

# 2026 Broker First Look

*August – September 2025*



Trinity Health Plan  
of Michigan

# Our Team



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# Meeting Objectives

- **Get a first look** at Trinity Health Plan of Michigan's 2026 Medicare Advantage product offering
- **Active dialogue and teamwork** on how to differentiate Trinity Health Plan of Michigan in the eyes of prospects
- **Identify next steps and immediate action items** to support you in building plan awareness and increase member enrollment



# Why Represent Trinity Health Plan of Michigan

# About Trinity Health Plan of Michigan (HMO)

## Trinity Health Plan of Michigan is:

- A Medicare Advantage (MA) plan **100% owned by Trinity Health** – Trinity Health Plan of Michigan shares the same faith-based mission
- **Not-for-profit**
- Designed by doctors to **make coordinated health care work better for patients and providers**

**For more than 25 years, Trinity Health ministries  
have served the needs of MA beneficiaries  
with expertise and compassion.**

The map displays the following counties and their color-coding:

- Purple (Majority Black):** Mason, Lake, Osceola, Oceana, Newaygo, Mecosta, Montcalm, Gratiot, Muskegon, Kent, Ottawa, Ionia, Clinton, Sanilac, St. Clair, Macomb, Monroe, Wayne, Washtenaw, Jackson, Calhoun, Branch, Hillsdale, Lenawee, Berrien, Cass, St. Joseph, Allegan, Barry, Eaton, Ingham, Livingston, Oakland.
- Green (Majority Hispanic):** Tuscola, Lapeer, Genesee, Shiawassee, Saginaw, Bay, Midland, Isabella, Mecosta, Newaygo, Lake, Ionia, Clinton, Eaton, Ingham, Livingston, Oakland, Macomb, Monroe, Wayne, Washtenaw, Jackson, Calhoun, Branch, Hillsdale, Lenawee, Berrien, Cass, St. Joseph, Allegan, Barry, Eaton, Ingham, Livingston, Oakland.
- White (All Other):** Emmet, Cheboygan, Presque Isle, Charlevoix, Antrim, Otsego, Montmorency, Alpena, Benzie, Grand Traverse, Kalkaska, Crawford, Oscoda, Alcona, Manistee, Wexford, Missaukee, Roscommon, Ogemaw, Iosco, Arenac, Huron, Tuscola, Sanilac, St. Clair, Macomb, Monroe, Wayne, Washtenaw, Jackson, Calhoun, Branch, Hillsdale, Lenawee, Berrien, Cass, St. Joseph, Allegan, Barry, Eaton, Ingham, Livingston, Oakland.

- **Monroe**
- **Montcalm**
- **Muskegon**
- **Newaygo**
- **Oakland**
- **Oceana**
- **Osceola**
- **Ottawa**
- **Sanilac**
- **Tuscola**
- **Wayne**

# Large Provider Network To Support Your Clients



## Hospitals

*(Acute Care,  
Critical Access,  
General Acute,  
Trauma)*

**55+**



## Primary Care Providers

*(Physicians/  
APPs)*

**3,642+**



## Specialists

*(Cardiologists,  
Orthopedists,  
Oncologists,  
etc.)*

**14,541+**



## Others

*(Rehabilitation,  
Behavior Health,  
Ancillaries,  
Clinics, etc.)*

**218+**



## Pharmacies

*(National  
Pharmacy  
Network)*

**62,000+**

# Large Provider Network To Support Your Clients

- Beaumont Medical Group
  - Chelsea Community Hospital and Physicians
  - Corewell Health
  - Henry Ford Health System
  - Holland Hospital
  - McLaren
  - Michigan Medicine
  - Muskegon Family Care
  - Newaygo County General
  - Packard Health
  - Shelby Hospital
  - Sparrow Health
  - Spectrum Health
  - Trinity Health Michigan
- ...And more!



# Competitive Benefits

## Product Highlights\*

- \$0 premium on all plans
- \$1,785 Cash Back annually on select plans
- Flexible Benefit Card for covered vision and hearing out-of-pocket costs
- \$0 deductible on medical services
- \$0 primary care copays if in-network
- Low out-of-pocket maximums
- \$0 copays on Tier 1 and Tier 2 generics at mail order
- \$1,000 combined maximum for preventive and basic comprehensive embedded dental

*\*2026 Medicare cost share may change on January 1, 2027. Benefits vary by plan; see specific plans for details.*

## For no additional premium, all plans include:

- Member rewards
- 24-hour nurse line
- Virtual clinic visits
- Preventive and basic comprehensive dental
- Post-discharge meals
- One Pass® free fitness membership
- Acupuncture
- Over-the-Counter (OTC) allowance
- Hearing aid coverage (with copay)
- Vision hardware allowance
- Visitor travel allowance

# Competitive Formulary

## Part D Highlights\*

- Low prescription deductible on select plans
- National pharmacy network, including over 62,000 pharmacies
- \$0 Tier 1 (preferred generic) copays
- \$0 copay mail order for Tier 1 and Tier 2 drugs on all plans



*\*Not applicable to MA Only or no Part D plans.*

# Members Stay With Us Longer

*Average member is enrolled  
95 months, which breaks  
down to 7.9 years!*

As of June 2024, we still have  
**134 members** with an effective  
date of 1997 – *the year our  
Plan was created!*

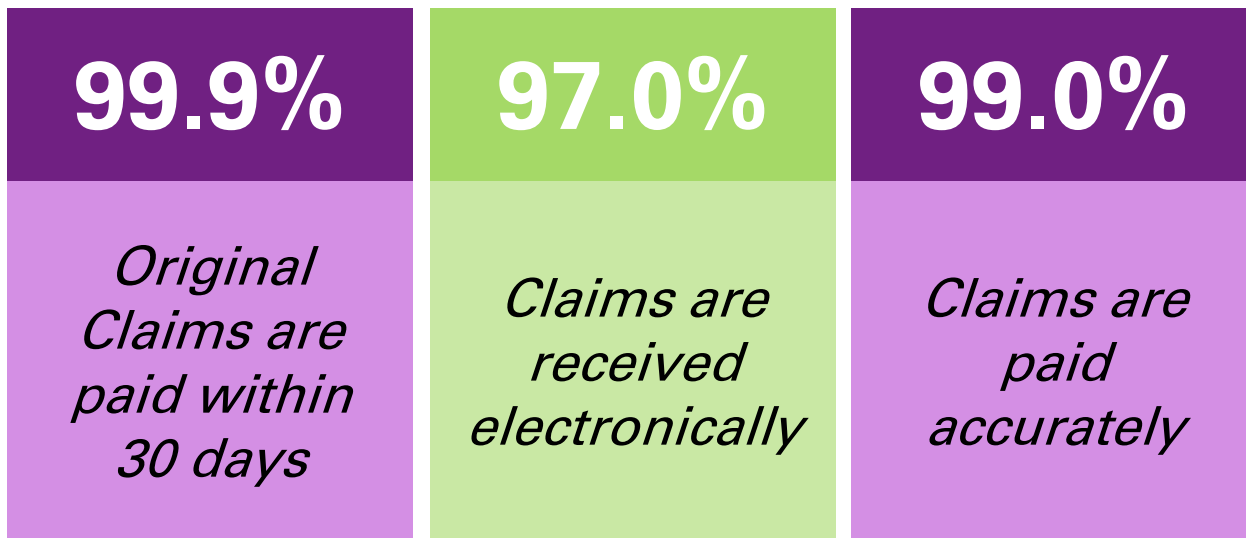
*A total of about  
700 members have  
been with us for  
25+ years!*

*We have a total of 51 members  
that are the age of 100 or older!*



# Exceptional Claims Performance

Claims are paid quickly with limited denial – but more importantly, fewer prior authorizations are needed.







## Strong Marketing Presence – N2M



**NEW TO MEDICARE?**

Up to **\$161 Cash Back**  
in your monthly Social Security check


 Trinity Health Plan  
of Michigan

**NEW TO MEDICARE?**

Here's a  
**\$0**  
premium  
plan!




 Trinity Health Plan  
of Michigan



**Medicare  
Destination  
Guide**

Getting you  
to where you  
should be.



Trinity Health Plan  
of Michigan

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## NEW TO MEDICARE? TURNING 65?

### Know the facts about Medicare coverage.

Seems like the closer you get to Medicare, the more "advice" you get. Take a look at these statements below and see if they sound familiar.

**"Original Medicare covers all of my health care costs."**

**FALSE:** Original Medicare only covers **80%** of your costs, leaving you with **20%** to cover on your own. You could face unexpected medical bills if you choose Original Medicare alone.

**"Prescription drugs are part of standard Medicare coverage."**

**FALSE:** Prescriptions are not included with Original Medicare. You would need to pay for a separate prescription plan, or choose a Medicare Advantage plan with built-in drug coverage.

**"A Medicare Advantage plan could help me cover any additional out-of-pocket costs."**

**TRUE:** Remember, with Medicare alone you may **pay 20%** of your costs for things like hospital stays, doctor visits and tests. And there's no annual limit on how high that number could be.

Trinity Health P  
of Michigan

SEE OTHER SIDE FOR MORE FACTS >

Trinity Health Plan  
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**\$161 CASH BACK**  
in your monthly Social Security check on your part

That's just one of the many benefits you'll enjoy when you choose Midway's \$0 premium Medicare Advantage plan designed by doctors.

**Enroll, set up a meeting with a trusted advisor or find a FREE Medicare Advantage Information Receptionist in your area.**

**TO ATTEND A MEETING HEAR YOU CALL**  
**888-451-1678 (TY. 711)**  
8 a.m. to 8 p.m., seven days a week

**Or visit us online:**  
[ml.trinityhealthplan.com/meeting4](http://ml.trinityhealthplan.com/meeting4)

**Date:** \_\_\_\_\_  
**Location:** \_\_\_\_\_  
**Street Address:** \_\_\_\_\_  
**City, State Zip:** \_\_\_\_\_

*Can't make this meeting?  
Call or go online to find another near you.*

 **Trinity Health Plan**  
of Michigan

2058 Vision Parkway - Lansing, MI  
Lansing, MI 48933

**Electronic Service Requested**



**First Name Last Name**  
**Address 1**  
**Address 2**  
**City, State Zip**

*Please do not fill in this field unless you are attending in person*

TEL: 800.424.4243 • FAX: 517.477.4777 • TDD: 517.477.4777

**\$0**

MICHIGAN'S MAJOR ADVANTAGE CHOICE

SEE OTHER SIDE FOR MORE FACTS >

Trinity Health Plan of Michigan

**PREMIUM TRINITY HEALTH PLAN OF MICHIGAN (HMO)**

LARGE NETWORK OF TRUSTED PROVIDERS

Details inside >



## Product and Prescription Drug Detail

# Plan Benefits for 2026\*

	No Premium (HMO)	Cash Back (HMO)	Glory No RX (HMO)
Monthly Premium	\$0	\$0	\$0
Cash Back	\$7.00 every month	\$148.80 every month	\$100.00 every month
Annual Maximum Out-of-Pocket	\$4,500	\$7,500	\$6,500
Flexible Benefit Card	\$250 per year to spend towards plan-covered vision and hearing services	\$150 per year to spend towards plan-covered vision and hearing services	\$150 per year to spend towards plan-covered vision and hearing services
Primary Care (including Telehealth)	\$0 copay	\$0 copay	\$0 copay
Specialty Care (including Telehealth)	\$30 copay	\$40 copay	\$30 copay
Over-the-Counter (OTC) Allowance	\$75 every 3 months	\$25 every 3 months	\$75 every 3 months

*\*This chart is not a complete list of benefits. For more detailed information about our plan options, please visit [www.thpmedicare.org/michigan](http://www.thpmedicare.org/michigan) and view one of our plan documents.*



# Plan Benefits for 2026\*, continued

	No Premium (HMO)	Cash Back (HMO)	Glory No RX (HMO)
<b>Inpatient Hospital Visit</b>	\$325 copay per day, days 1-6 \$0 copay per day, days 7-90	\$450 copay per day, days 1-5 \$0 copay per day, days 6-90	\$295 copay per day, days 1-7 \$0 copay per day, days 8-90
<b>Outpatient Surgery</b>	\$275 copay	\$425 copay	\$295 copay
<b>PRESCRIPTION COVERAGE – 30-Day Retail</b>			
<b>Annual Prescription Drug Deductible (Tiers 3-5)</b>	\$100	\$275	Not applicable
<b>Tier 1: Preferred Generic</b>	\$0 copay	\$0 copay	Not applicable
<b>Tier 2: Generic</b>	\$0 copay	\$5 copay	Not applicable
<b>Tier 3: Preferred Brand</b>	25% of the total cost	25% of the total cost	Not applicable
<b>Tier 4: Non-Preferred Drug</b>	45% of the total cost	35% of the total cost	Not applicable
<b>Tier 5: Specialty Tier</b>	31% of the total cost	29% of the total cost	Not applicable

*\*This chart is not a complete list of benefits. For more detailed information about our plan options, please visit [www.thpmedicare.org/michigan](http://www.thpmedicare.org/michigan) and view one of our plan documents.*

# Formulary Detail

- Tier 1 and Tier 2 generic drugs for \$0 copay for select plans
- 89.7% of all prescriptions dispensed are generics
- 48 out of the top 50 utilized generics (by day supply) are on Tier 1 of the Formulary
- Tier 1 and Tier 2 drugs with no deductible include:
  - Cardiovascular medications
    - ACE – angiotensin-converting enzyme (lisinopril, benazepril)
    - ARBs – angiotensin receptor blockers (losartan, irbesartan etc.)
  - Cholesterol medications (statins)
  - Oral diabetic medications



## Supplemental Benefits

# Dental

## Embedded

- Embedded preventive and basic comprehensive dental on all plans
- No deductible on all plans; \$1,000 combined annual maximum on all plans
- Included: Exams and cleanings, x-rays, minor restorative and extractions, teledentistry

## Supplemental Silver Plan

- Diagnostic, preventive and comprehensive services
- \$14 monthly premium
- \$1,500 annual benefit; no deductible

## Supplemental Gold Plan

- Diagnostic, preventive and comprehensive services
- \$39 monthly premium
- \$2,000 annual benefit; no deductible

# Vision and Hearing

## Spectera® Vision

- Member pays \$0 for vision exam, diabetic retinopathy exam; Medicare-covered eye exams are at specialist copay
- Over 175,000 private practice and retail chain providers nationwide
- Yearly hardware allowance amounts ranging from \$125 to \$225 on all plans and can be used on frames, lenses and contacts

## TruHearing® Premium Hearing

- Member pays \$0 for hearing exam, hearing aid fitting/evaluation; Medicare-covered hearing exams are at specialist copay
- Hearing aid per ear coverage from \$599 to \$899 (varies by hearing aid) includes:
  - Premium digital features; iPhone connectivity
  - Full range of styles; up to five different colors

# Flexible Benefit Card and Member Rewards

Members will continue to have an opportunity to earn rewards for completing healthy activities. Reward funds will be issued through our Flexible Spending Card.

**Members Incentivized with \$50  
Reward for Annual Wellness Visits  
or In-Home Assessment**

The Flexible Benefit Card will also have \$150 to \$250 per year to spend towards plan-covered vision and hearing services.



# Other Supplementary Benefits

- **Post-Hospital Discharge Meals**: Offered at no additional charge to members
- **Over-the-Counter Allowance**: \$25 to \$75 per quarter depending on plan with no quarterly carryover
- **24-Hour Nurse Advice Line**: Offered at no additional charge to members
- **Travel Benefit**: This benefit has an \$1,500 to \$3,500 annual coverage maximum per calendar year depending on the plan (amounts do not carry over, year to year)
- **Fitness Membership**: Offered at no additional cost to the member through our partner One Pass®
- **Acupuncture**: Member pays \$20 a visit, 6-12 visits per calendar year depending on the plan





# Why Partner With Us



# Our Plan's Value

- **\$1,785 Cash Back annually** on select plans
- **\$0 premium plans** which include:
  - \$0 unlimited primary care provider visits
  - Drug coverage – covering 100 out of the top 100 prescribed medications and \$0 copay for Tier 1 and 2 medications through the mail
  - Hearing, vision and dental benefits – \$0 copay for routine hearing, vision and dental exams
- **Flexible Benefit Card** for covered vision and hearing out-of-pocket costs
- **Solid supplemental benefits in all plans** include things like OTC allowance, travel allowance, vision/hearing allowance and free fitness membership

# Why Your Clients Will Stay With Us

- **US-based member call center with exceptional service** – 80% of calls answered within the first 30 seconds
- **Comprehensive provider network** with most of the large health systems included
- **Significantly fewer prior authorizations needed** for providers
- **No referrals needed when seeing in-network specialist**
- **In 2025, 4.5-Star Rating for Ohio and Iowa HMO plans** – Our Michigan plans did not have enough data for star rating this year.
  - Star Ratings are calculated each year and may change from one year to next.
- **Claims paid faster and with fewer denials** than other payers – 99.88% of original claims are paid within 30 days

# What You Can Get From Your Certification

**As an agent, you'll appreciate all this:**

- CMS maximum commission
- Quick and easy annual certification process
- Local, dedicated Broker Account Executive (BAE)
- Assistance with marketing and recruiting
- Comprehensive \$125 HRA program
- Operate information stations and present seminars in Trinity Health Michigan facilities and practices

# Questions & Answers

**How can we help you grow  
your Trinity Health Plan of  
Michigan business?**



# Thank you!

Call Nathan Wirth with questions.