

2023

MEDICARE AGENT TRAINING

PriorityHealth 

Today's agenda

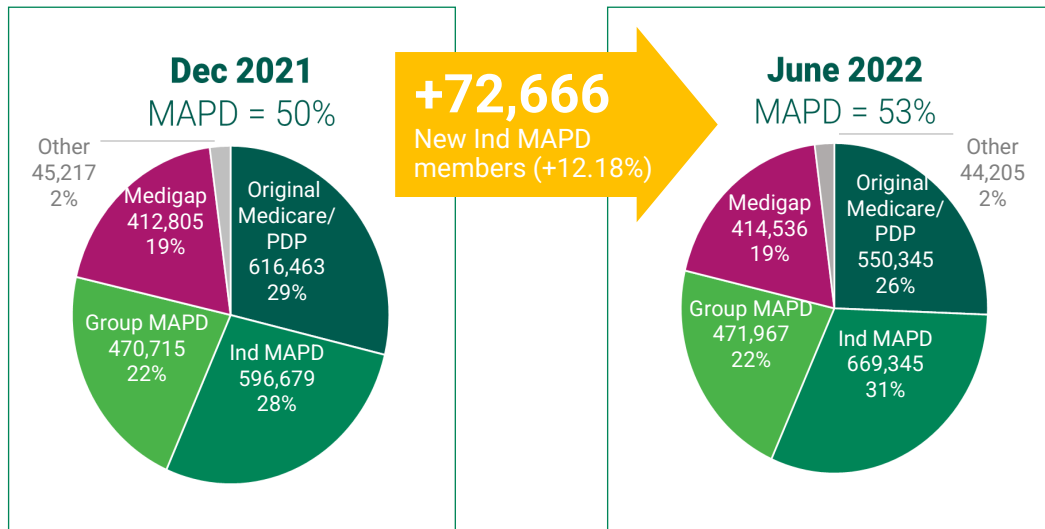
- 1 The Priority Health difference
- 2 2023 MAPD plans
- 3 Medigap
- 4 Agent Experience

Why now is the right time to sell
Priority Health Medicare

Here in Michigan, you are in the **right place**

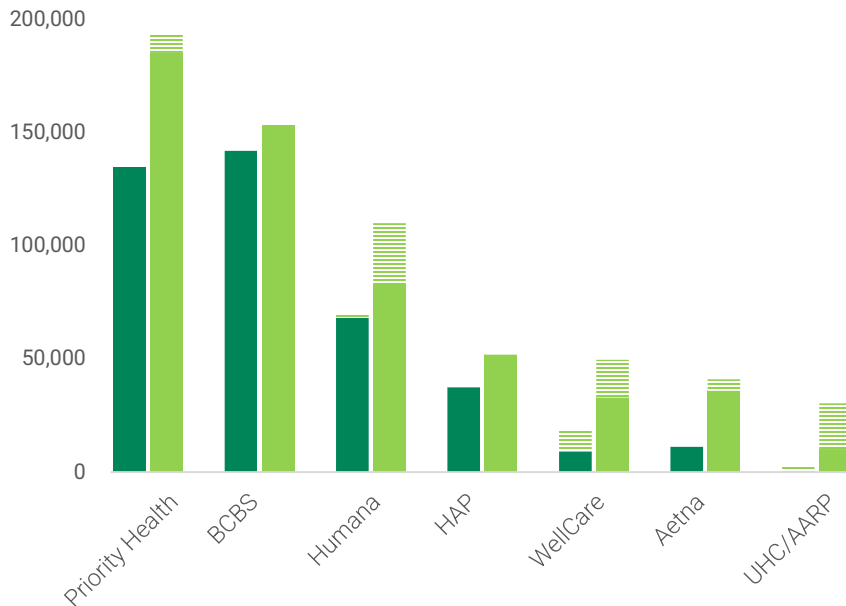
- The Top 6 plans, including Priority Health, enrolled **68,226** of all new IND MAPD members in the last year
- **Priority Health Medicare captured 37%** of those

..... and the MAPD IND market is projected to grow **another 46% in the next 5 years**



**More individuals
choose Priority
Health Medicare
Advantage plans
than any other plan
in Michigan.¹**

Michigan Individual MA/MAPD Membership
2019 vs 2022 (Pattern = DSNP)



Competitive plans
and honest pricing

A frictionless
customer
experience



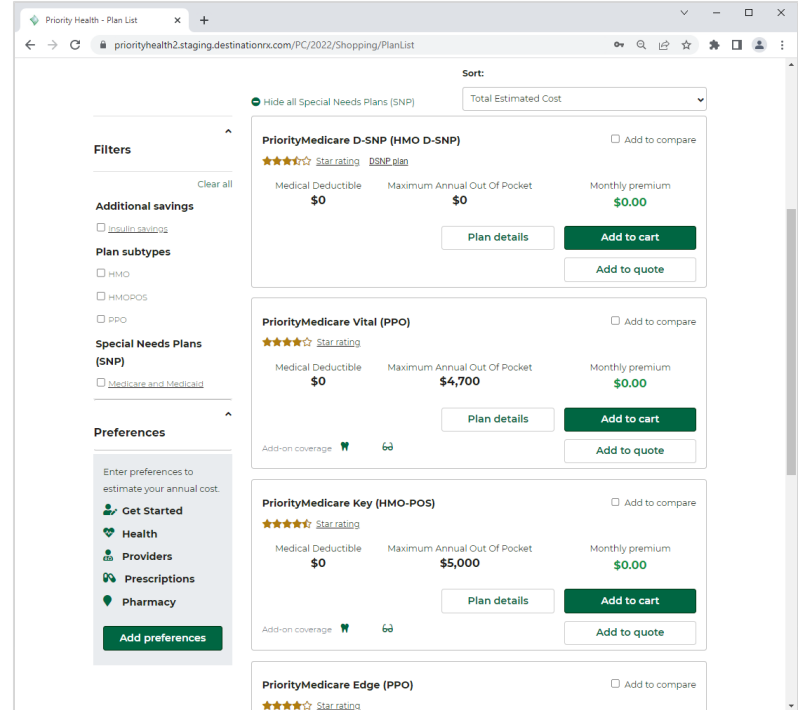
The Priority Health difference

Exceptional
agent service
and support

Maximum
commissions

Quoting and Enrollment Tool

- Powered by *Connecture*
- Complete quotes, scope of appointments, and enrollments
- Record telephone sales call from start to completion of enrollment
- Single sign-in through Agent Center



Value Based Enrollment

- Starting with the roll out of Connecture
 - \$75 administrative fee for each HRA you complete
 - \$25 administrative fee for each Welcome Call request scheduled
- Eligible for new to Priority Health members only; MAPD (including D-SNP)

We pay maximum allowable commissions

	2022	2023
New to Medicare Advantage	\$573	\$601
Priority Health renewal	\$287*	\$301*
New to Priority Health (not new to MA)	\$287*	\$301*

Welcome: Connie L Elkins

PriorityHealth Medicare Certification System



CERTIFICATIONS



TRANSCRIPT



EVENT CALENDAR



RE



RESOURCES



MY PROFILE



ADMIN

2023 highlights

What the BSHH integration means for Priority Health



- We are still Priority Health, our brand is not changing, our name is not changing.
- Your clients continue to have access to 9 out of 10 primary care providers² in Michigan including BSHH.
- While Priority Health coverage is not limited to BSHH partners, this partnership creates a more seamless healthcare experience for members who see BSHH providers today or plan to in the future.

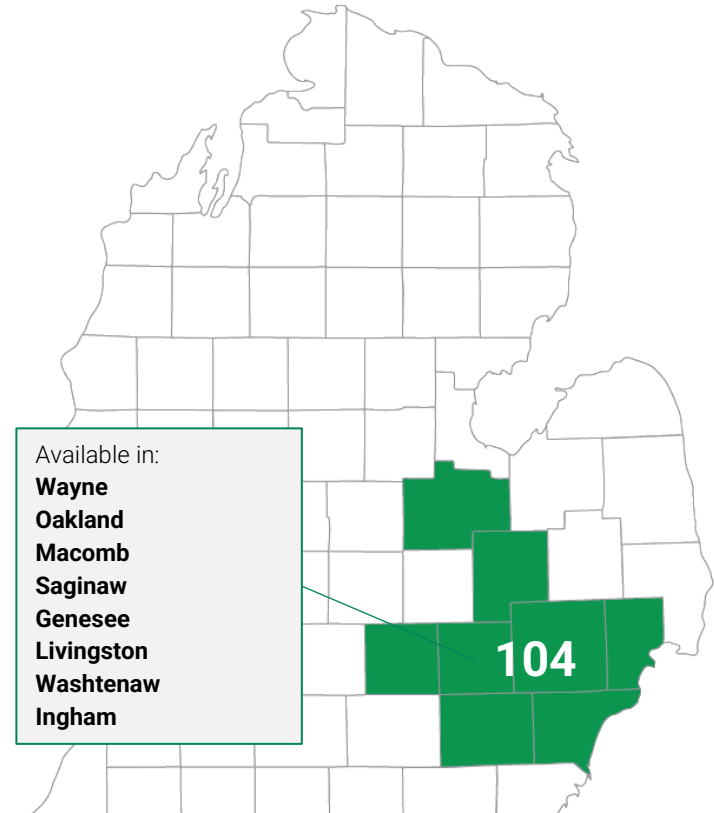
Priority Health and Kroger+ health

We are partnering with Kroger on two plans in 2023: an Individual PPO and a D-SNP.

- ✓ Exclusive membership perks.
- ✓ Offered in 8 counties on the east side that are home to 104 Kroger stores.

About Kroger:

- *A grocery store chain that has been around for 140+ years and has nearly 2,800 stores in 35 states.*
- *Operates in 2,000+ in-store pharmacies that fill more than 230 million prescriptions a year.*
- *A trusted brand known for fresh, quality produce and groceries; shares our belief that food is medicine.*





We have in-network coverage with **every major hospital system in Michigan**³

In addition, your clients will have this **unique membership benefit:**

- ✓ No referrals required to see in-network providers
- ✓ And NEW in 2023! the Travel Pass includes the Upper Peninsula

³Excludes hospitals in Michigan's Upper Peninsula based on American Hospital Directory April 2021 data and Priority Health provider contracts. Coverage varies.

2023 MAPD plans

- ✓ **Plan details**
- ✓ Dental, Vision, Hearing
- ✓ Embedded extras
- ✓ Prescription drug coverage

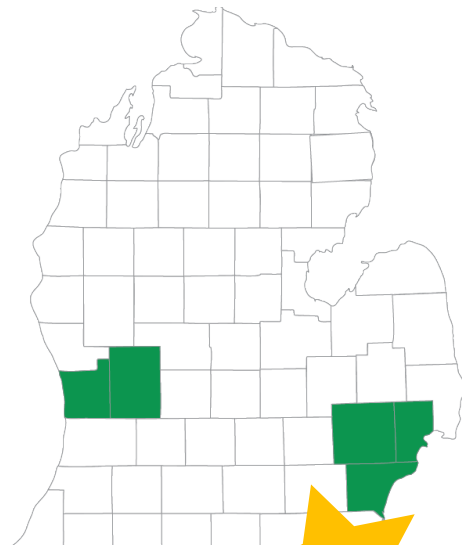
One health system and one trusted health plan coming together to give you *even more*

PriorityMedicare ONE leverages the power of the Priority Health / BSHH partnership to bring members richer benefits.



Available in:

**Kent
Ottawa
Wayne
Oakland
Macomb**



Plan highlights:



\$0 in-network deductible
\$0 Rx deductible



30 one-way trips to any medical appointment within 30 miles



PriorityCare benefit with 100 hours/year of Papa



Insulin coverage in the gap



Dental, vision, hearing and fitness benefits



OTC Plus card loaded monthly to use on over-the-counter items & food (if eligible)

This plan is best for:

People who prioritize affordability over other features, are engaged with their healthcare, need or want regular care, see Beaumont Health Spectrum Health doctors today or plan to in the future.*

*PriorityMedicare ONE members are covered at in-network rates with all providers in the Priority Health Medicare network, including but not limited to Beaumont Health Spectrum Health providers.

PriorityMedicare ONE (HMO-POS)

In-network benefit	2023
Medical deductible	\$0
PCP visit	\$0
Specialist visit	\$35
Cardiac/pulmonary rehab.	\$20
Inpatient hospital	\$285/day, days 1-7
Outpatient hospital	\$285
Labs/tests & procedures	\$0
Diagnostic radiology (i.e.. MRI)	\$175
Outpatient behavioral health visit	\$20
Ambulance (transport or treat/non-transport)	\$285

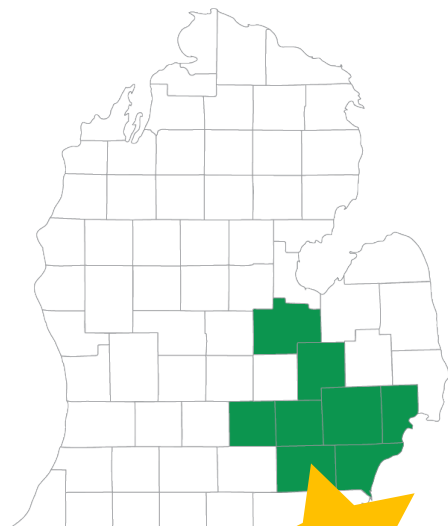
In-network benefit	2023
ER/Observation/UC	\$110/\$110/\$35
Max out-of-pocket	\$4,300
Routine chiro (limit 12)	\$20
Virtual visits (PCP, specialist & behavioral health provider)	\$0
Rx deductible	\$0
Rx preferred	\$0/\$10/\$42/45%/33%
Tier 1 (90-day preferred retail)	\$0
Tier 1 & Tier 2 (90-day mail order)	\$0/\$0
OTC Plus	\$15/M for OTC + Food if SSBCI eligible

A partnership focused on bringing even *more* to your clients.

PriorityMedicare + Kroger fully supports members on their health journey. From discounts on food to comprehensive care - our members are covered.

Available in:

**Wayne
Oakland
Macomb
Saginaw
Genesee
Livingston
Washtenaw
Ingham**



Plan highlights:



OTC Plus card loaded monthly to use on OTC and food (if eligible) exclusively at Kroger



One year of Kroger "Boost" membership. Giving members free grocery delivery.



\$0 PCP + \$0 Virtual Visits for PCP, Specialist and Behavioral Health appointments



Open network + Visitor Travel Benefit provided by Multiplan



\$200 eyewear allowance embedded, plus hearing and fitness Embedded



Embedded comprehensive dental up to **\$1,500** per year

This plan is best for:

People who are looking for affordability in their health coverage for when they need it. They are looking for extras to help live their life and travel freely. These individuals may also be very loyal to the Kroger brand and appreciate the added incentive to shop there.



PriorityMedicare + Kroger (PPO)

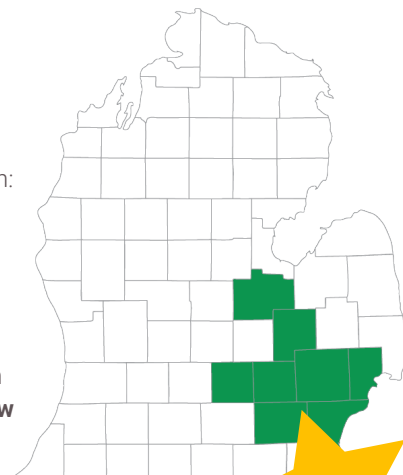
In-network benefit	2023	In-network benefit	2023
Medical deductible	\$0	ER/Observation/UC	\$110/\$110/\$40
PCP visit	\$0	Max out-of-pocket	\$4,900
Specialist visit	\$40	Routine chiro (limit 12)	\$20
Cardiac/pulmonary rehab.	\$20	Virtual visits (PCP, specialist & behavioral health provider)	\$0
Inpatient hospital	\$350/day, days 1-5	Rx deductible	\$0
Outpatient hospital	\$275	Rx preferred	\$3/\$10/\$42/45%/33%
Labs/tests & procedures	\$0	Tier 1 (90-day preferred retail)	\$0
Diagnostic radiology (ie. MRI)	\$275	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0
Outpatient behavioral health visit	\$20	OTC Plus	\$25/M for OTC + Food if SSBCI eligible (at Kroger only)
Ambulance (transport or treat/non-transport)	\$290		

A \$0 D-SNP at Kroger

PriorityMedicare D-SNP + Kroger fully supports members on their health journey. From discounts on food to comprehensive care, our members are covered.

Available in:

**Wayne
Oakland
Macomb
Saginaw
Genesee
Livingston
Washtenaw
Ingham**



Plan highlights:



PriorityCare benefit with 100 hours a year of Papa



Enhanced dental, including dentures with **\$3,000** maximum on preventive & comprehensive services



Up to two weeks of meals post-inpatient stay



\$70/M to use on OTC and healthy food (if eligible) at Kroger



One year of Kroger “Boost” membership. Giving members free grocery delivery



\$200 embedded eyewear allowance

This plan is best for:

People who have both Medicare and Medicaid coverage. These individuals likely have multiple chronic conditions/ disabilities. They also face social factors that contribute to poor health and outcomes. These individuals likely already shop at Kroger.

PriorityMedicare D-SNP + Kroger (HMO)

In-network benefit	2023
Medical deductible	\$0
PCP visit	\$0
Specialist visit	\$0
Cardiac/pulmonary rehab.	\$0
Inpatient hospital	\$0
Outpatient hospital	\$0
Labs/tests & procedures	\$0
Diagnostic radiology (ie. MRI)	\$0
Outpatient behavioral health visit	\$0

In-network benefit	2023
ER/Observation/UC	\$0/\$0
Ambulance (transport or treat/non-transport)	\$0
Max out-of-pocket	\$0
Rx deductible	\$0

All services covered by Original Medicare are a \$0 liability to the D-SNP member

PriorityMedicare D-SNP + Kroger (HMO)

\$0 D-SNP in 8 counties

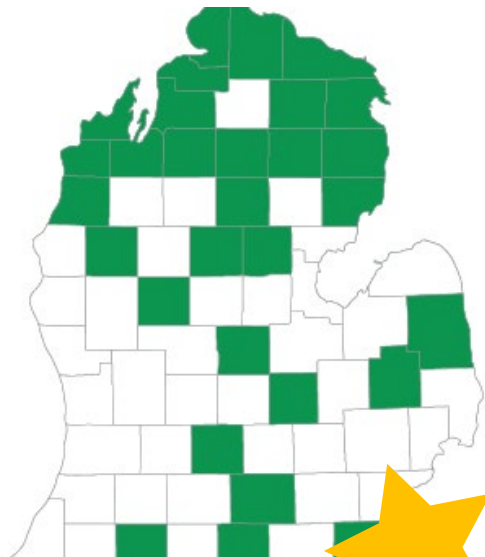
Eligibility criteria

- Live permanently within one of the following counties:
 - Wayne, Oakland, Macomb, Saginaw, Genesee, Livingston, Washtenaw, and Ingham
- Eligible for and enrolled in Medicare Parts A & B
- Eligible for full Medicaid benefits
 - Qualified Medicare Beneficiary Plus (QMB+)
 - Specified Low-Income Medicare Beneficiary (SLMB+)
 - Full Benefits Dual Eligible (FBDE)
- 21 years of age or older

Reliable care & coverage... now with an open network.

PriorityMedicare Compass gives members a \$0 plan, affordable medical costs, and the extras they need and want.

Available in:
Region 3
Region 4



Plan highlights:



\$0 combined medical deductible



\$0 PCP + **\$0** Virtual
Visits for PCP, Specialist
and Behavioral Health
appointments



Affordable drug
coverage & \$0 Tier 1 90-
day refills at preferred
pharmacies



PriorityCare benefit
with **36** hours/year of
Papa



Dental, vision, hearing
and fitness benefits



\$35/Q OTC allowance

This plan is best for:

Individuals who enjoy traveling and want to ensure they are covered wherever they are. They are relatively healthy, so they do not want the burden of high expenses, but they do want the extras to help them continue living independent for as long as they can.

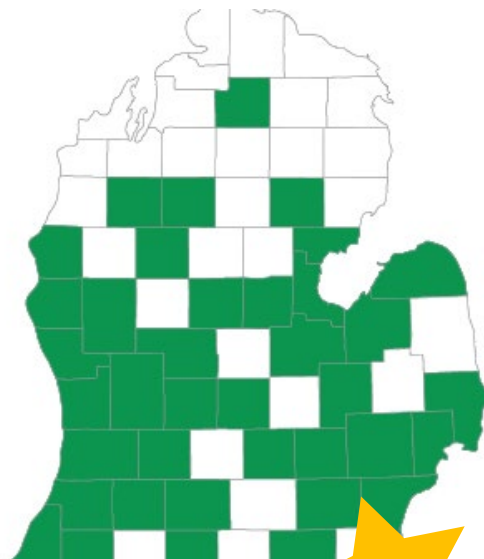
PriorityMedicare Compass (PPO)

In-network benefit	2022	2023	In-network benefit	2022	2023
Medical deductible	\$0	\$0	ER/Observation/UC	\$90/\$90/\$30	\$110/\$110/\$30
PCP visit	\$0	\$0	Max out-of-pocket	\$5,650	\$5,650
Specialist visit	\$50	\$50	Routine chiro (limit 12)	\$20	\$20
Cardiac/pulmonary rehab.	\$30	\$20	Virtual visits (PCP, specialist & behavioral health provider)	\$0	\$0
Inpatient hospital	\$350/day, days 1-5	\$350/day, days 1-5	Rx deductible	\$0 All Tiers	\$0 All Tiers
Outpatient hospital	\$325	\$325	Rx preferred	\$4/\$15/\$42/45 %/31%	\$4/\$15/\$42/45 %33%
Labs/tests & proc.	\$0 for anticoagulant labs \$20 for all other	\$0 for anticoagulant labs \$20 for all other	Tier 1 (90-day preferred retail)	\$12	\$0
Diagnostic radiology (ie. MRI)	\$275	\$275	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0
Outpatient behavioral health visit	\$20	\$20	OTC	\$25/Q	\$35/Q
Ambulance (transport or treat/non-transport)	\$275	\$325			

The perfect PPO for members wanting to stay independent.

PriorityMedicare Edge is a \$0 plan that is great for new Medicare beneficiaries and those who are looking for a new PPO.

Available in:
Region 1
Region 2
Region 5



Plan highlights:



\$0 combined deductible
\$0 Rx deductible



\$0 PCP + **\$0** Virtual
Visits for PCP, Specialist
and Behavioral Health
appointments



PriorityCare benefit with 72
hours/ year of Papa



Priority Travel Pass gives
you in-network coverage
wherever you go



Dental, vision, hearing,
and fitness benefits



\$60/Q OTC allowance

This plan is best for:
Individuals who are in relatively good health but want the security of knowing that if something unexpected happens, they have affordable coverage.

PriorityMedicare Edge (PPO)

In-network benefit	2022	2023	In-network benefit	2022	2023
Medical deductible	\$0	\$0	ER/Observation/UC	\$90/\$90/\$30	\$110/\$110/\$30
PCP visit	\$0	\$0	Max out-of-pocket	\$5,300	\$5,300
Specialist visit	\$45	\$45	Routine chiro (limit 12)	\$20	\$20
Cardiac/pulmonary rehab.	\$30	\$20	Virtual visits (PCP, specialist & behavioral health provider)	\$0	\$0
Inpatient hospital	\$350/day, days 1-5	\$350/day, days 1-5	Rx deductible	\$0	\$0
Outpatient hospital	\$325	\$325	Rx preferred	\$2/\$8/\$38/40%/33%	\$2/\$8/\$38/40%/33%
Labs/tests & procedures	\$0	\$0	Tier 1 (90-day preferred retail)	\$6	\$0
Diagnostic radiology (i.e, MRI)	\$275	\$270	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0
Outpatient behavioral health visit	\$20	\$20	OTC	\$50/Q	\$60/Q
Ambulance (transport or treat/non-transport)	\$275	\$275			

Comprehensive care at *no cost to you.*

PriorityMedicare Key is the perfect \$0 plan for insulin-dependent diabetics and members who need enhanced dental coverage!



Available in all
five regions
across Michigan.

Plan highlights:



\$0 in-network deductible
\$0 Rx deductible



\$0-\$10 PCP (depending on region) + **\$0** PCP, Specialist & Behavioral Health virtual visits



Insulin coverage in the gap
Diabetic supplies on Tier 1



Priority Health Travel Pass



Embedded comprehensive dental up to \$1,500 a year plus vision, hearing and fitness



\$55-\$80/Q OTC allowance, depending on region

This plan is best for:
Insulin- dependent diabetics who want affordable medical coverage. These members do not want their illness to take over their life, so they are looking for medical benefits designed around them.

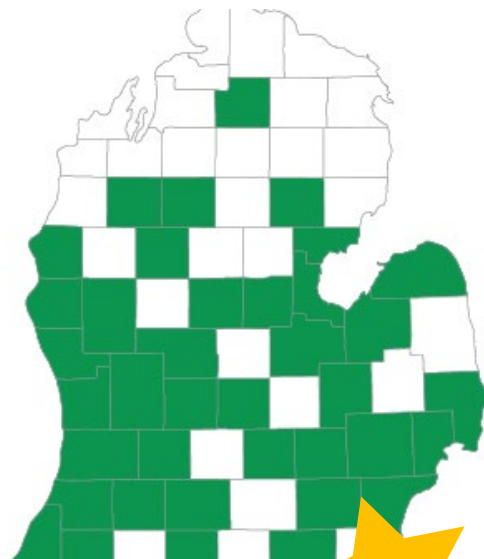
PriorityMedicare Key (HMO-POS)

In-network benefit	2022	2023	In-network benefit	2022	2023
Medical deductible	\$0	\$0	ER/Observation/UC	\$90/\$90/\$50	\$110/\$110/\$50
PCP visit	\$0 - \$10 (region specific)	\$0 (Regions 1, 2 & 5) \$10 (Regions 3 & 4)	Max out-of-pocket	\$5,000 (1, 2, 5) \$5,500 (3 & 4)	\$5,000 (1, 2, 5) \$5,500 (3 & 4)
Specialist visit	\$45	\$45	Routine chiro (limit 12)	\$20	\$20
Cardiac/pulmonary rehab.	\$30	\$20	Virtual visits (PCP, specialist & behavioral health provider)	\$0	\$0
Inpatient hospital	\$325/day, days 1-6	\$325/day, days 1-6	Rx deductible	\$0 All Tiers	\$0 All Tiers
Outpatient hospital	\$290	\$290	Rx preferred	\$4/\$15/\$42/45%/3 3%	\$4/\$15/\$42/45%/3 3%
Labs/tests & procedures	\$0 anticoagulant labs \$10 all other	\$0 anticoagulant labs \$10 all other	Tier 1 (90-day preferred retail)	\$12	\$0
Diagnostic radiology (i.e., MRI)	\$150	\$160 (1, 2, 3 & 4) \$130 (5)	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0
Outpatient behavioral health visit	\$20	\$20	OTC	\$70/Q (1, 2 & 5) \$45/Q (3 & 4)	\$80/Q (1 & 2) \$75/Q (5) \$55/Q (3 & 4)
Ambulance (transport or treat/non-transport)	\$250	\$270			

Exceptional care & coverage with *all* the extras + an open network

PriorityMedicare Vital gives members a \$0 plan that puts cash back in their pockets, while providing them with all the extras they are looking for!

Available in:
Region 1
Region 2
Region 5



Plan highlights:



\$30/month Part B rebate



\$0 PCP + \$0 Virtual Visits for PCP, Specialist and Behavioral Health appointments



Vision, hearing, fitness, chiropractic and acupuncture



Open network + Priority Health Travel Pass



Embedded comprehensive dental up to **\$1,500** per year



OTC Plus card loaded monthly to use on over-the-counter items and food (if eligible)

This plan is best for:

Individuals who do not use healthcare often. They are looking for low medical costs for times when they need it, but want money in their pockets, **ALL** the extras- they are looking for the most bang for their buck.

PriorityMedicare Vital (PPO)

In-network benefit	2022	2023	In-network benefit	2022	2023
Medical deductible	\$0	\$0	ER/Observation/UC	20%	\$110/\$110/\$60
PCP visit	\$0	\$0	Max out-of-pocket	\$4,700	\$4,900
Specialist visit	20%	\$50	Routine chiro (limit 12)	20%	\$20
Cardiac/pulmonary rehab.	20%	\$20	Virtual visits (PCP, specialist & behavioral health provider)	\$0	\$0
Inpatient hospital	\$435/day, days 1-4	\$350/day, days 1-4	Rx deductible	\$350 (tiers 3-5)	\$350 (tiers 3-5)
Outpatient hospital	20%	\$300	Rx preferred	\$4/\$15/\$42/45%/33 %	\$4/\$15/\$42/45%/33 %
Labs/tests & proc.	\$0	\$0	Tier 1 (90-day preferred retail)	\$12	\$0
Diagnostic radiology (ie. MRI)	20%	20%	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0
Outpatient behavioral health visit	20%	\$20	OTC Plus	\$40/Q OTC + \$10/M for produce if eligible	\$20/M for OTC + Food if eligible
Ambulance (transport or treat/non-transport)	20%	\$265			

A \$0 D-SNP in all 68 counties in Michigan's lower peninsula

PriorityMedicare D-SNP offers in network coverage to every major hospital system in Michigan with no referrals required to see in-network providers.



Available in the lower 68 counties across Michigan.

Plan highlights:



Personal emergency response system (PERS) devices and services



Enhanced dental, including dentures with \$2,500 maximum on preventive & comprehensive services



\$200 vision allowance



PriorityCare benefit with 100 hours a year of Papa



\$190/Q OTC allowance



30 one-way trips to any medical appointment within 30 miles

This plan is best for:

People who have both Medicare and Medicaid coverage. These individuals likely have multiple chronic conditions/disabilities. They also face social factors that contribute to poor health and outcomes.

PriorityMedicare D-SNP (HMO)

In-network benefit	2022	2023
Medical deductible	\$0	\$0
PCP visit	\$0	\$0
Specialist visit	\$0	\$0
Cardiac/pulmonary rehab.	\$0	\$0
Inpatient hospital	\$0	\$0
Outpatient hospital	\$0	\$0
Labs/tests & procedures	\$0	\$0
Diagnostic radiology (ie. MRI)	\$0	\$0
Outpatient behavioral health visit	\$0	\$0

In-network benefit	2022	2023
ER/Observation/UC	\$0	\$0
Ambulance (transport or treat/non-transport)	\$0	\$0
Max out-of-pocket	\$0	\$0
Rx deductible	\$0	\$0

All services covered by Original Medicare are a \$0 liability to the D-SNP member

These benefits apply when the member has full D-SNP eligibility.

PriorityMedicare D-SNP (HMO)

Checking Medicaid eligibility

- Clients cannot be enrolled in D-SNP until Medicaid status is verified by Priority Health when the Enrollment form is received
- Medicaid eligibility provided over the phone is valid as of the time of the call
- Agents can call the Priority Health agent line 1.800.970.7379, option 2 to validate Medicaid eligibility of the client
- Agent must have:
 - Medicaid ID
 - First and last name
 - DOB
 - MBI
- Priority Health can provide:
 - Medicaid eligibility as determined by MDHHS
 - LIS level when MBI is provided

PriorityMedicare D-SNP (HMO)

\$0 D-SNP in all 68 counties in Michigan's lower peninsula

Eligibility criteria

- Live permanently within the plan service area
- Eligible for and enrolled in Medicare Parts A & B
- Eligible for full Medicaid benefits
 - Qualified Medicare Beneficiary Plus (QMB+)
 - Specified Low-Income Medicare Beneficiary (SLMB+)
 - Full Benefits Dual Eligible (FBDE)
- 21 years of age or older

The map displays the following counties and their corresponding percentage ranges (estimated from the color scale):

- EMMET:** 10.0% - 14.9%
- CHEBOYGAN:** 10.0% - 14.9%
- PRESQUE ISLE:** 10.0% - 14.9%
- CHARLEVOIX:** 10.0% - 14.9%
- ANTRIM:** 10.0% - 14.9%
- OTSEGO:** 15.0% - 19.9%
- MONTMORENCY:** 10.0% - 14.9%
- ALPENA:** 10.0% - 14.9%
- LEELANAU:** 10.0% - 14.9%
- BENZIE:** 10.0% - 14.9%
- GRAND TRAVERSE:** 10.0% - 14.9%
- KALKASKA:** 10.0% - 14.9%
- CRAWFORD:** 10.0% - 14.9%
- OSCODA:** 10.0% - 14.9%
- ALCONA:** 10.0% - 14.9%
- MANISTEE:** 10.0% - 14.9%
- WEXFORD:** 10.0% - 14.9%
- MISSAUKEE:** 10.0% - 14.9%
- ROSCOMMON:** 10.0% - 14.9%
- OGEMAW:** 10.0% - 14.9%
- IOSCO:** 10.0% - 14.9%
- MASON:** 10.0% - 14.9%
- LAKE:** 10.0% - 14.9%
- OSCEOLA:** 10.0% - 14.9%
- CLARE:** 10.0% - 14.9%
- GLADWIN:** 10.0% - 14.9%
- ARENAC:** 10.0% - 14.9%
- OCEANA:** 10.0% - 14.9%
- MECOSTA:** 10.0% - 14.9%
- ISABELLA:** 10.0% - 14.9%
- MIDLAND:** 10.0% - 14.9%
- BAY:** 10.0% - 14.9%
- HURON:** 10.0% - 14.9%
- NEWAYGO:** 10.0% - 14.9%
- MUSKOGON:** 10.0% - 14.9%
- MONTCALM:** 10.0% - 14.9%
- GRATIOT:** 10.0% - 14.9%
- SAGINAW:** 10.0% - 14.9%
- TUSCOLA:** 10.0% - 14.9%
- SANILAC:** 10.0% - 14.9%
- OTTAWA:** 15.0% - 19.9%
- KENT:** 20.0% - 24.9%
- IONIA:** 10.0% - 14.9%
- CLINTON:** 10.0% - 14.9%
- SHIAWASSEE:** 10.0% - 14.9%
- GENESEE:** 10.0% - 14.9%
- LAPEER:** 10.0% - 14.9%
- ST. CLAIR:** 10.0% - 14.9%
- MACOMB:** 10.0% - 14.9%
- ALLEGAN:** 10.0% - 14.9%
- BARRY:** 10.0% - 14.9%
- EATON:** 10.0% - 14.9%
- INGHAM:** 10.0% - 14.9%
- LIVINGSTON:** 10.0% - 14.9%
- OAKLAND:** 10.0% - 14.9%
- WAYNE:** 10.0% - 14.9%
- WASHTENAW:** 10.0% - 14.9%
- JACKSON:** 10.0% - 14.9%
- CALHOUN:** 10.0% - 14.9%
- KALAMAZOO:** 10.0% - 14.9%
- VAN BUREN:** 10.0% - 14.9%
- BERRIEN:** 10.0% - 14.9%
- CASS:** 10.0% - 14.9%
- ST. JOSEPH:** 10.0% - 14.9%
- BRANCH:** 10.0% - 14.9%
- HILLSDALE:** 10.0% - 14.9%
- LENAWEE:** 10.0% - 14.9%
- MONROE:** 10.0% - 14.9%

2023 MAPD plans

- ✓ Plan details
- ✓ **Dental, Vision, Hearing**
- ✓ Embedded extras
- ✓ Prescription drug coverage

Improved dental



Embedded

- Powered by Delta Dental® — largest network of dentists in the country, Medicare Advantage PPO and Premier*
- Same great \$0 preventive & comprehensive embedded benefits on all non D-SNP plans (two exams, two cleanings – regular or periodontal, one brush biopsy, & anesthesia for embedded dental services)
- But now, **Priority**Medicare Key, **Priority**Medicare Vital and **Priority**Medicare + Kroger will include:
 - 100% coverage for fillings, crown repairs and non-surgical (“simple”) extractions up to \$1,500 per year
 - The Enhanced Dental & Vision package for these plans will no longer include any coverage for these services as it’s embedded within the medical plan

Improved dental (cont.)

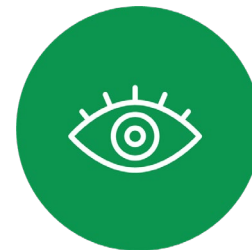


Embedded

- Same great \$0 preventive & comprehensive benefits on both D-SNP plans
 - Two exams, two cleanings (regular or periodontal), one brush biopsy, one fluoride treatment, one set of bite wing x-rays, and all other radiographs (full mouth series, periapical or panoramic - every 24 months)
 - Filings, crown repair, simple extractions (non-surgical), bridges and dentures, and relines and repairs to bridges and dentures
- But now, both D-SNP plans will also include:
 - Two additional periodontal maintenance cleanings
 - Non-surgical periodontal procedures (scaling and root planning)
 - Surgical extractions/oral surgery and anesthesia
- Plus, the annual max for preventive and comprehensive services has gotten better; \$2,500 on D-SNP and \$3,000 for D-SNP + Kroger

Vision

- Powered by EyeMed®
- In-Network: *no change to existing plans*
 - \$0 routine vision exam, and \$0 retinal imaging exam
 - \$100 eyewear allowance each year for all plans except
 - **Priority**Medicare Vital includes a \$125 allowance
 - **Priority**Medicare ONE includes a \$175 allowance
 - **Priority**Medicare D-SNP, **Priority**Medicare D-SNP + Kroger and **Priority**Medicare + Kroger includes a \$200 allowance
- Out-Of-Network (does not include D-SNP Plans)
 - Up to \$100 reimbursement for eyewear
 - Up to \$50 reimbursement for a routine vision exam
 - Up to \$20 reimbursement for retinal imaging
 - Submitting an out-of-network claim: member fills out an EyeMed claim form and submits via mail, email, online or by fax. Then, member will be issued a reimbursement by check



Embedded

Optional *enhanced* dental and vision

	PM Key, PM Vital and PM Kroger	PM Value, PM Merit, PM, PM Select, PM Ideal, PM Compass, PM Edge and PM ONE
Monthly premium	\$29	\$38
Dental (Delta Dental)	<p>\$0 copay for emergency treatment of dental pain, anesthesia and one fluoride treatment</p> <p>50% coinsurance for crowns/onlays, root canals, denture relines & repairs, bridge repairs and surgical extractions/oral surgery</p> <p>50% coinsurance for implants & implant repairs</p> <p>50% coverage for dentures</p> <p>\$2,500 annual coverage limit</p>	<p>\$0 copay for fillings, crown repairs, emergency treatment of dental pain, anesthesia and one fluoride treatment</p> <p>50% coinsurance for crowns/onlays, root canals, denture relines & repairs, bridge repairs, simple extractions and surgical extractions/oral surgery</p> <p>50% coinsurance for implants & implant repairs</p> <p>50% coverage for dentures</p> <p>\$2,500 annual coverage limit</p>
Vision (EyeMed)	\$150 additional eyewear allowance per year with OON reimbursement option	

Get *even more* from Priority Health Medicare— optional **Enhanced Dental and Vision** plan

Available to individual Priority Health Medicare Advantage members

- Runs on calendar year
- No deductibles and no waiting periods
- Benefits offered as a package

Easy to enroll:

- Either click the box during MAPD enrollment OR
- Enroll within two months of a member's MAPD effective date at priorityhealth.com/enrollDV

Find in-network providers:

- Dental: priorityhealth.com/findadoc, choose Medicare plans and then Dental, by Delta Dental
- Vision: priorityhealth.com/findadoc, choose Medicare plans and then Vision, by EyeMed

Hearing



Embedded

- Powered by TruHearing
 - *Note: member must contact TruHearing first to use their benefit, they cannot go direct to a TruHearing provider.*
- All plans still include a \$0 routine hearing exam & great hearing aid coverage:
 - Both D-SNP plans & **Priority** Medicare Vital members pay a \$0 copay for up to two TruHearing-branded “Advanced” hearing aids (one per ear, per year) - and molds are covered with models that require them
 - Members on all other plans have tiered copay options for hearing aids (\$295, \$695, \$1,095 or \$1,495 per ear, per year) from all the top hearing aid manufacturers

Hearing (cont.)

And, the things that come standard with all hearing aid purchases:

- 60-day trial period
- One-year of post-purchase follow-up visits
- 80 batteries per hearing aid (re-chargeable not included)



Embedded

2023 MAPD plans

- ✓ Plan details
- ✓ Dental, Vision, Hearing
- ✓ **Embedded extras**
- ✓ Prescription drug coverage

Extra benefits designed to...
overcome access barriers and
provide additional support

Expanded! PriorityCare

PriorityCare is our new benefit package that includes all of the services offered by Papa on select plans.



Embedded

- 1 In-person or virtual **companion care**
 - Hourly allowances moving from monthly to yearly, allowing members greater flexibility to use as needed.
 - Papa Pals can help with things such as:
 - Household chores
 - Transportation
 - Grocery shopping
 - Light meal prepping
 - Companionship
 - Technical set-up and how-to

- 2 *Unlimited* **Papa Care Concierge** to help members navigate plan benefits, find providers, schedule doctor appointments, transportation, etc.

Embedded companion care hours per plan:

Plan	Hours/year
PM Compass	36 hours/year
PM Edge	72 hours/year
PM Ideal	72 hours/year
New! PM ONE	100 hours/year
PM D-SNP	100 hours/year
New! PM D-SNP + Kroger	100 hours/year

Expanded! PriorityCare



Embedded

3 *Unlimited* **Caregiver Support** for members with PriorityCare, which includes:

- Care advocates that have a vast knowledge of topics such as;
 - Social needs
 - Housing insecurities and resources
 - Family communication coaching
 - Community services
 - Legal aid
 - Making sense of legal documents
 - Key financial planning
 - and more...
- Care advocates have all been caregivers themselves
- Members/caregivers are matched to specific advocates based on their unique needs. Advocates provide on-demand support and guidance by building trust, developing a personalized plan and working to close the loop to resources.
- Members should call Papa to get set up with a care advocate.

NEW! Abridge



Embedded

- Abridge is a smartphone-based application that allows members to record conversations with their physicians.*
 - A transcription of the appointment is automatically created to allow the user to go back and revisit any part of the conversation.
 - The app automatically finds the key points to provide helpful medication basics, follow up instructions, next steps or definitions for medical terms.
 - Member can access medical conversations in the app and share with caregivers, family, etc., who can access via the app too.
- All Priority Health Medicare Advantage individual members, including D-SNP, will have access to Abridge – they just need to download the app
- Members should self-identify as a Priority Health member in the app settings so they can access Abridge's customer service for help if needed

Virtual visits



Embedded

- \$0 copay for in-network visits on all plans with:
 - PCPs
 - Specialists
 - Behavioral health specialists
- Members can schedule a visit with any in-network provider (or out-of-network provider, depending on their plan)
- Members also have 24/7 access to virtual care through Spectrum Health Now to get needed care anytime, anywhere—even on nights, weekends and holidays
- Use a phone, tablet or computer to connect to a provider
- Conveniently, schedule and access virtual care through the Priority Health app

Transportation



Embedded

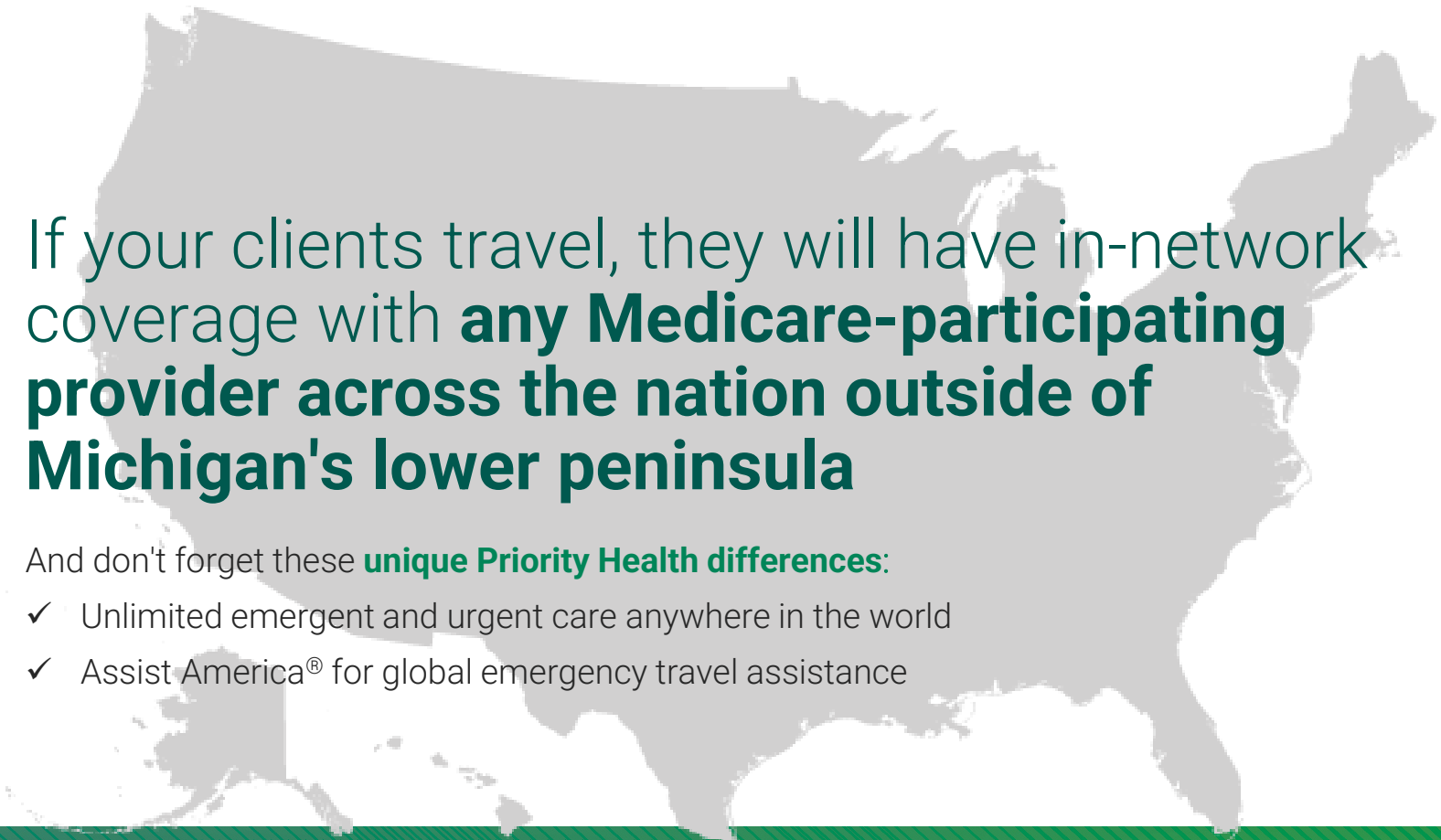
- Available on **Priority**Medicare D-SNP, **Priority**Medicare ONE and **Priority**Medicare D-SNP + Kroger
- Powered by **SafeRide**
 - Lyft and Uber are part of the SafeRide network
- Coverage includes 30 one-way trips per year; up to 30 miles per one-way trip; to/from health-related locations

Personal Emergency Response (PERS)



Embedded

- Powered by Critical Signal Technologies (CST)
- CST can utilize cellular networks, ensuring PERS works anywhere, not only at home
- All D-SNP members can obtain a device without meeting eligibility criteria*
- Care manager will coordinate PERS devices for the members along with the risk of falling assessment which is done as part of the Individual Care plan assessment



If your clients travel, they will have in-network coverage with **any Medicare-participating provider across the nation outside of Michigan's lower peninsula**

And don't forget these **unique Priority Health differences**:

- ✓ Unlimited emergent and urgent care anywhere in the world
- ✓ Assist America® for global emergency travel assistance

Priority Health Travel Pass



Embedded

- Visitor/travel benefit allows members to reside outside of Michigan for up to 12 months
- Members pay in-network copays/coinsurance at out-of-network, Medicare participating providers, everywhere but the lower peninsula of Michigan.
- Partnered with MultiPlan to offer better access to Medicare providers outside Michigan
 - Members not limited to MultiPlan providers—can still get services from any Medicare-participating provider
 - MultiPlan-participating providers can submit the claim to Priority Health
 - MultiPlan logo on back of ID cards

Priority Health Travel Pass



Embedded

- Members can see Medicare-participating dentists in Delta Dental's commercial network outside of Michigan, Indiana and Ohio
- Plus, all plans include unlimited worldwide emergent and urgent care coverage
- Includes Assist America (detailed in following pages)



Note: new members receive their travel pass (left) at the same time they receive their ID card.

Priority Health Travel Pass: **Assist America**



Embedded

- Emergency travel assistance when traveling more than 100 miles from home
- Available everywhere in the world, 24 hours a day, 365 days a year
- Benefit will connect members to doctors, hospitals, pharmacies and other services if they experience a travel emergency
- No exclusions for pre-existing conditions or extreme sports/hazardous hobbies

100+ miles away
from permanent
residence, even
international

Priority Health Travel Pass: **Assist America**



Embedded

Includes things like:

- Emergency evacuation or transportation to the nearest facility capable of providing proper care, if care is not available locally
- Round-trip transportation for a family member or friend to be with the member if expected to be hospitalized for more than seven days while traveling alone
- Help replacing lost or forgotten prescriptions (costs may apply for the prescription drugs)
- Retrieval of vehicles or other valuable property left stranded because of a medical situation

Extra benefits designed to...
support whole body health and
wellbeing

Fitness benefits with SilverSneakers®

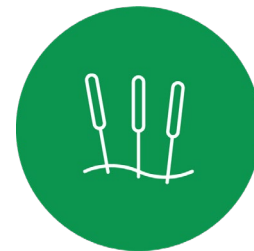


Embedded

- Robust at-home options:
 - Over 100 on-demand classes designed for all abilities
 - SilverSneakers GO™ fitness app for additional workout ideas
 - Educational videos on topics like fitness, motivation, nutrition and overall well-being
 - Fitness kits (toning, strength, yoga & walking)
- 480 facilities in Michigan, 16,000 nationwide—find a participating location at silversneakers.com
- Members can "gym hop" at home or when traveling
- College save rewards program; earn in-person or virtually
 - Over 400 colleges & universities, like Albion, Hope, Hillsdale, Center for Creative Studies and Lawrence Tech

Acupuncture

- \$20 copay per session*
- Up to 20 Medicare-covered sessions for chronic lower back pain
- Plus, 6 non-Medicare covered sessions for other conditions such as:
 - Chronic pain (not lower back pain)
 - Anxiety and sleep problems
 - Headaches
 - Chemo side effects



Embedded

Over-the-counter (OTC) allowance



Embedded

- Powered by Convey/InComm®
- Three convenient ways to shop:
 - Buy online or via mobile app
 - Call to order
 - Buy in-store (Walmart/CVS/Kroger/Walgreens/Rite Aid/Family Dollar/Dollar Tree)
- Free shipping on all online and phone orders.
Limit of 3 phone/online orders per quarter

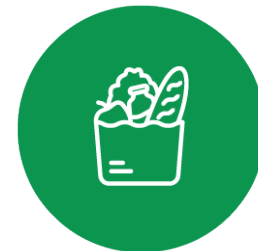
Embedded OTC quarterly allowance per plan:

Plan	Quarterly amt*
PM Key 1,2	\$80/Q
PM Key 3 & 4	\$55/Q
PM Key 5	\$75/Q
PM Edge	\$60/Q
PM Compass	\$35/Q
PM Ideal	\$80/Q
PM Value	\$25/Q
PM	\$25/Q
PM D-SNP	\$190/Q

New!

*Amounts do not roll over

OTC Plus



- Starting in 2023 Priority Health MAPD and D-SNP plans will be introducing OTC Plus, powered by Convey.
- OTC Plus will be available on the following plans: **Priority**Medicare Vital, **Priority**Medicare +Kroger*, **Priority**Medicare ONE, and **Priority**Medicare D-SNP + Kroger*
- Healthy food and produce is only available to members who meet supplemental benefits for chronically ill (SSBCI). Members must meet all of the following eligibility criteria:
 - Have one or more of the 15 qualifying comorbid and medically complex chronic conditions (i.e., diabetes, stroke, CHF, etc.)
 - A high risk of hospitalization or other adverse health outcomes
 - Require intensive care coordination

Embedded OTC Plus hours per plan:

Plan	Monthly amt*
PM ONE	\$15/M
PM Vital	\$20/M
PM Kroger*	\$25/M
PM D-SNP + Kroger*	\$70/M

OTC/OTC Plus

- Members will receive a welcome packet with their new OTC/OTC Plus card & a catalog after enrollment or renewal
- The catalog will also be available at *prioritymedicare.com* or at the member's request by calling Customer Service
- A new card will **not** be sent each quarter/ month; the card will be re-loaded with their quarterly/ monthly amount



Embedded

Extra benefits designed to...
help your clients better manage
chronic conditions

Post-discharge meal delivery

- Powered by Mom's Meals
- Eligible to anyone following an inpatient discharge from an acute hospital, psychiatric hospital or SNF facility
- \$0 for up to 28 meals (2 meals per day x 14 days), up to 4 times per year



Embedded

*We have benefits that support your
clients' needs, no matter their health
priorities*

2023 MAPD plans

- ✓ Plan details
- ✓ Dental, Vision, Hearing
- ✓ Supplemental benefits
- ✓ **Prescription drug coverage**

2023 pharmacy highlights

- Insulin coverage in the gap (as part of Part D Senior Savings)
 - Included on **Priority**Medicare Value, **Priority**Medicare Key, and now **Priority**Medicare ONE
- All generic HEDIS drugs have moved to Tier 1
- Diabetic supplies have moved from Tier 4 to Tier 1
- \$0 90-day refill at preferred pharmacies on Tier 1 across ALL plans
- Benzos have moved to Tier 2
- Continued access to national pharmacy network

Making managing diabetes more affordable for your clients

- We have designed three plans to meet our diabetic members where they are in their health journey with:
 - Insulin coverage in the gap
 - Moving more generic HEDIS drugs to T1
 - Diabetic supplies moving from T4 to T1
- Included on:
 - **Priority**Medicare Key
 - **Priority**Medicare Value
 - **Priority**Medicare ONE

ONE plan insulin-dependent diabetics will now have insulin coverage in the gap, like the Value* & Key plan

Drug	Cost: Initial Coverage Stage	Cost: Coverage gap
Tier 2		
Humalog (100 unit/ml)	ONE & Value: \$10 (preferred) 30-day supply @ retail Key: \$15 (preferred) 30-day supply @ retail	ONE & Value: \$10 (preferred) 30-day supply at retail Key: \$15 (preferred) 30-day supply @ retail
Humulin (100 unit/ml)		
Lyumjev		
Tier 3		
Lantus	\$35 (preferred or standard) 30-day supply @ retail	\$35 (preferred or standard) 30-day supply @ retail
Toujeo	\$87.50 90-day supply mail order	\$87.50 90-day supply mail order

*Deductible does not apply for Lantus and Toujeo in the initial coverage stage
Note: Members who have LIS are excluded from the Senior Savings program

D-SNP prescription drug copays

\$0 Tier 1 Preferred Generic Copay

	2023		
	Tier 1 - Preferred Generic	Tier 2 – Non-Preferred Generic	Tier 3-5
LIS Category 1	\$0	\$4.15	\$10.35
LIS Category 2	\$0	\$1.45	\$4.30
LIS Category 3	\$0	\$0	\$0

- Part D prescription drug copays vary based on LIS category of the member
- Mail-order 90-day supply is available and is subject to one LIS copays

Members not required to use Kroger Pharmacy for prescription drugs.

Medigap

The Medigap Opportunity

- Proven track record of **competitive, stable rates on all plans**
- **12-month rate guarantee**, with renewals on members' enrollment anniversary date each year
- **Fast-track underwriting** for applicants who are age 65+ and within three years of Part B enrollment – minimal health questions
- **No hidden fees**, and no application or association fees, so your clients start saving money sooner
- Billing starts when the plan goes into effect— no premium payment required at time of application
- **Low or no cost sharing** for your clients
- Members have access to Assist America for global travel assistance when more than 100 miles from home or in a foreign country – at no extra cost

12% household discount

- Members are eligible for a **12% reduction in premium** if another person in their household currently has or is enrolling in a Priority Health Medigap plan.
- The discounted rate will apply, as long as each policy considered for the discount remains in effect.
- **A household is defined as a:**
 - Condominium unit
 - Single-family home
 - Apartment unit within an apartment complex
- **A household is *not* defined as:**
 - An assisted living facility
 - A group home
 - An adult day care facility
 - A nursing home or any other health residential facility
- **You do not need to be related to the other qualifying members** of your household to receive this discount.

Competitive Medigap premiums

- Our Medigap rates are steady with changes staying relatively flat the past 4 years
- 2022 65+ premiums start at less than \$100 per month
- 2023 premiums & more coming soon

ADDITIONAL INFORMATION

For Group MAPD options:
please contact your Medicare
rep to get started

Our experienced sales team will work with you to present the best features and options to your employer clients.

You'll get the quote, review the proposal and be involved in all aspects.

Sales and support coverage map

