

Your Plan Information

PriorityMedicare[®] (Employer HMO)

PriorityMedicare[®] (Employer PPO)

October 22, 2025



Robert Roberts
Sales Manager



Kelly Lahr
Key Account Manager

Today's agenda

- Who is Priority Health?
- What is Original Medicare?
- What is Medicare Advantage?
- Why Priority Health Medicare Advantage?
- Plan options for City of Detroit Police & Fire Retirees
- Enrollment Timeline
- Questions?

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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

Our goal:

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

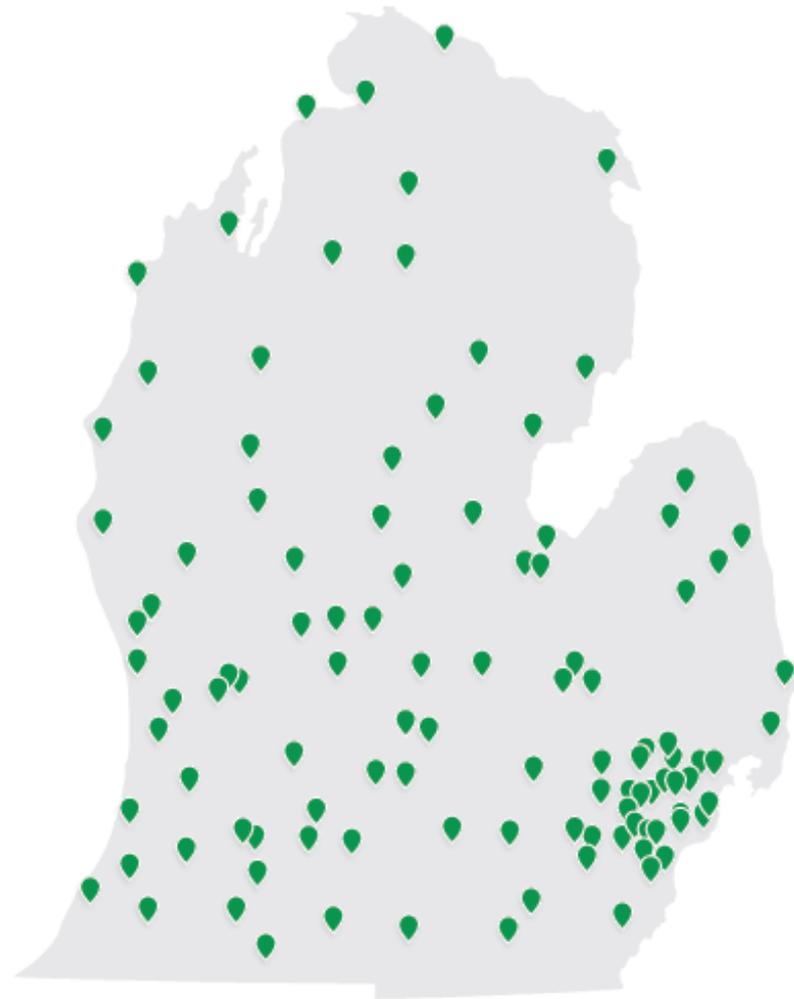
Our mission:

Improve health, inspire hope and save lives.

Strength in network

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

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



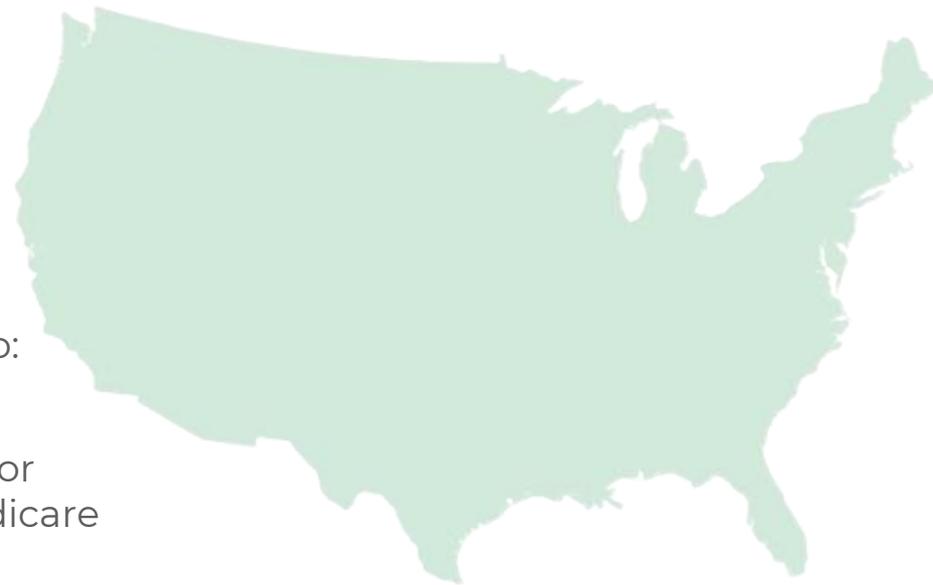
Strength in network

PriorityMedicare PPO members have access to:

- **Travel Pass:** National care with any doctor or hospital that participates with Original Medicare
- **MultiPlan**[®] Medicare Advantage providers nationwide

If you're in the lower peninsula of Michigan, use our **Find a Doctor** tool to find an in-network pharmacy or provider.

If you're outside the lower peninsula of Michigan, visit **priorityhealth.com** and search **Find a Doctor** in the desired location or visit **medicare.gov/physiciancompare** to find a provider that participates with Original Medicare.



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**.

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● **Questions?**

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



\$0 PCP copay



Prescription drug
coverage



Coverage in the U.S. and no
limits on worldwide emergency
coverage



Robust Hearing Aid Benefit
and Part B Giveback Benefit



Low medical out-of-
pocket maximums
(MOOP)



No referral required to see
a specialist

Why Priority Health Medicare Advantage?

Our experienced local Customer Care team is dedicated to making sure members get the care they need.

Dedicated customer service phone number for City of Detroit Police and Fire retirees. **Call: 833.261.4564**

Hours:

- **Apr. 1 – Sept. 30:** Monday – Friday 8 a.m. – 8 p.m., Saturday 8 a.m. - 12 p.m.
- **Oct. 1 – March 31:** Saturday - Sunday 8 a.m. - 8 p.m.

Secure email response within 48 hours from our Customer Care team. **Email: MedicareCS@priorityhealth.com**



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

Learn more or sign up today 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



Memory fitness

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 today at YourOnePass.com

Need help getting started? Call **1.877.515.9364** Monday – Friday from 8 a.m. to 9 p.m. CT

Assist America®

Just a few of the services offered:

- 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



GET STARTED

- ✓ **Download** the Assist America app on Google Play and the App Store
- ✓ **Call** Assist America's 24/7 Operations Center at 1.800.872.1414 (within the U.S.) or 1.609.986.1234 (outside the U.S.)
- ✓ **Visit** assistamerica.com
- ✓ **Email** medservices@assistamerica.com

Be ready to share your plan's reference number:

MyPriority members:
01-AA-PHP-12123

Medicare members:
01-AA-PHP-12123M

Healthy Rewards Program Overview

Wellbeing Hub is changing! Healthy Rewards is a program that gives Priority Health Medicare members the opportunity to earn rewards for completing healthy activities, like your annual physical or flu shot.

By December 31 2025: claim your current rewards through your Wellbeing Hub or call Personify Health

On January 1, 2026: The new program will become effective

What's new: Funds will be added to your OTC card and you can now redeem your rewards money on anything



Stay Safe Under the Sun: Browse our UV protection items to keep your skin healthy year-round.

[Shop Online](#)

Account Summary *(example)*

[See All Orders >](#)



Over-the-Counter

\$25.00

Available Balance

As of 12/22/24 at 12:40 pm EST



[Shop Online >](#)

Healthy Rewards

\$50.00

Available Balance

As of 06/24/25 at 12:40 pm EST



[Learn & Earn >](#)

Cards



Status: ● Active

[Manage](#)

Order #00324

ETA Oct 5, 2023



Order Placed

Oct 3, 2023 - 03:45 pm



Order On The Way

Newton, Massachusetts



Order Arrived

Not yet

Healthy Rewards

Earning & redeeming rewards

1. Log in to the OTC and rewards portal and navigate to the Rewards Tracker. Under Healthy Rewards, you will locate the activity to redeem a reward for, then click on “Complete Attestation.” You will need to fill out the attestation form completely and click “Continue” to redeem the reward.
2. After completing this step, the reward balance will be updated to reflect the completion of this healthy action.

Rewards Tracker



Complete activities prior to the end of the plan year to earn your reward dollars.

Annual Preventive Visit	Date Completed	Status
<input checked="" type="checkbox"/> Complete an Annual Wellness Visit, annual physical or in-home health assessment to receive a \$25 reward.	04/11/25	Complete

Healthy Activities	Status
<input type="checkbox"/> Complete an Annual Flu Shot to receive a \$10 reward.	Complete Attestation > Open
<input type="checkbox"/> Complete a Breast Cancer Screening (Mammogram) to receive a \$25 reward.	Complete Attestation > Open
<input type="checkbox"/> Complete a Diabetic Eye Exam to receive a \$40 reward.	Complete Attestation > Open
<input type="checkbox"/> Complete a Bone Density Screening to receive a \$25 reward.	Complete Attestation > Open

If members prefer to redeem rewards over the phone, they can call Priority Health Customer Care at 833.415.4380 (TTY 711) for assistance.



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 care team at **833.415.4380** (TTY 711)



**Priority Health has been named to Newsweek's America's Best Customer Service 2025 list.*

Over-the-counter (OTC) allowance

Shop in-store at Meijer, Kroger, Target, Walgreens, Walmart, CVS, Dollar General, Costco and more! For a full list go to [***priorityhealth.com/shopotc***](https://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***](https://priorityhealth.com/shopotc), or download the Priority Health OTC app



Over-the-counter (OTC) allowance

Reminder: You will need to keep your current OTC card. You may receive a phone call with an additional reminder. If you need to order a replacement card, you can order through the portal or call our customer care team at **833.415.4380** (TTY 711)

If you've misplaced your card or receive a new one – you will notice it does not say “OTC” as it now combines both wellness and OTC credit.

Download the app



Available on



**OTC allowance does not roll over; funds expire at the end of each quarter.*

Hearing Benefits

Hearing care made simple.

With your Priority Health plan, you have access to exclusive pricing on high-quality prescription hearing aids through TruHearing. **Your 2026 hearing benefit** covers up to two TruHearing Premium or Advanced hearing aids every two years with **no copayments**.

TruHearing®

Your hearing aid purchase includes



60-day, risk-free trial



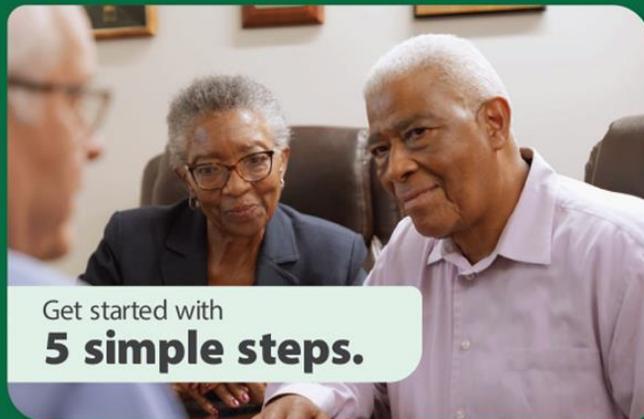
1 year of follow-up visits



80 free batteries per non-rechargeable hearing aid



3-year full manufacturer warranty



Get started with
5 simple steps.

**TruHearing
makes it easy.**



Scan with your smartphone
to see how it works.

TruHearing.com/how-it-works



1. Call
1-833-714-5356



2. Schedule
an exam



3. Go to
your exam



4. Order
hearing aids



5. Fitting and
follow-up

Call TruHearing to get started.

 **1-833-714-5356** | TTY: 711

Hours: 8am–8pm, Monday–Friday

Screen your hearing: TruHearing.com/Priority-HS

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 Questions?

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

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

2026 Plan Changes

	2025 Priority Medicare HMO (Participating provider with Priority Health Medicare)	2026 Priority Medicare HMO (Participating provider with Priority Health Medicare)	2025 Priority Medicare PPO (Participating provider with Priority Health Medicare OR nationally with MultiPlan Advantage or Original Medicare)	2026 Priority Medicare PPO (Participating provider with Priority Health Medicare OR nationally with MultiPlan Advantage or Original Medicare)
Part B credit	\$75	\$125	\$75	\$125
Prescription Refill	90-day	100-day for Tier 1	90-day	100-day for Tier 1
Diabetic Test Strips	limited to JJHCS and Bayer when dispensed by a retail pharmacy or mail-order pharmacy	limited to Contour and Accu-Chek Guide when dispensed by a retail pharmacy or mail-order pharmacy	limited to JJHCS and Bayer when dispensed by a retail pharmacy or mail-order pharmacy	limited to Contour and Accu-Chek Guide when dispensed by a retail pharmacy or mail-order pharmacy

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	\$125	\$125
Deductible	\$0	\$0
Coinsurance maximum	\$1,000	\$750
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	PriorityMedicare HMO (Participating provider with Priority Health Medicare)	PriorityMedicare 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

HMO Standard 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 (100-day fill)	\$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:
\$2,100

PPO Standard & Preferred prescription drug coverage

Retail and mail-order pharmacy

Priority Medicare (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 (100-day fill)	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:
\$2,100

Pharmacy Changes & Updates

Prescription coverage with Express Scripts

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

For specific pharmacy benefits, see your benefits package.

NEW: Two Preferred mail order pharmacies:
Express Scripts & Amazon

Amazon allows 30-day fills for mail order.
There is no 30-day fill with Express Scripts.

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 prioitymedicare.com.*

If you're on the PPO plan, you will have lower copays at these preferred pharmacies.

Amazon Pharmacy is a Preferred Mail Order in 2026

- ✓ Tier 1 drug = \$0 for 90- or 100-day fills
- ✓ Tier 2 drug = \$0 for 90-day fills
- Simple sign up and RX Delivery
- Transfer / Provider send in new RXs
- Add RX to cart and check-out like Amazon
- Automatic refill option for eligible drugs
- Most orders arrive in 1 to 4 days. Same day delivery available in select cities.





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Enrollment Timeline

Open enrollment period:

October 06, 2025 – November 03, 2025

- Member ID cards and card carriers arrive mid/late November, prior to your effective date
- ANOC and EOC documents will be mailed late November

Questions?

Thank you.



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](https://www.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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