



Your Plan Information

PriorityMedicareSM (Employer HMO)

PriorityMedicareSM (Employer PPO)

Today's Meeting

- ✓ Who is Priority Health?
- ✓ What is Original Medicare?
- ✓ What is Medicare Advantage?
- ✓ Why Priority Health Medicare Advantage?
- ✓ Plan options for City of Detroit Police and Fire retirees
- ✓ Enrollment timeline
- ✓ Questions?

Who is Priority Health?

We're a **Michigan-based** company with over **30 years of experience** improving the health and lives of our members. We are the insurance arm of **Corewell Health** (Formed by the merger of Spectrum Health and Beaumont Health in February 2022).

- ✓ **1,000,000+** members served
- ✓ **201,300+** Medicare members served
- ✓ **#1** in Customer Satisfaction among Medicare Advantage Plans in Michigan¹



Who is Priority Health?

Our goal: To provide our members with the richest health insurance benefits that we can offer for the longest amount of time.

Our mission: Improve health, inspire hope and save lives.



Most insurance companies manage claims. We help our members manage their health by ensuring they receive the right care, in the right place and at the right price.

Strength in network

Priority Medicare HMO and PPO members in Michigan have access to:

- **All major hospital systems** in the Lower Peninsula²
- **9 out of 10** primary care providers in the Lower Peninsula³



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- 1
- 2
- 3

Federal health insurance program for eligible U.S. citizens and legal residents

Funded in part by **taxes you pay while working**

Individual health insurance



Medicare is not a family health plan, social security, Medicaid, free, an employer or union group plan

Medicare eligibility

U.S. citizens and legal residents

Legal residents must live in the U.S. for at least five years in a row, including the five years just before applying for Medicare.

You must also meet one of the following requirements:

- ✓ Age 65 or older
- ✓ Younger than 65 with a qualifying disability
- ✓ Any age with a diagnosis of end-stage renal disease or ALS*



Original Medicare card for parts A and B

What is Original Medicare?



Part A

Hospital Insurance:

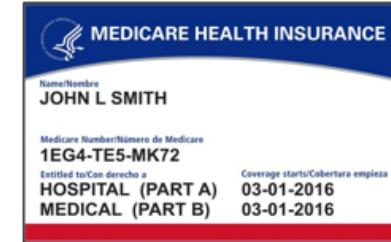
- Hospital care
- Skilled nursing care
- Hospice care



Part B
Medical insurance

Medical Insurance:

- Doctor's fees
- Outpatient hospital visits
- Other medical services/supplies not covered by Part A



Part A & B Original Medicare card

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What is Medicare Advantage?



Health plans offered by private insurance companies to give you additional coverage to your Parts A and B.

A+B
MEDICARE
ADVANTAGE

Once you have **Parts A and B**, you can enroll in a Medicare Advantage plan.

MAPD

When Medicare Advantage plans include Part D prescription drug coverage, they're called MAPD plans.

What is Medicare Advantage?

By choosing a Medicare Advantage plan, you're getting coverage above and beyond what you get with Original Medicare



MAPD plans may also include **extras** like over-the-counter (OTC) purchase allowance and gym memberships/fitness programs.

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Why Priority Health Medicare Advantage?

- ✓ No deductibles
- ✓ Low medical out-of-pocket maximums (MOOP)
- ✓ \$0 PCP copay
- ✓ Prescription drug coverage
- ✓ Robust Hearing Aid Benefit and Part B Giveback Benefit
- ✓ Coverage in the United States and no limits on worldwide emergency coverage
- ✓ No referral required to see a specialist

Out-of-network/non-contracted providers are under no obligation to treat Priority Health members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Fitness

- ✓ Includes access to the **largest nationwide network of gyms** including many YMCA and boutique gym locations, along with live, digital fitness classes and on-demand workouts⁴
- ✓ **Sign in starting 1/1/25 at YourOnePass.com**
 - Click "Get started" and follow prompts
 - Get your One Pass® member code on the dashboard page
 - Click "Fitness" and then "Find Gyms" to search for fitness locations near you
 - Bring your One Pass member code with you to any participating location, and the staff will set up your membership for all future visits

Fitness (continued)

- ✓ Your One Pass member code is a single code that allows you to **access any fitness location in the network**. Additionally, use it to access online fitness vendors and other One Pass offerings.
- ✓ You may also call **866.756.9732** Monday – Friday from 9 a.m. to 10 p.m. EST to access your One Pass member code and find a gym near you

Memory Fitness

Powered by One Pass®

- ✓ **CogniFit** is a memory fitness program (through One Pass) that includes a collection of **brain games** and tailors the training the member receives specifically towards what the member needs.
- ✓ Use CogniFit for free on your own schedule through **any computer, tablet, or smart phone** with an internet connection.
- ✓ **Sign up starting 1/1/25 at YourOnePass.com**
- ✓ Need help getting started? Call us at **866.756.9732** Monday – Friday from 9 a.m. to 10 p.m. EST

Assist America®

Services offered (benefits vary widely based on member need):

- ✓ Medical consultation, evaluation & referral
- ✓ Foreign hospital admission assistance
- ✓ Emergency medical evacuation
- ✓ Medically supervised repatriation
- ✓ Prescription assistance
- ✓ Care of minor children
- ✓ Compassionate visit
- ✓ Return of mortal remains
- ✓ Lost luggage or document assistance
- ✓ Interpreter & legal referral
- ✓ Critical care monitoring
- ✓ Pre-trip information

Wellbeing Hub

Powered by Virgin Pulse (Personify Health starting 1/1/25)

✓ Earning rewards:

- ✓ You can earn Rewards Cash and redeem it for popular gift cards by completing important preventive services
- ✓ Ways to earn:
 - **Complete your flu shot (\$10)**
 - **Complete your annual health checkup (\$25)**
 - **Complete your diabetic retinal eye exam* (\$40)**
 - **Complete your mammogram (\$25)**

*The reward is only available to members with diabetes

Detroit Police & Fire Hearing Benefit



- › The latest technology hearing aids from the tier-1 manufacturers
- › Full selection of hearing aid models with styles that meet all medical necessity
- › 7000+ provider locations nationwide
- › **100% coverage with \$0 OOP from the member, along with a \$0 exam**

signia

WIDEX®

ReSound GN



oticon

PHONAK

TruHearing®



Plan Inclusions with Hearing Aid purchase:

Full 3-year manufacturer warranty on every device

60-day, no-risk trial period

80 free batteries per aid included with non-rechargeable models

1-year follow-up visits

Member experience – appointment set up



Step 1: Member calls TruHearing:

1-833-414-9010

Member will speak with a TruHearing Hearing Consultant who will

- Verify eligibility
- Explain the program
- Schedule an exam with a local TruHearing provider
- Send an appointment confirmation
- Call with a reminder the day before the appointment



Phone numbers are unique to your members and can be found in benefit docs and on the back of their member ID card.



Over-the-counter (OTC) allowance

Save money on health and wellness products with a quarterly OTC allowance.

- ✓ You'll receive your Priority Health OTC card and other helpful information
- ✓ 3 ways to shop - **in-store, online or by phone**
- ✓ Use your Priority Health OTC card at checkout to buy thousands of qualified products
- ✓ Learn more at **priorityhealth.com/shopotc** and start using your benefit 1/1/25
- ✓ Need help? Call our award-winning* customer service team at **833.415.4380** (TTY 711)



*Priority Health has been named to Newsweek's America's Best Customer Service 2024 list.

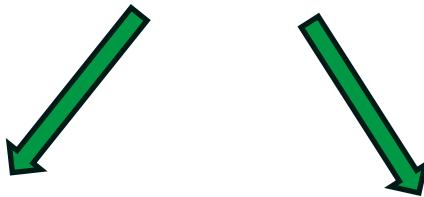
Over-the-counter (OTC) allowance

- ✓ Shop in-store at Meijer, Kroger, Walgreens, Walmart, CVS, Dollar General, Costco and more! For a full list go to **priorityhealth.com/shopotc**
- ✓ To place a phone order call: **833.415.4380** (TTY 711)
 - **Apr. 1 – Sept. 30:** Monday – Friday 8 a.m. - 8 p.m., Saturday 8 a.m. - 12 p.m. EST.
 - **Oct. 1 – Mar. 31:** Sunday – Saturday 8 a.m. - 8 p.m. EST.
- ✓ Shop online at **priorityhealth.com/shopotc**, or download the Priority Health OTC app



Use one of these to download 

Android User



IOS Apple User



**You've dedicated your entire career
to protecting others.**

**Now it's time for your Medicare plan
to protect you.**

In-network plan benefits

| | Priority Medicare HMO (Participating provider with Priority Health Medicare) | Priority Medicare PPO (Participating provider with Priority Health Medicare OR nationally with MultiPlan Advantage or Original Medicare) |
|---|---|---|
| Part B credit | \$75 | \$75 |
| Deductible | \$0 | \$0 |
| Coinsurance maximum | \$1,000 | N/A |
| Maximum out-of-pocket responsibility | \$1,500 | \$750 |

In-network plan benefits

| | Priority Medicare HMO (Participating provider with Priority Health Medicare) | Priority Medicare PPO (Participating provider with Priority Health Medicare OR nationally with MultiPlan Advantage or Original Medicare) |
|-----------------------------------|---|--|
| Primary care physician | \$0 | \$0 |
| Specialist visit | \$5 | \$5 |
| Emergency care | \$65 | \$75 |
| Urgent care | \$25 | \$25 |
| Ambulance | \$100 | \$100 |

In-network plan benefits

| | Priority Medicare HMO (Participating provider with Priority Health Medicare) | Priority Medicare PPO (Participating provider with Priority Health Medicare OR nationally with MultiPlan Advantage or Original Medicare) |
|--|--|--|
| Inpatient hospital | \$0 per stay | \$0 per stay |
| Outpatient hospital | \$0 per stay | \$100 per stay |
| Outpatient diagnostic radiology | \$0 | 10% |
| Outpatient tests | \$10 | 10% |
| Outpatient labs | \$0 | \$0 |
| Outpatient X-rays | \$15 | \$25 |

Part B in-network plan benefits

| | Priority Medicare HMO (Participating provider with Priority Health Medicare) | Priority Medicare PPO (Participating provider with Priority Health Medicare OR nationally with MultiPlan Advantage or Original Medicare) |
|--|---|---|
| Part B chemotherapy drugs | \$0 | Up to 10% |
| Part B drugs obtained in providers office or outpatient setting | \$0 | Up to 10% |
| Part B drugs obtained in pharmacy or through mail order | \$0 | Up to 10% |

In-network plan benefits

| | Priority Medicare HMO (Participating provider with Priority Health Medicare) | Priority Medicare PPO (Participating provider with Priority Health Medicare OR nationally with MultiPlan Advantage or Original Medicare) |
|---|--|--|
| Physical, occupational or speech therapy | \$0 | \$0 |
| Outpatient mental health Individual Group visits | \$10 \$10 | \$15 \$15 |
| Chiropractic care | \$15 | \$15 |
| Non-Medicare covered Chiropractic care | 12 additional routine chiropractic visits per year \$15 for non-Medicare covered x-ray services performed once per year by a chiropractor (you would pay this in addition to your visit). | 12 additional routine chiropractic visits per year \$25 for non-Medicare covered x- ray services performed once per year by a chiropractor (you would pay this in addition to your visit). |

Hearing in-network plan benefits



Through TruHearing®

| Hearing services | Priority Medicare HMO (TruHearing: Participating provider with Priority Health Medicare) | Priority Medicare PPO (TruHearing: Participating provider with Priority Health Medicare) |
|--------------------------------------|---|---|
| Diagnostic exam | \$15 with PCP \$15 with specialist | \$15 with PCP \$15 with specialist |
| Routine exam (TruHearing) | \$0 with PCP \$0 with specialist | \$0 with PCP \$0 with specialist |
| Hearing aids (TruHearing) | \$0 for one hearing aid per ear, per year | \$0 for one hearing aid per ear, per year |



Vision in-network plan benefits

Through EyeMed®

| Vision services | Priority Medicare HMO (Participating provider with Priority Health Medicare) | Priority Medicare PPO (Participating provider with Priority Health Medicare OR nationally with MultiPlan Advantage or Original Medicare) |
|------------------------|---|---|
| Diagnostic exam | \$15 with PCP \$15 with specialist | \$15 with PCP \$15 with specialist |
| Routine exam | \$15 | \$15 |
| Eyewear | \$0 for Medicare-covered eyewear after cataract surgery | \$0 for Medicare-covered eyewear after cataract surgery |

In-network plan benefits

Preventive services: \$0 copay for all preventive services covered under Original Medicare, such as:

- Cardiovascular screening
- Colorectal screening
- Breast cancer screening
- Prostate screening
- Annual wellness visit
- Depression screening

Prescription coverage with Express Scripts

- ✓ Many popular pharmacies available including Meijer, Walgreens, Costco, Sam's Club, Walmart and more
- ✓ Get your prescriptions delivered right to your door with convenient mail-order pharmacy
- ✓ For specific pharmacy benefits, see your benefits package

Preferred pharmacies:
(PPO plan only)*

- Meijer
- Walmart
- Walgreens
- Sam's Club
- Costco **and more**

*Priority Health's Medicare network includes limited lower-cost, preferred pharmacies across the United States. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 888.389.6648, TTY users call 711, or consult the online pharmacy directory at prioritymedicare.com.

In-network prescription drug coverage

Standard retail and mail-order pharmacy

| Priority Medicare (Employer HMO) Standard retail and mail-order pharmacy cost-sharing | | | |
|---|----------------------|----------------------|--------------------------|
| Prescription drug deductible: None | | | |
| | 30-day supply | 90-day supply | 90-day mail order |
| Tier 1: Preferred generic | \$3 | \$3 | \$0 |
| Tier 2: Non-preferred generic | \$15 | \$15 | \$0 |
| Tier 3: Preferred brand | \$30 | \$90 | \$60 |
| Tier 4: Non-preferred drug | 30% | 30% | 30% |
| Tier 5: Specialty | 30% | Not available | Not available |

Max out
of pocket cost:
\$2,000

In-network prescription drug coverage

Retail and mail-order pharmacy

PriorityMedicare (Employer PPO)
Retail and mail-order pharmacy cost-sharing

Prescription drug deductible: None

| | 30-day supply | 90-day supply | 90-day mail order |
|--------------------------------------|----------------------------------|----------------------------------|------------------------------|
| Tier 1: Preferred generic | Preferred: \$5 Standard: \$10 | Preferred: \$0 Standard: \$20 | \$0 |
| Tier 2: Non-preferred generic | Preferred: \$5 Standard: \$10 | Preferred: \$0 Standard: \$20 | \$0 |
| Tier 3: Preferred brand | \$30 | \$60 | \$60 |
| Tier 4: Non-preferred drug | 50% (\$60 min./\$120 max.) | 50% (\$60 min./\$120 max.) | 50% (\$60 min./\$120 max) |
| Tier 5: Specialty | 33% (\$100 min./\$600 max.) | Not available | Not available |

Max out
of pocket cost:
\$2,000

The Inflation Reduction Act (IRA)

What this means for you

- ✓ Priority Health covers most Part D vaccines at no cost to you, no matter what cost-sharing tier they are on.
- ✓ You will pay no more than \$35 for a one-month supply of each covered insulin product covered by our plan, no matter what cost-sharing tier it is on.
- ✓ Once you hit your \$2,000 out of pocket max, the plan will pay 100% and you will pay \$0 copays for the remainder of the year.

Prior Authorization

- ✓ Process where the provider submits information to the carrier for approval of the requested procedure

- ✓ **Carrier is looking for:**
 - **Does the procedure align with the diagnosis?**
 - Diabetic prescription with no diabetic diagnosis
 - **Does it follow industry norms?**
 - Upper & lower scope each year / standard every five years
 - **Have alternative procedures been tried?**
 - Complain about shoulder pain

Prior Authorization (continued)

✓ **Procedure:**

- Provider submits information to the carrier for approval
- Approval occurs within 14 days
 - 72 hours if provider indicates applying the standard timeframe could seriously jeopardize the life or health of the enrollee
 - No PA required for emergencies
- Provider notified through their Provider portal
- **Questions?**
 - Call our Customer Service team using the number on the back of your member ID card, or visit **priorityhealth.com/priorauthorization** for additional information

Enrollment Timeline

Open enrollment period:

- ✓ **October 07, 2024 – November 04, 2024**
- ✓ Member ID cards and card carriers arrive mid/late December, prior to your effective date
- ✓ Post-enrollment, you'll receive other helpful plan information via email or mail



Thank you.

Questions?



¹Priority Health Medicare received the highest score in Michigan J.D. Power 2024 Medicare Advantage Study of customers' satisfaction with their Medicare Advantage plan experience. Visit jdpower.com/awards for more details.

²Excludes hospitals in Michigan's Upper Peninsula; based on CMS Hospital Listing file Sept. 2023 data and Priority Health provider database.

³According to CMS National Downloadable File for Physicians, Sept. 2023 and Priority Health provider database.

⁴One Pass is a voluntary program. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program.

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Priority Health has HMO-POS and PPO plans with a Medicare contract. Enrollment in Priority Health Medicare depends on contract renewal.

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