



HEALTH PLANS

DEVOTED INSIDERS

NEBRASKA | PLAN YEAR 2026



Experience the Devoted Difference

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The Devoted Health Mission

To dramatically improve the health and well-being of older Americans by caring for every person **like family**



Devoted Health provides an all-in-one healthcare service for Medicare beneficiaries, **built from 5 core layers**

1 Devoted Health plans
Designed to provide quality healthcare with lots of benefits, extras, and savings

2 Devoted Health Guides
A U.S.A.-based support team dedicated to helping members get the most from their plans

3 Partnerships with leading health systems & provider groups
An ever-growing network of providers helping to ensure that members get quality care

4 Devoted Medical™ (virtual & in-home care)
In-house medical clinicians who can provide on-demand care by phone or video 24/7

5 Devoted software platform: Orinoco™
Our homegrown end-to-end technology platform that powers our work

OUR JOURNEY

Looking back: **Our journey**

2017

- Founded by brothers Todd and Ed Park, with a mission to “build a healthcare solution good enough for Mom”

2018

- Operations began with a focus on delivering personalized Medicare Advantage plans

2019

- Launched our first Medicare Advantage plans in Florida

2020

- Launched in Texas

2021

- Launched in Arizona and Ohio
- Expanded in Florida and Texas

2022

- Launched in Illinois
- Expanded in Texas, Arizona, and Ohio

2023

- Launched in 8 new states and expanded in 4 of our existing states*

2024

- Added 100 new counties across our 13 existing states

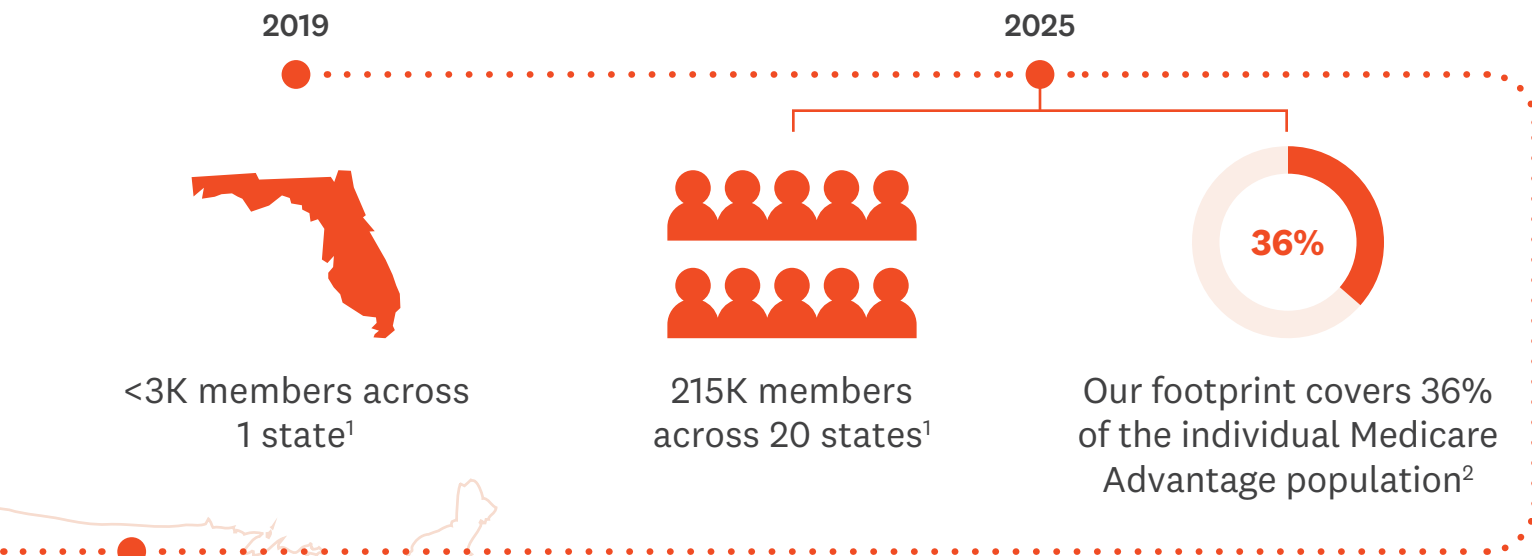
2025

- Launched in 7 new states and added 307 new counties across 12 of our 13 existing states**

* Launched in Alabama, Colorado, Hawaii, North Carolina, Oregon, Pennsylvania, South Carolina, and Tennessee; expanded in Florida, Texas, Arizona, and Ohio.

** Launched in Arkansas, Georgia, Indiana, Kentucky, Mississippi, Missouri, and Washington; expanded in all states except for Florida.

Since launching in 2019, Devoted Health has grown to serve **215K members across 20 states**



2026

And as we continue to expand, we're **building for long-term success**

Sustainable strategy

We have a 3-year view on growth to ensure that the right decisions are being made for the long haul



FACT

Devoted has always maintained commissions on all plans despite any industry challenges

Intentional plan design

We keep members at the center of everything, with benefits they'll actually use and savings they'll actually get



FACT

Devoted did not change benefits midyear for plan year 2025

Strong partnership

We're dedicated to building long-term partnerships with our brokers and providers



FACT

95% of brokers believe that Devoted listens to their feedback and takes the appropriate action(s) to address their concerns³

¹CMS Medicare enrollment data.

²CMS Medicare enrollment data, April 2025.

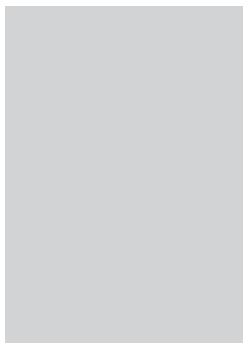
³Devoted Health survey, June 2024–March 2025.

Devoted 2025 Star ratings **exceed the national average**

We're dedicated to quality and our members



3.95 ★



4.3 ★

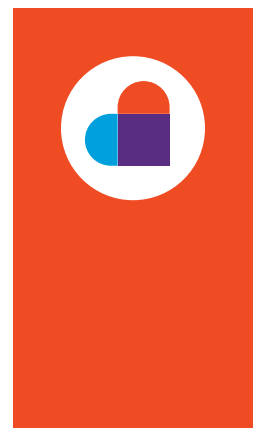


Devoted Health plans' weighted-average Star rating is 4.3, which is higher than the national average of 3.95¹

30%



71%



71% of Devoted Health members in Star rating-eligible plans are in plans rated 4.5 Stars, far exceeding the national average of 30%²

^{1,2}Based on November 2024 CMS membership and 2025 CMS Star ratings data. Every year, Medicare evaluates plans based on a 5-Star rating system.



Our focus on members is a win for brokers

Fewer support issues

72%

of brokers report spending less time servicing Devoted members vs. other carriers' members¹

Higher retention & referrals

>60%

More than half of our members have referred us to a friend or family member²

Strong service reputation

73%

of brokers say that our Member Service reputation helped them sell Devoted Health plans during the last AEP³

With Devoted, brokers can count on:



Dedicated local teams



A strong partnership



A direct line to Agent Support



Access to tools and training

¹Devoted Health survey, June 2024–March 2025.

²Devoted Health internal data, 2024–2025.

³Devoted Health survey, December 2024.

YOUR LOCAL TEAM

Your local Devoted team is here to support you

Broker Managers

Your primary day-to-day contacts
devoted.com/broker-leader-contacts

Community Outreach Specialists

Your event & community partnership experts

Sales Leaders

Your additional layer of support

Network Team

Your connection to local providers

We can help you:

- ✓ Cultivate community events
- ✓ Provide partner introductions
- ✓ Develop marketing & lead-generation strategies
- ✓ Order materials & coordinate events
- ✓ Deliver hands-on training

Brokers have a direct line to Devoted's Agent Support team

Based in the U.S.A., our Agent Support team is:

Available

90% of Agent Support calls are answered within 30 seconds¹

Efficient

84% of all cases are resolved the same day¹

Helpful

96% of brokers are satisfied with the support provided by Devoted Health's dedicated Agent Support team²



Devoted Agent Support team

1-877-764-9446

Mon-Sun: 9am to 10pm ET
October 15 to December 7

Mon-Fri: 9am to 10pm ET
December 8 to October 14

¹Devoted Health internal data, 2024–2025.

²Devoted Health survey, December 2024.

6 ways Devoted is committed to maintaining a strong partnership with brokers

1

Our commission pay schedule

We **pay commissions weekly** and on all plans

2

We keep the original AOR on plan changes

We keep the original agent of record for our brokers on any internal plan changes

3

We're easy to work with

96% of brokers say getting certified with us was a smooth and easy process compared with getting certified with other carriers¹

4

Broker loyalty program

We **celebrate your wins** through our broker loyalty program: The Star Sellers Program (SSP)

5

We listen to your feedback

Broker input is critical to building our tools and experiences:

- Many of our recent Agent Portal updates and improvements have come **directly from broker feedback**

6

We keep our members' best interests at heart

96% of brokers say that Devoted is keeping our promise to take care of their clients by treating every member like family²

379 of our brokers are currently enrolled in a Devoted Health plan³

¹Devoted Health survey, September 2024–March 2025.

²Devoted Health survey, June 2024–March 2025.

³Devoted Health internal data, April 2025.

RESOURCES

Brokers have access to a variety of **tools and resources**, including the Devoted Agent Portal, Marketing Storefront, and more

Devoted's Agent Portal is your one-stop shop to make your job easier

Built with broker feedback in mind, the Agent Portal enables you to:

- Register to sell Devoted Health
- Complete SOAs and enrollment applications
- Check the statuses of all your enrollments plus your current Devoted Book of Business (Image 1)
- View your client list and track member status
- View your commission statements*
- Conduct Medicare/Medicaid eligibility checks
- Message Devoted's Agent Support team (Image 2)

NEW

- **Access the Devoted Broker Learning Center**
- **Request replacement member ID cards**
- **Request PCP changes and demographic updates on behalf of members**

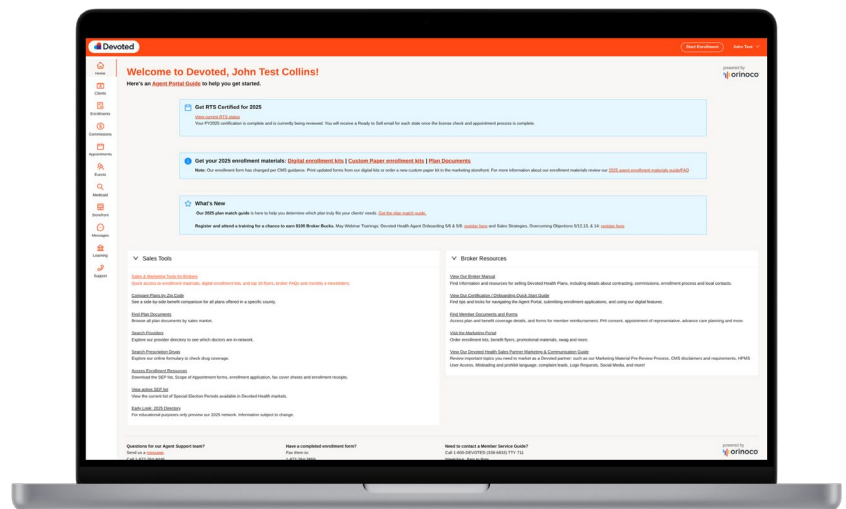


Image 1

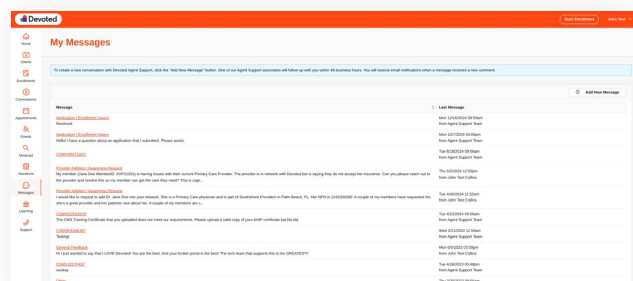
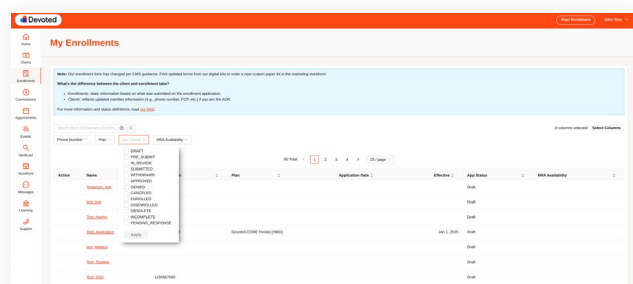


Image 2

*Direct payees only.

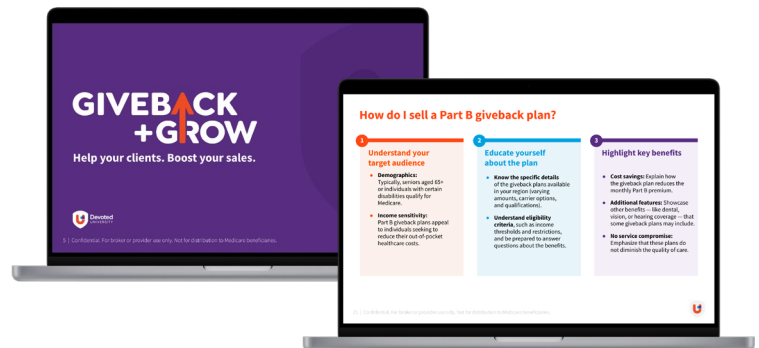
Gear up for success with the Devoted Marketing Storefront

- **Customize marketing tools** and assets to meet your needs *and* add a personal touch
- **Mail assets directly to prospective clients** from an uploaded mailing list
- **Access enrollment materials**, educational presentations, promo items, and member-retention materials
- **Use Devoted Broker Bucks** to purchase event materials, swag, and more!



Experience ongoing education with our Learning Center & training resources

- **Quick tutorials** on how to use Devoted tools
- **FAQs on our products**, extra benefits, Star ratings, and more
- **1-2 live national training webinars** a month on current topics suggested by our brokers
- **Guides and manuals to help grow your business** with Medicare Advantage and how to answer commonly asked questions
- **Live agency trainings** based on market needs from local leaders
- **The Devoted Dish podcast** covers Medicare Advantage topics tailored for brokers



9 NEW STATES

In 2026, we're expanding to 9 new states

45.1%

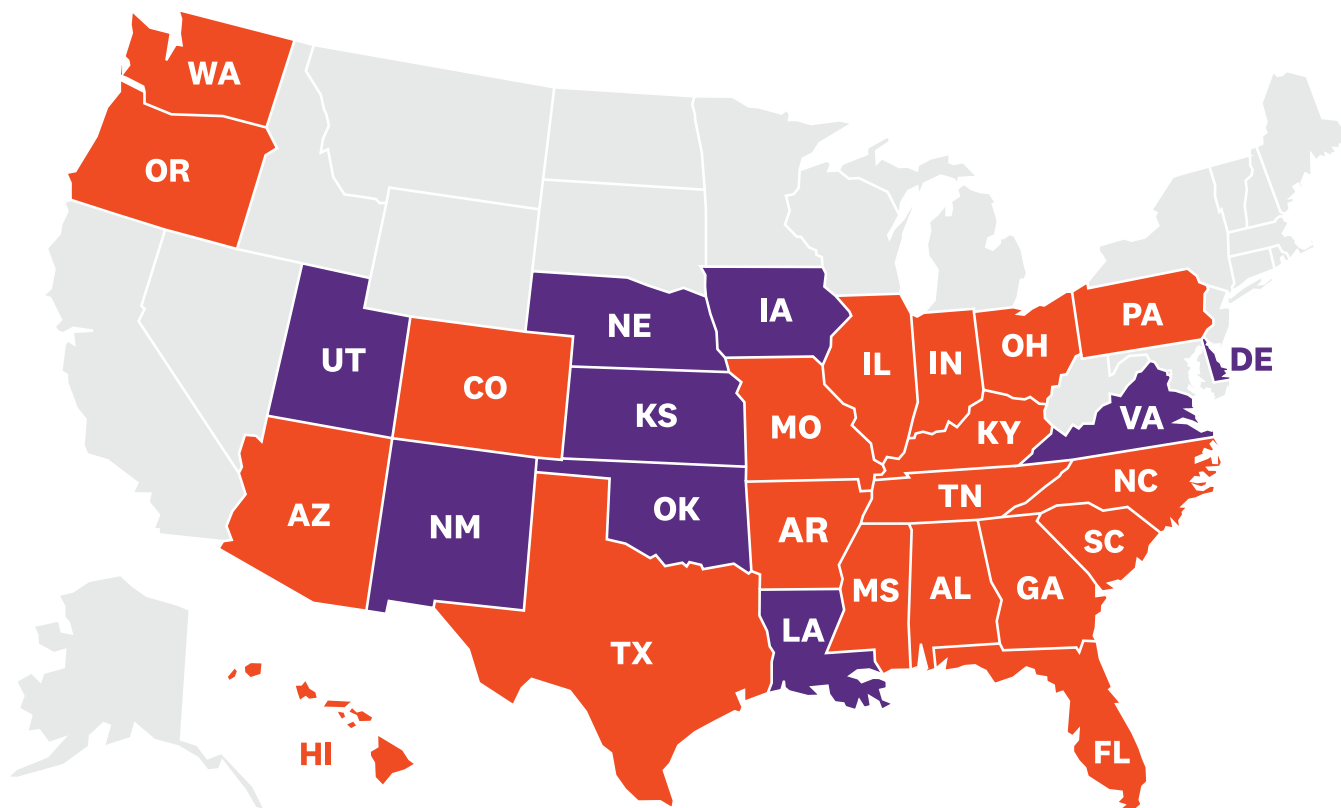
of the individual **Medicare Advantage population** will be covered by Devoted Health's footprint

394

new counties will be covered, including 259 counties across our existing states

Total footprint:

**999 counties
in 29 states**



● New 2026 states ● Existing states

Devoted's 2026 strategy: strengthening our portfolio



Expanded plan lineup to meet the needs of every member

- More plan options means more ways to meet each member's unique needs
 - \$0 premium plans
 - Giveback plans
 - Chronic Condition SNPs (C-SNPs)
 - Dual-Eligible SNPs (D-SNPs)
- Benefit-rich plans designed for a range of Dual and LIS statuses



Key benefits available across all markets

- Vision and dental coverage available on all plans
- OTC and Food & Home benefits available on many plans
- World-class member service, no matter the plan

Be on the lookout for **these benefits**



Food & Home card



Separate over-the-counter coverage



Dental on all plans



Vision on all plans



The Food & Home Card is a special supplemental benefit offered on certain plans and available only to chronically ill members with conditions like diabetes, high blood pressure, high cholesterol, heart problems, stroke. All applicable plan coverage criteria must be met and other conditions are eligible. Not all members qualify.

Benefits, premiums, and cost sharing may vary by plan. Dental limitations may apply. Dental coverage may be in the form of a card, allowance, or reimbursement-based benefit.

Devoted's 2026 strategy: investing in C-SNPs



Why:

- Growing “Extra Help-only” population creates new C-SNP eligibility and demand
- C-SNPs support year-round sales and align with our strengths serving chronic members
- Broker demand is rising, and competitive innovation has opened the door for more tailored C-SNP offerings



What to know:

C-SNPs (1-3 plans per market):

- **NEW Plus:** Highest supplemental value, for lowest-income individuals who are cost share protected
- **NEW Premium:** Richer benefits, similar to retired Prime (Part D premium + deductible)
- **Zero:** Balanced \$0 premium C-SNP with year-round sales (smaller expansion)

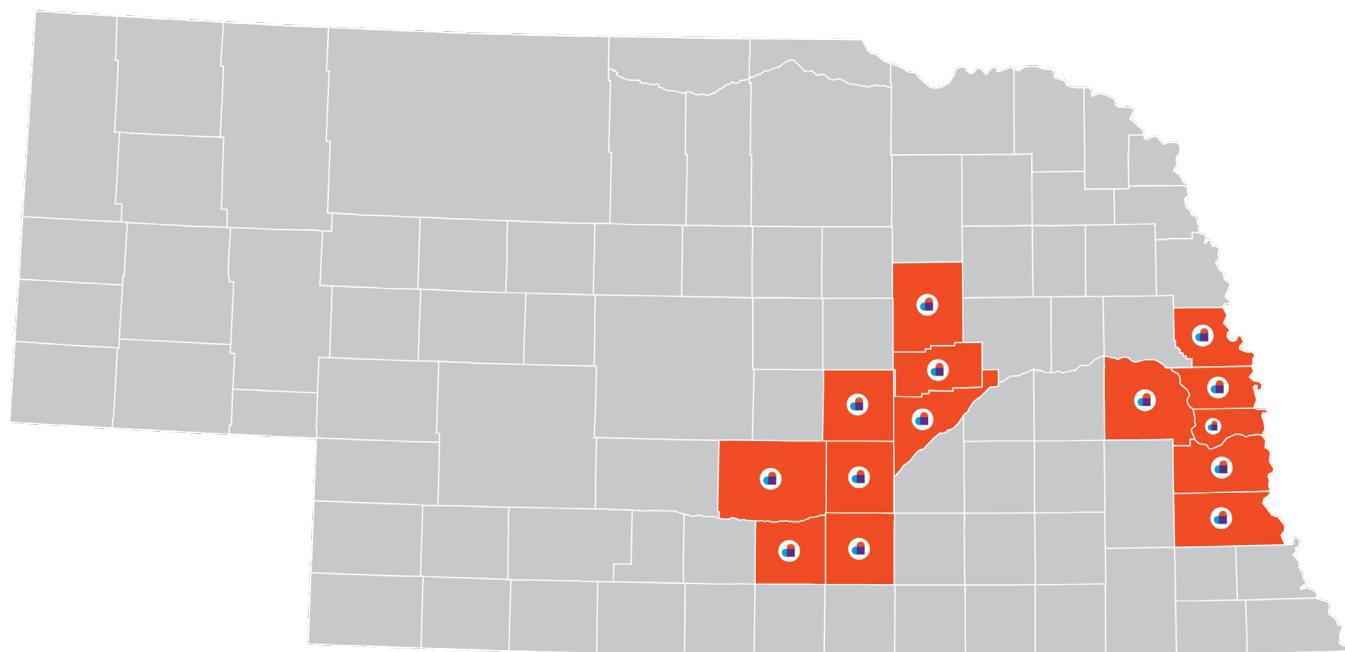


Who is eligible:

Group 4 products are for individuals who have 1 or more qualifying chronic condition(s): diabetes mellitus, chronic heart failure, or certain cardiovascular disorders.

Note: Members who have not previously enrolled in a C-SNP have a one-time SEP to enroll in a C-SNP at any time, year-round.

Nebraska county map



NEBRASKA
Adams, Boone, Buffalo, Cass, Douglas, Hall,
Howard, Kearney, Merrick, Nance, Otoe,
Sarpy, Saunders, Washington



NEW

Bold county = NEW



Our provider network is **growing every day**

We are continually working to expand our provider network — our priority is to ensure that every community we serve has easy access to the right care.

Nebraska

Total Provider Count:

5,420



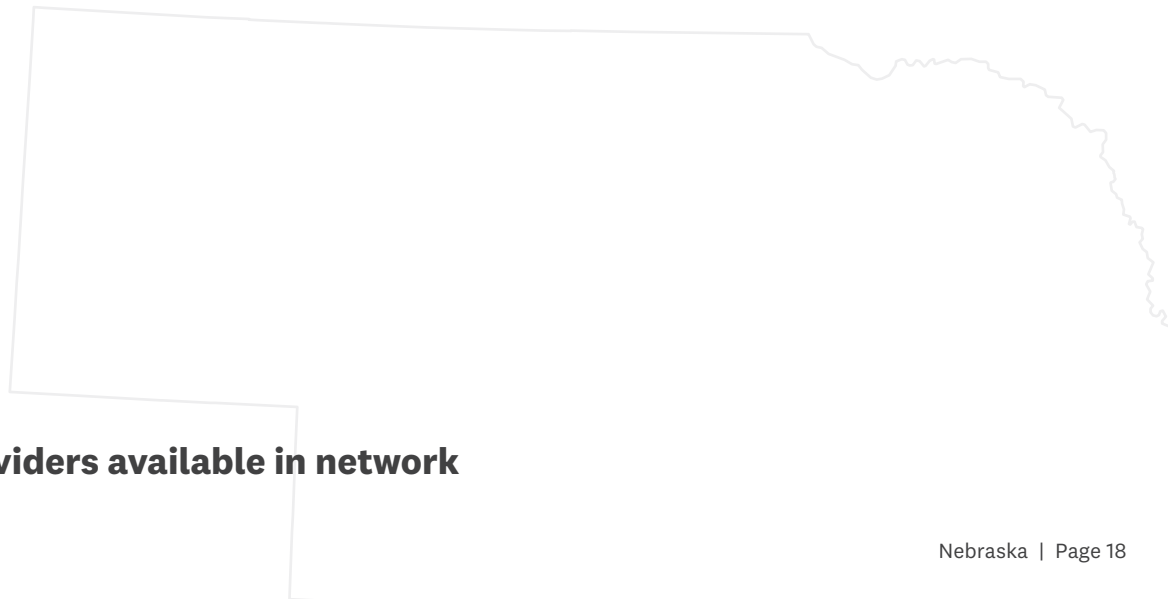
Have a provider you would like added to Devoted's network?

Submit a request via our Agent Portal!

Visit devoted.com/search-providers to find a provider in your area

Hospitals & Provider Groups

- Archwell
- AthletiCo Physical Therapy
- CommonSpirit
- CoxHealth
- HCA
- Mary Lanning Healthcare
- Optum
- Pine Lake Behavioral Health & Medical
- Prairie Foot & Ankle
- Premier Eye Care
- ROM Therapy
- UCHealth



Additional providers available in network

Plan Types Overview | Nebraska

Nebraska

Counties: Adams, Boone, Buffalo, Cass, Douglas, Hall, Howard, Kearney, Merrick, Nance, Otoe, Sarpy, Saunders, Washington

PLAN TYPE	CATEGORY	DESCRIPTION
\$0 Premium Plan	PPO	Well-rounded \$0 premium plan with balanced medical and prescription drug costs and supplemental dental and eyewear benefits.
Giveback Plan	PPO	Saver-focused \$0 premium plan with Part B premium reduction to lower monthly costs — offset by higher medical and prescription drug cost-share amounts and more modest supplemental benefits.
Dual Full	PPO	Benefit-rich full dual-only plan loaded with supplemental benefits, including a Food & Home Card (for chronically ill members who meet certain eligibility requirements*); OTC allowance; and comprehensive dental, eyewear, and vision care.
Dual	PPO	Balanced D-SNP designed for partial duals, with most plans offering fixed copays and supplemental benefits, including a Food & Home Card (for chronically ill members who meet certain eligibility requirements*); OTC allowance; and comprehensive dental, eyewear, and vision care. Some dual plans also allow full duals to enroll.
C-SNP Plus	PPO	Robust C-SNP with primarily coinsurance-based medical benefits; \$0 premium for members with Extra Help; and rich supplemental benefits, including a generous Food & Home Card allowance (for members who qualify*); OTC allowance; and comprehensive dental, eyewear, and vision care.
C-SNP Premium	PPO	Balanced C-SNP with primarily copay-based medical benefits \$0 premium for members with Extra Help; and strong supplemental benefits, including a Food & Home Card (for members who qualify*); OTC allowance; and comprehensive dental, eyewear, and vision care.

*The Food & Home Card is a special supplemental benefit offered on certain plans and available only to chronically ill members with conditions like diabetes, high blood pressure, high cholesterol, heart problems, stroke. All applicable plan coverage criteria must be met and other conditions are eligible. Not all members qualify.

Medicaid benefits and cost share assistance may vary based on Medicaid program and State Medicaid Plan. If a member/beneficiary receives assistance from Medicaid or “Extra Help,” they may pay less than the cost-sharing amounts listed in this document. If their category of Medicaid eligibility or level of Extra Help changes, their cost share may increase or decrease. Please refer to the Evidence of Coverage for additional benefit details. All plan types may not be available in all counties.

Special Needs Plans Overview | Nebraska

Nebraska

Counties: Adams, Boone, Buffalo, Cass, Douglas, Hall, Howard, Kearney, Merrick, Nance, Otoe, Sarpy, Saunders, Washington

PLAN TYPE	ELIGIBILITY CRITERIA	WHO MIGHT BE A GOOD FIT
Dual Full	Must have a qualifying full dual-eligible status (QMB+, SLMB+, or FBDE).	All members who qualify. This plan typically has the richest supplemental benefits in the Devoted D-SNP portfolio.
Dual	Must have a qualifying dual-eligible status (usually QI, QDWI, or SLMB). Note: Some dual plans also permit QMB and full duals to enroll.	Members who get Extra Help and are partially dual eligible (QI, QDWI, or SLMB). Note: For members who also qualify for a dual full or dual plus plan, that other plan is usually the better choice.
C-SNP Plus	Group 4 - diabetes, CHF, cardiovascular disorders.	Qualifying members who also receive Medicaid cost share assistance for Medicare services (QMB only, QMB+, SLMB+, or FBDE Medicaid status). With the richest supplemental benefits in the Devoted C-SNP portfolio, this plan is specifically designed to offer comprehensive coverage to QMB and full dual members seeking additional support managing their chronic conditions.
C-SNP Premium	Group 4 - diabetes, CHF, cardiovascular disorders.	Qualifying members who also get Extra Help and are seeking additional support to manage their chronic conditions. Note: For members who receive Medicaid cost share assistance for Medicare services (QMB only or full dual eligible) and have a C-SNP Plus plan available in their market, C-SNP Plus is usually the better choice.

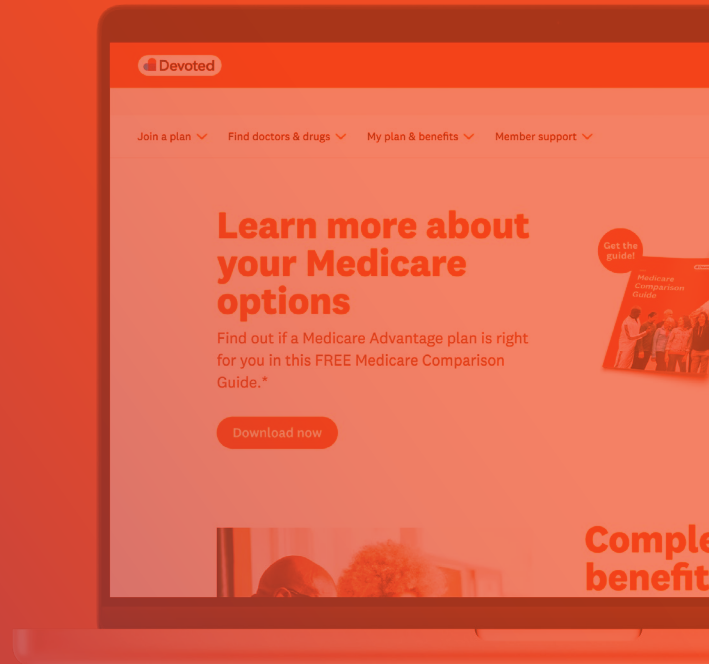
*The Food & Home Card is a special supplemental benefit offered on certain plans and available only to chronically ill members with conditions like diabetes, high blood pressure, high cholesterol, heart problems, stroke. All applicable plan coverage criteria must be met and other conditions are eligible. Not all members qualify.

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Let's make it the best year ever!

Get started with these resources.



Get certified for 2026 with Devoted

devoted.com/brokers/get-certified



View all plans by county

assets.devoted.com/broker/2026/DevotedHealth_PY26SneakPeek_Brokers



Coming soon: Attend a Devoted Broker Rollout to learn about our 2026 plan offerings

hello.devoted.com/joinus2026/home



Contact your local sales team

devoted.com/broker-leader-contacts



Visit our website to learn more

devoted.com/brokers

2025

AUG

Stay tuned for Devoted's First Looks

Plan year 2026 benefits are coming soon!



Devoted Health is an HMO and/or PPO plan with a Medicare contract. Our D-SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

Devoted Health is a Dual Eligible Special Needs plan with a Medicare contract and a Florida Medicaid Contract. Devoted Health's D-SNP plan depends on contract renewal.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact Devoted. Limitations, copayments, and/or restrictions may apply. Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change.

Confidential. For broker use only. Not for distribution to Medicare beneficiaries. To enroll in a Devoted Health plan you must meet certain eligibility requirements and reside in the plan's CMS-approved service area. Our plans' 2025 service areas, as applicable, include select counties in Alabama, Arkansas, Arizona, Colorado, Florida, Georgia, Hawaii, Illinois, Indiana, Kentucky, Missouri, Mississippi, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, and Washington. 2026 service area depends on CMS contract approval. Any dissemination of Devoted Health Plans information for the upcoming plan year prior to 10/1 is strictly prohibited.