$10/\$30/\$0 | \$44/\$132/\$588 | \$95/\$285/\$285 | 33%/33%/33% | N/A |
| Sonder Access Plus (PPO) – Out of Network | 40% | 40% | 40% | 40% | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Sonder Health

Proprietary and Confidential

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| Sonder Access Plus (PPO) – H4618-001 | | | | | | | | |
|---|------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|---------------|--------------|--------------|
| SSBCI Benefits – Must Have Qualifying Condition | | | | | | | | |
| | Flex Card Amount | Gas | Home Safety | Social Club | Internet/Cell | Sport Licence | Pet Supplies | Grocery Card |
| Sonder Access Plus (PPO) – In Network | \$205 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | N/A | N/A | \$80 |
| Sonder Access Plus (PPO) – Out of Network | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

| Other Supplemental – No Qualifying Condition | | | | | | | | | | |
|--|-----------------|---------------------|--------------------|-----------------------|--------------------------|-------------------------------------|---------------------------|----------------------------------|-----------|---------------|
| | In Home Support | D / V / H Flex Card | Dental Prev + Comp | Vision Exam / Eyewear | Hearing / Aids | PERS | Platelet Rich Plasma 6/Yr | Foot/Chiro 6 / 12 Yr non-medical | Transport | OTC / Quarter |
| Sonder Access Plus (PPO) – In Network | N/A | \$500 | \$2,200 | \$0 / \$400 | \$0 / \$699 or \$999 | <input checked="" type="checkbox"/> | N/A | N/A | 50 | \$200 |
| Sonder Access Plus (PPO) – Out of Network | N/A | N/A | 50% | 40% | 50% / Aids up to \$2,000 | N/A | N/A | N/A | N/A | N/A |

Sonder Health

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This section outlines the benefits and coverage details of the Sonder Access Plus health plan, including medical, drug, and supplemental benefits.

- Sonder Access Plus (PPO) has a \$0 deductible and \$5,500 MOOP for in-network services.
- Out-of-network services have a \$0 deductible and \$10,000 combined MOOP.
- In-network medical benefits include \$0 PCP visits and \$20 specialist visits.
- Supplemental benefits include \$500 for D/V/H Flex Card and \$2,200 for dental coverage.

Key Contact Numbers

Member Services

1-888-428-4440: TTY/TDD 711

- **April 1st – September 30th**

Hours: 8.00 am – 8.00 pm

Monday to Friday

- **October 1st – March 31st**

Hours: 8.00 am – 8.00 pm

7 Days a Week

* For member inquiries and support.

Claims Processing & Provider Services

For inquiries such as claim status checks, member eligibility, benefit verification, or confirmation of referrals/prior authorization, please call **(888) 525-1730** or fax us at **1 (888) 216-5210**.

Provider Services is open from 9:00 am to 5:00 pm EST.

Claims questions for non-contracted providers, call Sonder Health Plans at **1 (888) 525-1730**.

Agent Support

aclark-scott@sonderhealthplans.com or
GeneralSales@sonderhealthplans.com

Your go-to resource for sales tools, training, and commission inquiries.

Medical Support

For assistance with pre-authorization for Part B Drugs, and medical supplies, call **1 (888) 978-0255**.

For assistance with inpatient services, call **1 (888) 974-1546**.

For Case Management, call **1 (888) 712-7007**.

Fax Medical Requests to **(888) 217-4320**.

Fax Inpatient Clinical Request ONLY to **1 (888) 217-3885**.

For pharmacy information and prior authorizations for Part D Drugs, call Elixir Solutions at **1 (833) 684-7263**.

Continue to WWW.ELIXIRSOLUTIONS.COM

FAQs (Frequently Asked Questions)

1 What makes Sonder Health's plans unique?

Our plans stand out due to their comprehensive coverage, extensive provider networks, and innovative specialty options tailored to specific lifestyles and needs.

2 How often are provider networks updated?

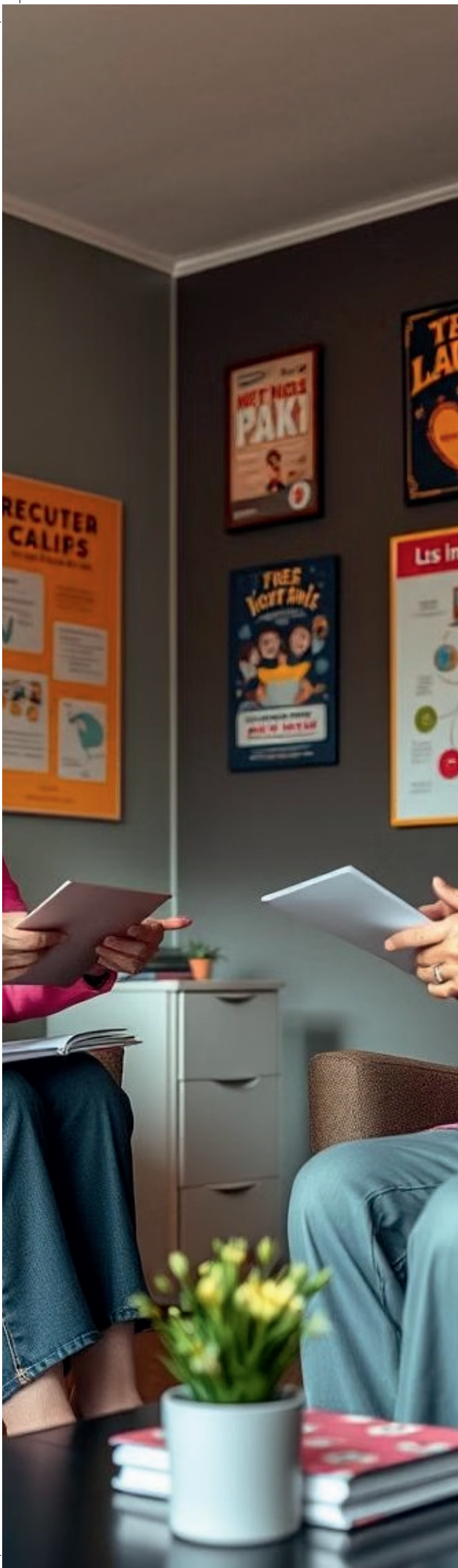
We update our provider networks quarterly to ensure the most current information is available to our members and agents.

3 Can clients switch between Sonder Health plans?

Yes, clients can switch plans during the Annual Enrollment Period or if they qualify for a Special Enrollment Period.

4 What support is available for agents?

We offer ongoing training, marketing materials, and a dedicated support team to assist agents in maximizing their sales potential and providing excellent service to clients.



FAQs Continued

This booklet will contain many of the frequently asked questions that the broker community will have regarding Sonder Health Plans services and member benefits.

5. Member Mailing (Peach Envelope)

Members can expect to see important items like their Welcome Packet that includes the Member ID Card mailed in a peach envelope.

6. What counties are you in for both existing and new?

Answer: **2025 HMO Plans - Existing Counties:** Cherokee, Clayton, Cobb, Coweta, Dekalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Paulding, and Rockdale.

Expansion Counties: Appling, Baker, Banks, Barrow, Bibb, Bleckley, Bryan, Burke, Butts, Candler, Chatham, Chattahoochee, Clarke, Clinch, Columbia, Crawford, Dodge, Dooly, Emanuel, Forsyth, Glascock, Greene, Hancock, Haralson, Harris, Heard, Jasper, Jefferson, Jenkins, Johnson, Jones, Lamar, Lincoln, Long, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Monroe, Montgomery, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Peach, Pike, Polk, Putnam, Quitman, Randolph, Richmond, Schley, Screven, Spalding, Stewart, Talbot, Taliaferro, Taylor, Treutlen, Twiggs, Upson, Walton, Warren, Washington, Wayne, Webster, Wilcox Wilkes, and Wilkinson.

Answer: **2025 PPO Expansion Counties:** Appling, Baker, Banks, Barrow, Bibb, Bleckley, Bryan, Burke, Butts, Candler, Chatham, Chattahoochee, Cherokee, Clarke, Clayton, Clinch, Cobb, Columbia, Crawford, Dekalb, Dodge, Dooly, Douglas, Emanuel, Fayette, Forsyth, Fulton, Glascock, Greene, Gwinnett, Hancock, Haralson, Harris, Henry, Jasper, Jefferson, Jenkins, Johnson, Jones, Lamar, Lincoln, Long, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Monroe, Montgomery, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pike, Polk, Putnam, Quitman, Randolph, Richmond, Rockdale, Schley, Screven, Spalding, Stewart, Talbot, Taliaferro, Taylor, Treutlen, Twiggs, Upson, Walton, Warren, Washington, Wayne, Webster, Wilcox, Wilkes, and Wilkinson.

7. What services are covered under In Home support?

Answer: 1. Light housekeeping 2. Grooming 3. Bathing 4. Meal Preparation 5. Socialization support or caregiver support (respite service) 6. Unscheduled transportation (e.g., trip to pharmacy)

FAQs Continued

8. What plans are available for 2025 and counties?

Answer: **Our C-SNP Plans are in 69 counties.** Counties: Banks, Barrow, Bibb, Bleckley, Burke, Butts, Chattahoochee, Cherokee, Clarke, Clayton, Cobb, Columbia, Coweta, Crawford, Dekalb, Dodge, Dooly, Douglas, Fayette, Forsyth, Fulton, Glascock, Greene, Gwinnett, Hancock, Haralson, Harris, Heard, Henry, Jasper, Jefferson, Johnson, Jones, Lamar, Lincoln, Macon, Madison, Marion, McDuffie, Meriwether, Monroe, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pike, Polk, Putnam, Richmond, Rockdale, Schley, Spalding, Stewart, Talbot, Taliaferro, Taylor, Treutlen, Twiggs, Upson, Walton, Warren, Washington, Webster, Wilcox, Wilkes, Wilkinson

Our Dementia Plan is in 48 counties. Counties: Burke, Butts, Chattahoochee, Cherokee, Clayton, Cobb, Columbia, Coweta, Dekalb, Douglas, Fayette, Forsyth, Fulton, Glascock, Greene, Gwinnett, Hancock, Haralson, Harris, Heard, Henry, Jasper, Jefferson, Lamar, Lincoln, Marion, McDuffie, Meriwether, Morgan, Muscogee, Newton, Paulding, Pike, Putnam, Richmond, Rockdale, Schley, Spalding, Stewart, Talbot, Taliaferro, Taylor, Upson, Walton, Warren, Washington, Webster, Wilkes

Our ESRD Plan is in 28 counties. Counties: Banks, Barrow, Butts, Cherokee, Clarke, Clayton, Cobb, Coweta, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, Paulding, Putnam, Rockdale, Spalding, Walton

Our **Harmony & Soul Plan is in 4 counties.** Counties: Cobb, Dekalb, Fulton, Gwinnett

Our **PPO Plan is in 83 counties.** Counties: Appling, Baker, Banks, Barrow, Bibb, Bleckley, Bryan, Burke, Butts, Candler, Chatham, Chattahoochee, Cherokee, Clarke, Clayton, Clinch, Columbia, Cobb, Crawford, Dekalb, Dodge, Dooly, Douglas, Emanuel, Fayette, Forsyth, Fulton, Glascock, Greene, Gwinnett, Hancock, Haralson, Harris, Heard, Jasper, Jefferson, Jenkins, Johnson, Jones, Lamar, Lincoln, Long, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Monroe, Montgomery, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pike, Polk, Putnam, Quitman, Randolph, Richmond, Rockdale, Schley, Screven, Spalding, Stewart, Talbot, Taliaferro, Taylor, Treutlen, Twiggs, Upson, Walton, Warren, Washington, Wayne, Webster, Wilcox, Wilkes, and Wilkinson.

FAQs Continued

9. What existing plans did Sonder keep?

Answer: All existing plans in all counties.

1. H1748-003 Sonder Diabetes Wellness (HMO C-SNP)
2. H1748-004 Sonder Heart Healthy (HMO C-SNP)
3. H1748-005 Sonder Dual Complete (HMO D-SNP)
4. H1748-010 Sonder Tiers Health Medicare Advantage (HMO) (My Choice)

10. What New Plans are you adding?

Answer: We added several new Medicare Advantage Plans to our portfolio.

C-SNP Plans: We added three new plans. * Sonder Mind Matters (Dementia) 011, * Sonder Renal Health (ESRD) 012, * Sonder Breathe Well (COPD) 013.

HMO Plans: We added four new HMO plans. * Sonder Harmony & Soul HMO 014 (Asian Inspired), * Sonder Complete Health HMO 015, * Sonder Vitality Matters HMO 016, * Sonder Medicare Valorous HMO (Veterans Focused) 017

PPO Plans: We added one new PPO plan. * Sonder Access Plus H4618-001

11. Supplemental Benefits: For the supplemental benefits, does the member still have the same card for OTC and Grocery?

Answer: **Yes.** The same card used last year will work. The same card will be used for several benefits, including OTC, Grocery and other flex benefits, such as our SSBCI benefits (Social and Active Club memberships, internet/cell data and pet supplies) and the additional Dental, Vision and Hearing benefit.

12. Where to use the Nations card for groceries?

Answer: The Sonder Grocery card is set up to work at any grocery store. It is recommended to purchase groceries separately from OTC items, in order to optimize two benefits. Publix, Kroger's, Walmart, Piggly Wiggly, Food Depot, and other major grocery stores will allow members to use the grocery card.

FAQs Continued

13. How would a member get coverage for the fishing and hunting license?

Answer: By using their Nations card to process payment on the State of Georgia website (<https://georgia.gov/purchase-fishing-or-hunting-license>)

14. How would a member get a Personal Emergency Response System (PERS)

Answer: Members can contact Sonder to start process. Members may call Aloe Care directly or they visit our Member Resources page at <https://sonderhealthplans.com/for-members/member-resources/> to learn more about the supplemental benefits offered in their plans. Members may enroll themselves directly.

15. How does a member pay for their internet and cell data?

Answer: By calling their internet/cell phone provider and pay by phone or online with your Nations card.

16. How would a member utilize the non-medical transportation and what is covered?

Answer: By calling our Member Service team – grocery store, church, beauty salon, etc.

17. How do members utilize the available 10 routine meals a month?

Answer: Member will be allowed to go directly to the Nations member portal to order routine meals as well as contact Sonder Member Services by phone to order meals. Members must order all 10 meals at once and cannot order 1 at a time.

18. How do members utilize the Dental / Vision / Hearing Flex?

Answer: The allowance amount is loaded on the Flex Card. The member simply presents the card when payment is required at point of service. Visit our Member Resources page at <https://sonderhealthplans.com/for-members/member-resources/> to learn more about the supplemental benefits offered in their plans.

Here is an example: Members have an eye appointment. Regular benefit would include \$0 copay for the exam + \$200 allowance for lenses/frames/contacts. Member chooses lenses + frames that add up to \$300. \$200 vision allowance is used, which leaves a balance of \$100. Member presents flex card at point of service which pays the remaining \$100. Members now have \$400 balance on their Dental/Vision/Hearing flex card.

FAQs Continued

19. Are the diabetic supplies like the Omnipod and Dexcom still at \$0 Copay for this year?

Answer: Yes, for Diabetes Wellness Plan 003 and ESRD CSNP Plan 008

20. How do members utilize the Housing/Utilities Support benefit?

The \$300 per month Housing/Utilities Support benefit will be funded monthly on the same debit Mastercard that is being used for Groceries, Flex benefits, etc. The card can be used to pay for utilities that accept payment through debit or credit cards. For Housing support, the card can be used towards mortgage or rent payments, however they can only be used if the mortgage company or landlord accepts debit/Credit cards as a form of payment.

21. How do members utilize the Wellness and Alternative Therapies benefit?

The \$300 per month Wellness and Alternative Therapies benefit will be funded monthly on the same debit Mastercard that is being used for Groceries, Flex benefits, etc. The card can be used to pay for Wellness activities and/or Alternative therapies such as Equine Therapy for Veterans, aqua therapy and PTSD therapy. The service provider must accept debit/credit card as a form of payment.

22. How do members utilize the Weight Loss Program benefit?

Sonder will cover up to \$40 per month towards the purchase of weight loss program services. The member will submit proof of payment for the services to Sonder. Sonder will then reimburse the member.

23. How do members utilize the Alternative Exercise/Stamina/Yoga benefit?

The \$100 per month Alternative Exercise/Stamina/Yoga benefit will be funded monthly on the same debit Mastercard that is being used for Groceries, Flex benefits, etc. The card can be used to pay for alternative fitness services, such as stretching programs, all yoga activities and strength and stamina training, however they can only be used if the service provider accepts debit/Credit cards as a form of payment.

FAQs Continued

24. How do members utilize the Herbal Medicine benefit?

The Herbal Medicine benefit can be accessed through two methods:

A. Access a customized herbal medicine treatments plans through qualified, licensed providers (Sonder Acupuncture network)

B. Access OTC herbal supplements through our online OTC partner, Nations benefits. Members can visit our Members Resources page on our website to learn more on how to access their supplemental benefits at <https://sonderhealthplans.com/for-members/member-resources/>.

25. Does the OTC, Grocery and other benefit cards roll over?

No, none of the benefits that feature the use of the Debit Mastercard (OTC, Grocery, Flex, etc.) roll over. The benefit amount is lost if it is not used during the defined period. Some benefits are funded monthly (e.g., Grocery and OTC), while others are funded Quarterly.

- If a member joins after 1/1 will they get the full benefit for items like the \$4000 in tiers plan – Beginning in 2025, the benefit will be prorated quarterly.
- If the member joins between 1/1 and 3/1, the card will be funded \$4,000
- If the member joins between 4/1 and 6/1, the card will be funded \$3,000
- If the member joins between 7/1 and 09/1 the card will be funded \$2,000
- If the member joins between 10/1 and 12/1, the card will be funded \$1,000

26. What are the 2025 Tier “My Choice” benefit elections? See below:

- Annual benefit elections will take place for current “My Choice” members from 10/15 to 12/15 allowing the opportunity to change their benefit elections as well as select their benefit from the new 3rd tier (Chiropractic/Acupuncture)
- Election forms will be mailed with the Annual Notice of Change for “My Choice” members
- Members can return the form or call in to Member Services to make their elections.
- Sales will receive a list of “My Choice” members with their associated agent/broker so that agent/broker can assist with obtaining 2025 elections. Completed elections forms can also be emailed to Applications_SonderEnrollments@Sonderhealthplans.com
- Reminder notices will be mailed to members who have not made elections in late November.
- After 12/15 if election is not made, member will be defaulted to current benefit election for 2025 and new tier selection will be set for chiropractic benefit.
- Members will not be able to make any benefit changes once benefits are effective on 1/1/25

FAQs Continued

27. **Where to use the Nations card for over-the-counter benefits?**

Answer: Order online at [Sonder.NationsBenefits.com](https://sonder.nationsbenefits.com) or through the Benefits Pro Portal

In-Store at a Participating Retail Location **Example: CVS, Walmart, Walgreens**

For a full list of participating retailers, visit [Sonder.NationsBenefits.com](https://sonder.nationsbenefits.com)

Over the Phone with Sonder Health Plans Call 888-428-4440 (TTY: 711) to speak with a Member Experience Advisor

28. **What types of items are covered under home modifications and how do Members request?**

Answer: Non-Skid Bathmat, Anti-slip Flooring, Railings, Rug Tape, LED Night Lights, Shower Chair, Raised Toilet Seat, 18" Grab Bar, *36" Grab Bar, Handheld Showerhead, Shower Head Holder, Chair Assist Grab Bar, Bed Rail, Transfer Devices, Ramps, Adjustable Bed Frame

29. **What types of services are covered under Social and Active clubs?**

Answer: The benefit is designed to allow access to activities and or clubs that may require dues or membership fees. Activities include, but are not limited to: Swimming, Golf, Dance classes, Tennis, Yoga, and access to gyms that are not in the fitness benefit network

30. **What services are covered under In Home support?**

Answer: 1. Light housekeeping 2. Grooming 3. Bathing 4. Meal Preparation 5. Socialization support or caregiver support (respite service) 6. Unscheduled transportation (e.g., trip to pharmacy)

FAQs Continued

31. Who is eligible for the SSBCI benefits?

Medicare eligible beneficiaries who suffer from one of CMS's defined chronic conditions (listed below) qualify for SSBCI benefits:

- · Chronic Alcohol and other drug dependence
- · Autoimmune disorders
- · Cancer
- · Cardiovascular Disorders
- · Chronic Heart Failure
- · Dementia
- · Diabetes
- · End-stage liver disease
- · End-stage renal disease
- · Severe Hematologic disorders
- · HIV/AIDS
- · Chronic Lung Disorders

CMS is enforcing eligibility confirmation from health plans. Sonder is reviewing to determine the required criteria.

32. What are the Member Care Services Hours of Operations?

- **April 1st – September 30th**
Hours: 8.00 am – 8.00 pm
Monday to Friday
- **October 1st – March 31st**
Hours: 8.00 am – 8.00 pm
7 Days a Week
- **Member Services:**
[1-\(888\)-428-4440](tel:1-888-428-4440)
TTY/TDD 711

33. Do you have a list of PCPs that offer services beyond PCP services only?

Answer: Yes. We have attached a listing for a quick reference.

Scope of Appointment

The Scope of Appointment (SOA) is a documented agreement outlining products discussed during a marketing appointment. It ensures thorough service and streamlines the sales process.

When to Use An SOA

An SOA is crucial for clear communication and successful appointments. It is required for:

- Personal/individual marketing appointments, including scheduled, walk-in, telephonic, or virtual presentations.
- Each beneficiary presented to, even if residing in the same household.
- Future appointments set after educational or sales events.

SOAs cannot be collected at educational events effective 9/30/2023.

SOA signature timing

Secure a beneficiary's signature on the SOA before the appointment begins, unless an exemption applies. This sets clear parameters and avoids miscommunication. Exemptions to the 48-hour waiting period include:

- SOAs completed during the last four days of a valid election period for the beneficiary.
- Unscheduled in-person meetings (walk-ins) initiated by the beneficiary.
- Inbound calls made by beneficiaries to a sales agent.

Discussing additional health products

If the beneficiary or agent wants to discuss additional health products, a new SOA must be executed, including all products selected. This ensures a comprehensive and accurate record.

When an SOA is not needed

A SOA is not required when presenting plans other than MA, MAPD or PDP.

Sonder Health Risk Assessment

The Sonder Health Risk Assessment (HRA) is an optional online survey designed to help new Medicare Advantage (MA) members transition smoothly into their new plan. The HRA helps you, as an agent, deliver the best possible service by proactively understanding your clients' circumstances.

Your role in the assessment is crucial. As the first point of contact for members, you play a vital role in introducing them to Medicare Advantage and ensuring a positive experience with Sonder Health.

To get started, you'll complete your annual certification/recertification and train through our broker portal on our website. It's important to complete the survey with members within 30 days of the application signature date, but it's essential that members don't feel pressured.

After your clients complete the HRA, it's important to continue monitoring their well-being. That's why Sonder Health uses the Social Determinants of Health (SDOH) assessment. This less formal check-in focuses on crucial social determinants like food insecurity, loneliness, transportation, and housing.

By gathering the right information about your clients, you'll be equipped to ensure they have access to the resources they need to be their healthiest.

The HRA asks members about:

- Social connections
- Health status
- Financial wellness
- Transportation
- Food security
- Everyday tasks

Your Path to Success with Sonder Health

1

Knowledge is Power

Start by thoroughly familiarizing yourself with this product guide. Understanding our plans inside and out will give you the confidence to address any client questions or concerns.

2

Build Your Network

Leverage our provider network information to establish relationships with local healthcare providers. This can lead to valuable referrals and enhance your credibility with potential clients.

3

Personalize Your Approach

Use the insights provided in this guide to tailor your presentations to each client's unique needs and circumstances. Remember, the key to success is finding the perfect fit between our plans and your clients' requirements.

4

Continuous Growth

Take advantage of our ongoing training and support resources. Stay updated on industry trends and Sonder Health's latest offerings to position yourself as a trusted Medicare Advantage expert in your community.

We Are Looking Forward to a GREAT AEP!!

Notes

This page is for you to take notes during the presentation. You can jot down any important information or questions that come up.

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Sonder Health

A Medicare Advantage Company