



What's New with OneCare?

CalOptima Health offers two Medicare Advantage Special Needs Plans for seniors and people with disabilities who qualify for both Medicare and Medi-Cal.^{1,2} For the 2026 contract year, OneCare Flex Plus will be merged into OneCare Complete. There are some drug changes and new benefits as described below.

2025 OneCare Complete and Flex Plus			2026 OneCare Complete	
OneCare &more Card/OTC Catalog	<ul style="list-style-type: none"> OneCare Complete: \$135 quarterly allowance OneCare Flex Plus: \$245 quarterly allowance Over-the-counter (OTC) items and groceries* OneCare &more card for retail locations and catalog orders No roll-over Unlimited orders per quarter until allowance is used 			<ul style="list-style-type: none"> \$167 quarterly allowance OTC items and groceries* OneCare &more card for retail locations and catalog orders No roll-over Unlimited orders per quarter until allowance is used
Enhanced Coverage	<ul style="list-style-type: none"> OneCare Complete: Not covered OneCare Flex Plus: Four tablets of generic sildenafil tablets per month for erectile dysfunction (ED) 			<ul style="list-style-type: none"> Six tablets of generic sildenafil tablets per month for erectile dysfunction
Prescription Drug Copay	Stage	Complete	Flex Plus	Stage
	Initial Coverage	Brand and generic: \$0	Generic: \$0-\$4.90** Brand: \$0-\$12.15**	Initial Coverage
	Catastrophic Coverage		Brand and generic: \$0	Catastrophic Coverage
			Brand and generic: \$0	Complete

*Not all OneCare members will qualify to buy grocery items. Only members with certain chronic conditions may be eligible for extra benefits.

**The copay amount depends on the Low-Income Subsidy (LIS) level.

OneCare &more Card Supplemental Benefit

OTC drugs are not covered by Medicare Part D.³ Medi-Cal Rx may cover some OTC drugs with a prescription, but not all. OneCare members get a quarterly allowance for eligible groceries and OTC health and wellness items with no out-of-pocket costs through the OneCare &more card, without a prescription needed. Eligible groceries include, but are not limited to, fresh produce, whole foods and canned foods. Learn more about the benefit and view the catalog online at www.caloptima.org/en/health-insurance-plans/onecare/pharmacy#OTC. Members can shop at participating stores or place OTC orders online or over the phone. Limitations apply.

Prescription Drug Coverage

Most prescription drugs are covered by Medicare Part D, but some prescription drugs or their indications are excluded from Medicare and Medi-Cal coverage, such as drugs treating erectile dysfunction (ED).³ OneCare Complete will offer enhanced coverage for treating ED, including up to six generic sildenafil tablets per month. Starting January 1, 2026, members may have a copay for brand-name drugs based on their LIS level. Members may call OneCare Customer Service to join the Medicare Prescription Payment Plan for help managing their out-of-pocket costs. Learn more about prescription drug coverage, copays and restrictions and view the List of Covered Drugs online at www.caloptima.org/en/health-insurance-plans/onecare/pharmacy. If you have questions, call OneCare Customer Service 24/7 at 877-412-2734 (TTY 711).

Prescription Drug Mailing Service and 100-Day Supply Pharmacy Benefit

OneCare now offers a free mailing service by SortPak Pharmacy (Address: 655 N. Central Ave 22nd Floor, Glendale, CA 91203; phone: 877-570-7787; fax: 877-475-2382; E-Scribe: NCPDP/NABP: 0524733). A 100-day supply of prescription drugs is also available for the cost of one month with OneCare's pharmacy benefit. Consider prescribing 100-day supplies for chronic medications and encouraging patients to enroll in mailing services to improve medication adherence.

References

1. Our motto and programs. CalOptima Health. Available at <https://www.caloptima.org/en/about-us>. Accessed Nov 7, 2025.
2. Dual Eligible Special Needs Plans (D-SNPs). Centers for Medicare & Medicaid Services. Available at: <https://www.cms.gov/Medicare/Health-Plans/SpecialNeedsPlans/D-SNPs>. Accessed Nov 7, 2025.
3. Medicare Prescription Drug Benefit Manual. Chapter 6, Part D Drugs and Formulary Requirements. Rev 18, 01-15-16.