

# Doctor-Designed, Local Medicare Plans

Where Your Care and Coverage Work Better Together!



Trinity Health Plan  
of Michigan



2024 ENROLLMENT GUIDE

# Let's Work on Protecting Your Health and Your Savings, Together.

For most of us around retirement age, two of the most top-of-mind subjects are health and savings. The information in this guide will help you protect both. And if your questions aren't answered here, you can call one of our nearby trusted advisors.



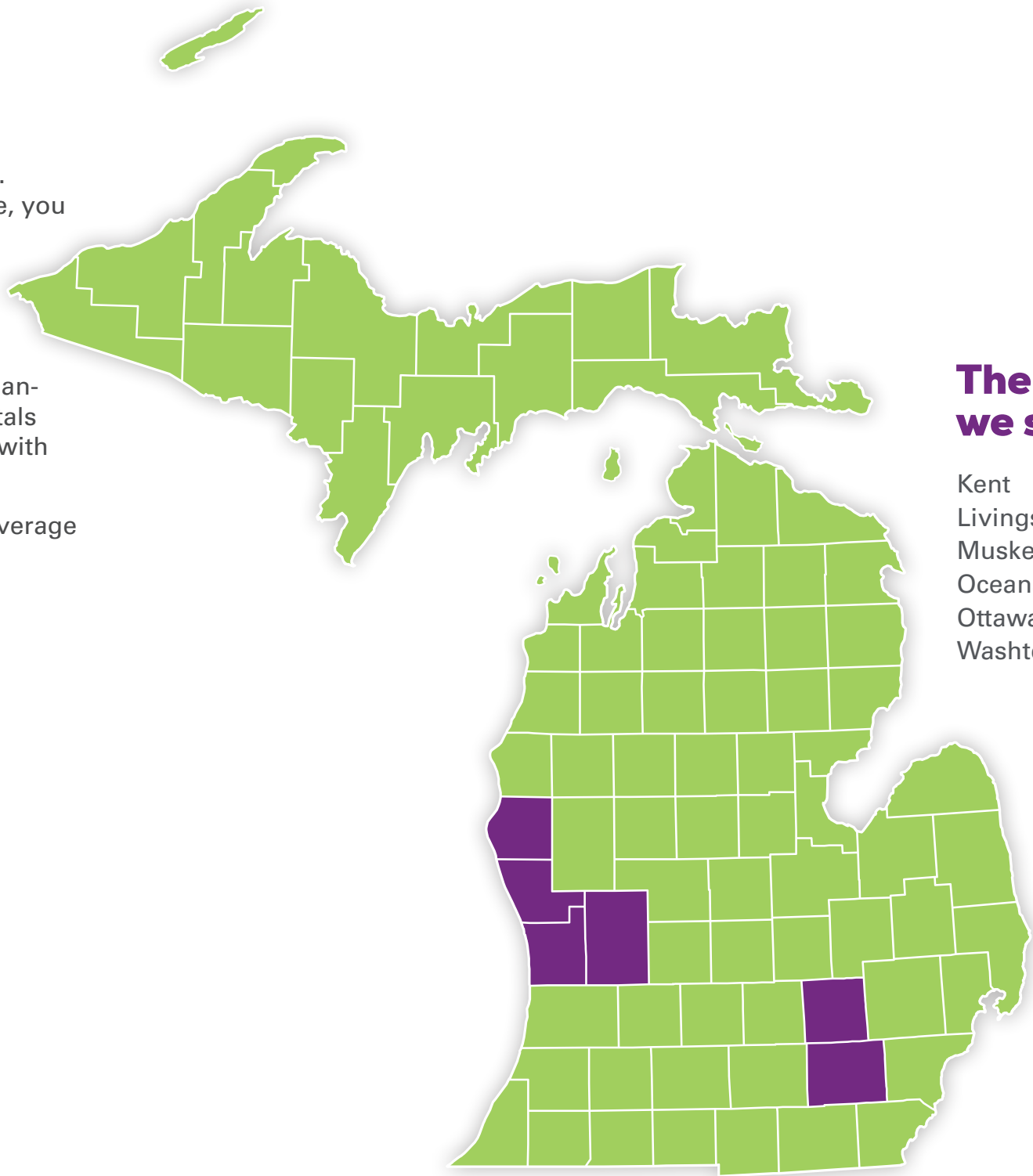
Call **1-800-964-4525** (TTY: 711) from 8 a.m. to 8 p.m., seven days a week.

Trinity Health Plan of Michigan (HMO) is a Medicare Advantage plan that delivers all-in-one, physician-built benefits to over 41,000 individuals with access to a broad and large network of doctors, hospitals and pharmacies. So you can see trusted local providers without referrals. It's more-connected care with less red tape for a better health care experience.

Enroll and you'll get all the benefits of Original Medicare (Part A and B), Part D prescription drug coverage (in most plans), plus extra valuable benefits such as these:

- ✓ **\$0** premium plan options
- ✓ **\$0** unlimited primary care visits
- ✓ Up to **\$1,800** cash back annually
- ✓ **\$0** copay for Tier 1 and Tier 2 drugs (mail order)
- ✓ **\$0** virtual care visits\*\*
- ✓ **\$0** medical deductibles — save up to \$1,789†
- ✓ Up to **\$3,500** travel allowance
- ✓ Dental coverage
- ✓ Over-the-Counter allowance
- ✓ Vision hardware allowance
- ✓ Acupuncture
- ✓ ED drug coverage
- ✓ Meals after in-patient hospital stay

\*From April 1 to September 4, call center hours are 8 a.m. to 8 p.m., Monday through Friday.  
\*\*Virtual care (telehealth) starts at zero dollars and may vary based on service.  
†2024 Medicare cost share may change on January 1, 2025.  
Benefits vary by plan; see pages 6 and 7 for details.



## The counties we serve

Kent  
Livingston  
Muskegon  
Oceana  
Ottawa  
Washtenaw

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Call us at  **1-800-964-4525** (TTY: 711) or visit **[www.trinityhealthmichigan.org/medicare](http://www.trinityhealthmichigan.org/medicare)**, before you enroll in a plan to review our comprehensive list of providers.

## Evaluating Your Options to Choose the Correct Plan

All of our plans contain great benefits, but each one is specifically designed to help a certain type of person. Here are some questions to consider that will help you choose the plan that is just right for you.



### Are you Healthy?

If you don't rely on prescriptions or expect to visit doctors or need hospitalization, you may want to go with an MA only, cash back, or \$0 premium plan.



### Do you Have a Lot of Prescriptions?

If you are taking several prescription medications, especially Tier 3–5 drugs, you will want to get a plan with Part D drug coverage.



### Do you Expect to See Many Doctors?

In general, the higher your premium, the more comprehensive coverage you'll get. So if you currently see many doctors or expect to, choose a plan with a higher premium.



### Are Your Doctors in the Network?

Trinity Health Plan of Michigan works with a large network of doctors, hospitals, and pharmacies to make it easy for you to get access to the right kind of care. Connecting with a provider is just one call or click away!

## A Summary of Plan Types

Trinity Health Plan of Michigan offers several types of Medicare Advantage plans. Here are some of the main differences between them.

### MA Only

MA Only is a basic Medicare Advantage plan with no Part D drug coverage. This is one of the more affordable options and can be the best choice if you are in great health. But once the calendar year begins, you may not be allowed to add Part D drug coverage, or you may pay a penalty to do so.

### HMO

An HMO (Health Maintenance Organization) allows our members to enjoy extra savings by staying in a pre-determined network of providers for routine care. This is the most commonly selected option of all our plans.

### \$0 Premium

The more comprehensive your coverage, the higher your premium will be. But many of our members who are in good health and don't expect to need hospitalization will opt for the savings of a \$0 premium plan.

### Cash Back

Several of our plans offer a cash back benefit. This is a partial reimbursement for your Medicare Part B premium. To be eligible, you must be enrolled in Medicare Parts A and B and pay your own Part B premium without financial assistance. Every month, up to \$150 will either be credited back to you on your monthly check or (if you do not pay your Part B premium through Social Security) your monthly amount will be reduced by up to \$150.



### Get Even More Details

Use the charts on the following pages to help choose the Trinity Health Plan of Michigan that's right for you. If you need to talk with a Medicare expert, call us toll free at **1-800-964-4525** (TTY: 711), 8 a.m. to 8 p.m., seven days a week.

	Trinity Health Plan of Michigan Cash Back (HMO)	Trinity Health Plan of Michigan Cash Back MAPD (HMO)
Monthly Premium	\$0	\$0
Annual medical deductible	\$0	\$0
Annual out-of-pocket maximum	\$5,500	\$6,500
Annual prescription drug deductible	N/A	\$300 for Tier 3, 4, and 5
Primary care provider visits	\$0	\$0
Specialty doctor	\$30	\$40
Telehealth (primary care)	\$0	\$0
Inpatient hospitalization	\$275 per day, days 1-7 \$0 per day, days 8-90	\$375 per day, days 1-5 \$0 per day, days 6-90
Outpatient surgery	\$250	\$300
Cash back	\$1,200 annually/\$100 per month	\$1,800 annually/\$150 per month
Member Rewards/Incentive	Included!	Included!
Flexible Benefit Card	\$500 per year	\$1,000 per year
Preventive and Comprehensive dental	\$0 exams, cleaning and X-rays 50% restorative services and extractions 70% endodontics and periodontics \$1,000 combined annual maximum	\$0 exams, cleaning and X-rays 50% restorative services and extractions \$1,000 combined annual maximum
Eyewear allowance	\$225 per year	\$125 per year
Hearing aids	\$599/ear for Advanced, \$899/ear for Premium	\$599/ear for Advanced, \$899/ear for Premium
Over-the-counter quarterly allowance	\$100 per quarter, no carry over	\$115 per quarter, no carry over
SilverSneakers® fitness membership	\$0	\$0
24/7 Nurse advice line	\$0	\$0
Supplemental ED generic drugs*	N/A	4 pills per 30 days; Tier 2 copay applies
Travel allowance	\$3,500	\$1,500
Urgent care (worldwide)	\$35 within / \$90 outside the U.S.	\$35 within / \$90 outside the U.S.
Emergency care (worldwide)	\$90	\$90
Prescription Drugs (one-month retail supply)		
Tier 1: Preferred Generic - Covered in the Gap!	N/A	\$0
Tier 2: Generic	N/A	\$5
Tier 3: Preferred Brand	N/A	\$47
Tier 4: Non-Preferred Drug	N/A	\$100
Tier 5: Specialty Tier	N/A	28%

*\*Tadalafil 2.5 mg is 30 tablets per 30 days*  
These charts are not a complete list of benefits. For more detailed information about our plan options, please visit [www.trinityhealthmichigan.org/medicare](http://www.trinityhealthmichigan.org/medicare) and view one of our plan documents.

	Trinity Health Plan of Michigan No Premium (HMO)
Monthly Premium	\$0
Annual medical deductible	\$0
Annual out-of-pocket maximum	\$4,500
Annual prescription drug deductible	\$0
Primary care provider visits	\$0
Specialty doctor	\$30
Telehealth (primary care)	\$0
Inpatient hospitalization	\$300 per day, days 1-6 \$0 per day, days 7-90
Outpatient surgery	\$250
Cash back	N/A
Member Rewards/Incentive	Included!
Flexible Benefit Card	\$1,000 per year
Preventive and Comprehensive dental	\$0 exams, cleaning and X-rays 50% restorative services and extractions 70% endodontics and periodontics \$1,000 combined annual maximum
Eyewear allowance	\$225 per year
Hearing aids	\$599/ear for Advanced, \$899/ear for Premium
Over-the-counter quarterly allowance	\$115 per quarter, no carry over
SilverSneakers® fitness membership	\$0
24/7 Nurse advice line	\$0
Supplemental ED generic drugs*	4 pills per 30 days; Tier 2 copay applies
Travel allowance	\$3,500
Urgent care (worldwide)	\$35 within / \$90 outside the U.S.
Emergency care (worldwide)	\$90
Prescription Drugs (one-month retail supply)	
Tier 1: Preferred Generic - Covered in the Gap!	\$0
Tier 2: Generic	\$0
Tier 3: Preferred Brand	\$47
Tier 4: Non-Preferred Drug	\$100
Tier 5: Specialty Tier	33%

*\*Tadalafil 2.5 mg is 30 tablets per 30 days*

# Want to Learn More About Your Medicare Options?

Call  
**1-800-964-4525**  
(TTY: 711)

Visit  
**[www.trinityhealthmichigan.org/medicare](http://www.trinityhealthmichigan.org/medicare)**







## Understanding Your Drug Coverage Stages

Medicare determines the four stages of drug coverage, which are based on the total cost of your prescription drugs each year:

### STAGE 1

#### Yearly Deductible Stage:

Most Trinity Health Plan of Michigan plans do not have a Part D Deductible. For the one plan that does, the deductible only applies to Tier 3, 4 and 5 drugs where you will pay the full cost of the medication until you have met your deductible. Our deductibles are lower than the \$545 maximum deductible threshold allowed by CMS for a Medicare Part D plan. If you select a plan without a Part D deductible, you'll find immediate savings by skipping this stage and moving directly into Stage 2.

### STAGE 2

#### Initial Coverage Stage: \$0 to \$5,030

You'll pay your predictable member cost share based on the formulary tier to which your drug is assigned. You will remain in this stage until your year-to-date total drug cost (the amount paid by us and you) reaches \$5,030.

### STAGE 3

#### Coverage Gap Stage: \$5,030 to \$8,000

During this stage, sometimes called the donut hole, we provide extra coverage by continuing to offer Tier 1 preferred generics for \$0. For drugs in Tiers 3-5, you will pay 25% of the cost. You will remain in this stage until your year-to-date total out-of-pocket drug cost (the amount paid by you) reaches \$8,000.

### STAGE 4

#### Catastrophic Coverage Stage: \$8,000+

When your out-of-pocket costs have reached \$8,000, the plan pays the full cost for your covered Part D drugs. You pay nothing. For excluded drugs covered under our enhanced benefit, you pay a Tier 2 copay.



## Understanding Your Prescription Benefits

### Affordable Benefits. Enhanced Coverage.

To increase your savings, Trinity Health Plan of Michigan automatically includes Part D drug coverage. You'll have drug coverage above the standard Medicare design. Plus, our plans cover Tier 1 drugs in the coverage gap, which means extra savings for you!

### ALL of the Top 100 Prescribed Drugs

Our formulary contains ALL of the top 100 prescribed drugs. Don't see your drug on our formulary? We can provide formulary alternatives or a one-time (30-day) transition fill within the first 90 days of your enrollment. You may also request a formulary exception, if needed. Check the formulary found on [www.trinityhealthmichigan.org/medicare](http://www.trinityhealthmichigan.org/medicare) for applicable drug requirements including quantity limits on certain drugs for safety purposes.

### Creditable Drug Coverage

Before you make your plan selection, it's important to know if you currently have creditable drug coverage—you may face a Medicare-imposed penalty if you don't. Not sure? Call us at **1-800-964-4525** (TTY: 711) for assistance.

## Our Pharmacy Network

Choose from more than 66,000 retail chains and independent pharmacies nationwide, including:

- Costco Pharmacy
- CVS Pharmacy
- Kroger Pharmacy
- Meijer Pharmacy
- Mercy Health Pharmacy (19)
- Rite Aid Pharmacy
- Sam's Club Pharmacy
- Sav-Mor Drug Store
- Walgreens
- Walmart Pharmacy







## Extra Benefits

### Flexible Benefit Card

The Flexible Benefit Card comes pre-loaded with up to \$1,000 that you can use to pay for covered vision and hearing expenses above and beyond what is already covered.

### Member Rewards

You can earn rewards for completing healthy activities. Notification of personalized reward offerings will be received via mail and loaded on your Flexible Benefit Card. Annual Wellness Visit rewards are offered to all new and existing members. Additional rewards may be earned based on eligibility.

### Hearing Aid Benefit

If you suffer from hearing loss, we have you covered. You will pay \$0 for an annual hearing exam. You will also be able to purchase high-quality hearing aids for a fixed copay amount that's a fraction of the retail cost. You can save thousands of dollars!

### Vision Hardware Allowance

With Trinity Health Plan of Michigan, you get an annual vision hardware allowance up to \$225 (depending on plan) that can be used toward the purchase of glasses (frames and/or lenses) or contacts. Plus, you'll enjoy \$0 annual eye exams.

### Free Fitness Membership

Staying fit is easier because a SilverSneakers® membership is included at no cost in all plans. Participate in group exercise classes, swim or work out, and pay nothing at thousands of participating locations across the nation!



### Visitor/Travel Allowance – Worth up to \$3,500

Planning a trip? See an out-of-network provider while traveling anywhere in the United States outside of your home state. Members also have a national network of dentists, eye doctors, pharmacies, fitness locations, plus worldwide coverage for urgent and emergency care. Your plan also covers renal dialysis anywhere in the U.S. and post-stabilization care following an emergency admission (as may be medically necessary). Refer to an Evidence of Coverage for details.

### \$0 Meals After In-Patient Hospital Stay

Members receive up to 14 meals over a 7-day period after a qualifying hospital discharge. These nutritional meals, prepared by a chef and delivered right to your door, are designed to help promote faster healing and improve your strength. And there's no annual limit!

### Plus: Extra Support to Help you stay healthy!

Our mission is to help you live your healthiest life. With most Medicare plan options, you'll have easy access to:

- **24/7 NURSE CARE LINE** – talk with a registered nurse, day or night.
- **VIRTUAL CARE VISITS** – access quality care from anywhere!
- **TEAM OF CARE MANAGERS** – get help managing a chronic condition or to improve your health.





## Dental Benefits and You

Trinity Health Plan of Michigan includes preventive and comprehensive dental coverage. To take advantage of these built-in benefits, members must use a dentist in the dental network. Call **1-800-964-4525** (TTY: 771) or go online to search our directory for details.

### Enhanced coverage add-ons also available

If you're looking for enhanced comprehensive dental coverage, our optional supplemental dental plans are a great way to go!

#### Dental Silver Option Coverage Includes:

- ✓ **\$16** monthly premium
- ✓ **\$1,500** combined annual maximum
- ✓ **0-50%** coinsurance on minor restorative services
- ✓ **50%** coinsurance endodontic, periodontic, and oral surgery services

#### Dental Gold Option Coverage Includes:

- ✓ **\$41** monthly premium
- ✓ **\$2,000** combined annual maximum
- ✓ **0-50%** coinsurance for minor restorative services
- ✓ **50%** coinsurance for endodontic, periodontic, and oral surgery services
- ✓ **50%** coinsurance for crowns, bridges and dentures

## Health Management Tools and Services

### Case Management

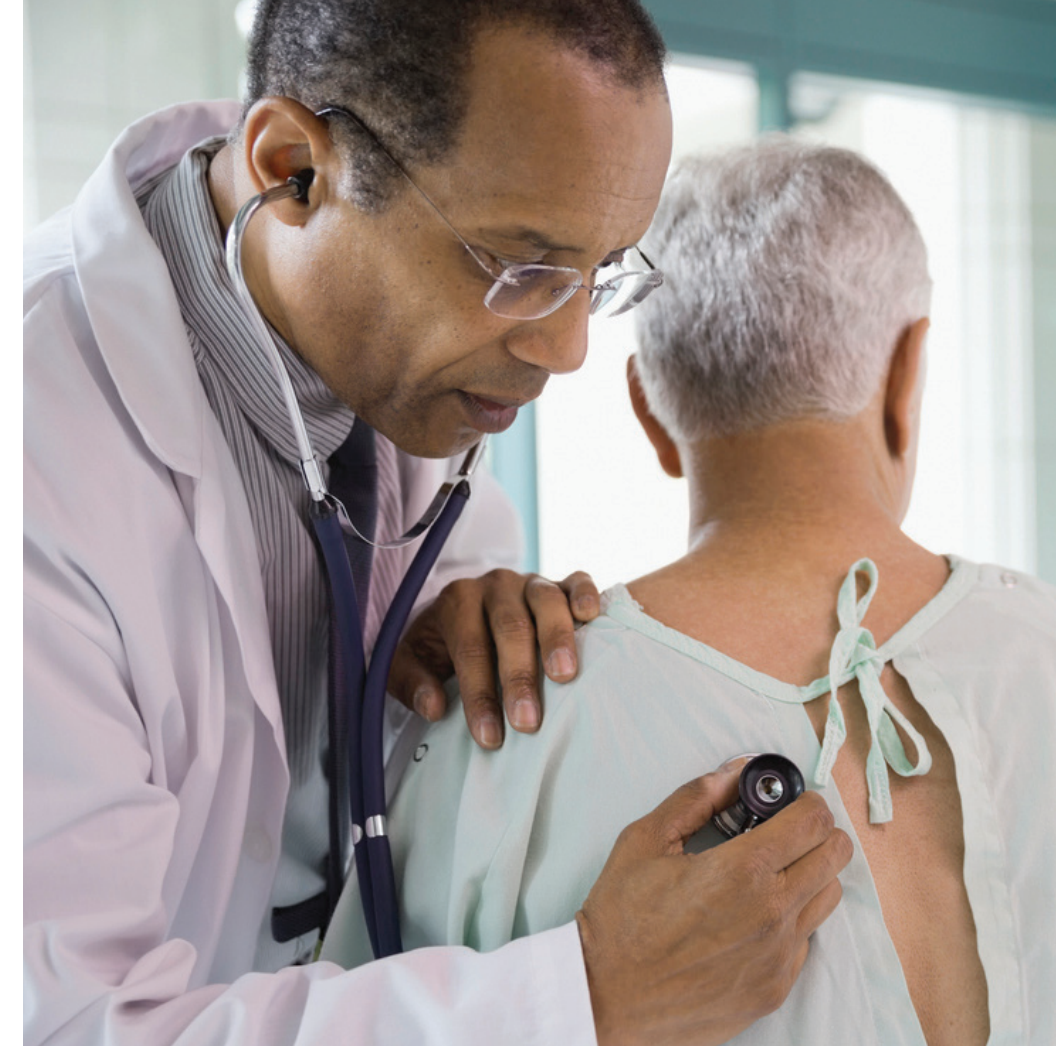
Trinity Health Plan of Michigan's knowledgeable and caring case managers provide education, along with medical and emotional support for members. For members who are "high risk," they collaborate with a treatment team to create member-specific, cost-effective health care options to share with the member and their family.

Case management is conducted by telephone and includes a needs assessment, development of a care management plan, on-going monitoring, and case closure. Our case managers are available to assist our members by coordinating services for easy access to medical care through a variety of services, such as:

- Health and Wellness Referral
- Complex Case Management
- Behavioral Health
- Transition of Care
- Chronic Disease Management

### Member Portal

When you join Trinity Health Plan of Michigan, you can sign up for our Member Portal to get secure access to your personal claims and eligibility information, healthy living tips, news, and more. Just visit **[www.trinityhealthmichigan.org/medicare/for-members/member-portal](http://www.trinityhealthmichigan.org/medicare/for-members/member-portal)** to register or log in.



### Customer Service

Year after year, Trinity Health Plan of Michigan receives compliments from our members for customer service, which includes categories like accuracy of information provided, the courtesy and respect received, and ease of filling out forms. And we don't use the "Press 1 for this, Press 2 for that" approach in our calling centers. After a standard automated message required by Medicare, you will talk to a real person when you call.



# Getting Started

## How to Enroll

There are three easy ways to enroll in a doctor-built, local Medicare Advantage plan. And it only takes a few minutes! Have your Original Medicare card handy (that’s the red, white and blue card you received from the federal government). Then do one of the following.

- 1. Call us: **1-800-964-4525** (TTY: 711)
- 2. Go online: [www.trinityhealthmichigan.org/medicare](http://www.trinityhealthmichigan.org/medicare)
- 3. Register for a **FREE** Medicare seminar at: [www.trinityhealthmichigan.org/medicare/find-a-seminar](http://www.trinityhealthmichigan.org/medicare/find-a-seminar)

**IMPORTANT:** You must enroll in Original Medicare (Part A and Part B) **BEFORE** signing up for Trinity Health Plan of Michigan.

Call us for assistance or visit **Medicare.gov**.

## Eligibility Requirements

You are eligible for plan membership as long as you meet all of the following:

- ✓ You have both **Medicare Part A and Part B**.
- ✓ You live in our **geographic service area**.
- ✓ You are a **United States citizen or are lawfully present in the United States**.

As is true with all Medicare Advantage plans, you must continue to pay your Medicare Part B premium if you join, in addition to any applicable plan premiums.

## Your Opportunities to Enroll

If you meet the eligibility requirements above, you may apply during the **Medicare Annual Enrollment Period (from October 15 through December 7)** for coverage to begin January 1 the following year.

Some people can apply other times of the year during a Special Enrollment Period. Situations may include:

- ✓ You are newly eligible for **Original Medicare (Part A and Part B)**.
- ✓ You recently moved into our **service area**.
- ✓ You receive “**Extra Help**” from the government toward **your prescription drug costs**.
- ✓ You lost employer-sponsored group **health coverage**.
- ✓ You live in a **long-term care facility**.

You can also make a change to your plan by returning back to Original Medicare (Part A and Part B only), or selecting a new Medicare Advantage plan, during the **Medicare Open Enrollment Period from January 1 – March 31**.

Certain restrictions apply.

# Contact Information

Trinity Health Plan of Michigan is a not-for-profit, faith-based private insurer. That means our plans are designed by doctors, not accountants, because we are in this for people, not profit. And our customer service approval numbers back that up.

Whether you’re turning 65 and looking for a Medicare plan, or you’re not new to Medicare and just have questions, we are here to help!

- Look for information stations at hospitals and doctors’ offices and other places in your community. Visit [www.trinityhealthmichigan.org/medicare/find-a-seminar](http://www.trinityhealthmichigan.org/medicare/find-a-seminar) to find one close to you.
- Call **1-800-964-4525** (TTY: 711) to speak with a licensed agent or schedule a one-on-one session at your home. They’ll make sure you don’t miss any of your “Medicare milestones” and help you find the right plan that fits your needs! Our trusted advisors are available between 8 a.m. and 8 p.m., 7 days a week.



Call **1-800-964-4525** (TTY: 711) to speak with a licensed agent or schedule a one-on-one session at your home.



# Confirmation of Your Enrollment

After you complete an enrollment application, we'll send your application to Medicare for approval. Once your enrollment has been approved, we'll mail you a confirmation letter, followed by a welcome kit and shortly thereafter your member ID card.

As a reminder, once you are a plan member, you'll put away your Original Medicare card and use only the Trinity Health Plan of Michigan card at the doctor's office, hospital, and pharmacy.

## Protected by Medicare

As a member, you will be able to exercise your right to a formal process for dealing with a complaint (also known as an appeal or grievance). You can access an Evidence of Coverage (EOC) at [www.trinityhealthmichigan.org/medicare/for-members/view-coverage-benefits](http://www.trinityhealthmichigan.org/medicare/for-members/view-coverage-benefits) if you'd like to learn more about the appeals and grievance process.



# Monthly Premium Information

If the plan you selected has a monthly premium, your payment must be received by the 10th day of each month. Trinity Health Plan of Michigan has convenient payment options to choose from including:

- ✔ **Electronic Funds Transfer (EFT)** – Many members save time and postage with this easy option. With EFT, we'll automatically deduct your monthly premiums from your checking or savings account on or around the 10th of each month.
- ✔ **Billing statements** – If you don't select an alternative payment method, you will receive billing statements each month.

**Please mail your statement with check payable to Trinity Health Plan of Michigan to:**

3100 Easton Square Place  
Suite 300 – Health Plan  
Columbus OH 43219

- ✔ **Automatic deduction** –Your monthly premium can be automatically deducted from your Social Security check or Railroad Retirement Board benefit check each month.



# Get Help With Your Health and Your Finances.

## Accessing Services With Ease

Your Trinity Health Plan of Michigan network primary care provider will help you get access to all necessary services. Less common services, such as planned hospital admissions, advanced diagnostic imaging, oncology services, skilled nursing, particular drugs or supplies may require authorization.

Your doctor will generally facilitate this on your behalf. Trinity Health Plan of Michigan does not require referrals for in-network specialists. A complete list of services that require prior authorization can be found in an Evidence of Coverage.

# “Extra Help” to Help Pay for Health Care

Are you someone with a limited income? You may qualify for “Extra Help” — a free government program to help pay for the cost of your covered medications and plan premium.



## To Apply for “Extra Help”

Contact one of the following:

### PremiumAssist

1-877-236-4471 (TTY: 711)  
9:00 a.m. – 7:30 p.m. (EST), Monday through Friday

PremiumAssist is a Trinity Health Plan of Michigan partner that will help you apply for Extra Help benefits and conduct the initial eligibility screening. The Social Security Administration will make the final eligibility determination regarding Extra Help.

### 1-800-MEDICARE

(1-800-633-4227)  
TTY users should call 1-877-486-2048

You can call Medicare directly if you want to apply on your own or disagree with PremiumAssist's decision.

### SOCIAL SECURITY OFFICE

1-800-772-1213  
7 a.m. to 7 p.m., Monday through Friday.  
TTY users should call 1-800-325-0778

### YOUR STATE MEDICAID OFFICE

If you qualify for Extra Help, we'll apply these cost savings to your Trinity Health Plan Of Michigan coverage.



# Notes to Help Choose the Best Medicare Plan for Me!

If you have any questions about our plans or need help enrolling, talk with one of our Medicare experts. Call **1-800-964-4525** (TTY: 711).



## My notes

[illegible]This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.





Trinity Health Plan  
of Michigan



## Why Choose Trinity Health Plan of Michigan?

- ✓ Flexible Benefit Card
- ✓ Continuity of care
- ✓ Close to home
- ✓ More-approachable plans
- ✓ Dental coverage
- ✓ **\$0** Tier 1 prescription drug copays
- ✓ **\$0** premium options
- ✓ **\$0** doctor visits on select plans
- ✓ FREE SilverSneakers® fitness and more!



Call **1-800-964-4525**  
(TTY: 711) to speak with a  
licensed agent or schedule a  
one-on-one session at  
your home.

Speak with a licensed sales agent during call center hours: April 1 to September 5, 8 a.m. to 8 p.m., Monday through Friday; September 6 to March 31, 8 a.m. to 8 p.m., seven days a week. Trinity Health Plan of Michigan (HMO) is a Medicare Advantage organization with a Medicare contract. Enrollment in Trinity Health Plan of Michigan depends on contract renewal. Benefits vary by county. Not all plans have \$0 Premium, Cash Back (\$1,800 per calendar year, which is \$150/month), or Part D prescription drug coverage benefits. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 888-546-2834 (TTY: 711). 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 888-546-2834 (TTY: 711)