

2022 HAP Medicare Solutions Product Training



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Agenda

- Why HAP
- 2022 Medicare Advantage Plans
- 2022 Medicare Advantage Supplemental Benefits
- 2022 Medigap Plans
- Additional Resources and Important Information

Next Steps

2022 Production Certification Exam

Why HAP





HAP is a subsidiary of Henry Ford Health System – one of the nation's leading health care systems.

HAP is not traded on a stock exchange focusing on profiting our shareholders.

INTEGRATED

As the only health plan in the region working with a health system, we're constantly finding ways to streamline care and cut costs.

How it helps you? When you recommend HAP, you recommend a health plan that advocates for every patient. We work closely with our doctors and hospitals – building better products to promote better health.



Since the day we opened our doors, HAP has done business here. As lifelong Michiganders, we work, live and play where our members, providers and agents do. So... we get it.

We understand what matters most, and we're able to take immediate action. How it helps you: Just like you, we're investing in your region every day.



Dependable

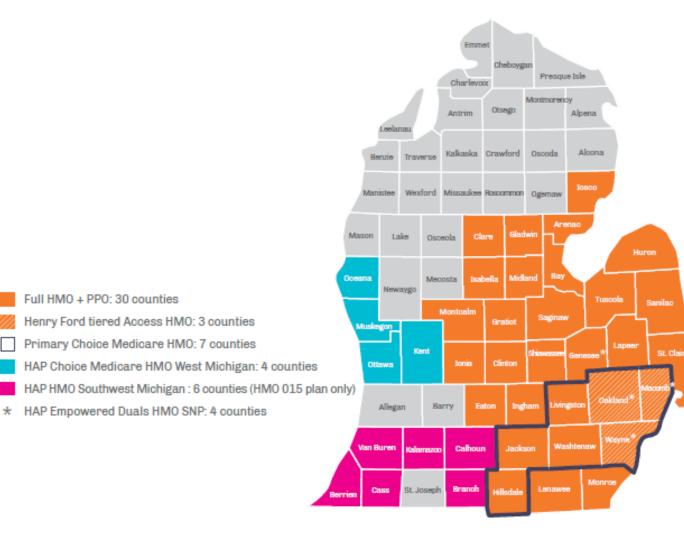
Received a Medicare net promoter score of 62 compared to industry Medicare benchmark 36. Net promoter score is the likelihood that a member would recommend a company, product, or a service to a friend or colleague



Medicare Advantage Service Area

HAP Medicare Advantage Service Area





Full HMO + PPO: 30 counties

2022 Medicare Advantage Service Areas

- Our core service area (counties highlighted in ٠ orange) includes almost all major Hospital Systems
- Kent, Muskegon, Oceana, and Ottawa ٠ counties (highlighted in teal) use Affinia Providers
- Van Buren, Kalamazoo, Calhoun, Berrien, • Cass, and Branch (highlighted in magenta) use Lakeland & Bronson Provider system. MAPD HMO 015 only
- DSNP uses entire HMO MA network •
- Out-of-Network emergency and urgent care • on all plans worldwide



HAP HMO Plans

HAP Senior Plus HMO Plan 015

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Available in 36 counties including Southwest Michigan		2021 HAP Senior Plus (HMO) Plan 015	2022 HAP Senior Plus (HMO) Plan 015
/isitor/Travel Benefit included: In-network cost-	Premium	\$0	\$0
share in AZ, FL, TX and MI outside our service area	Fremum	\$0	
	Medical Deductible		
Embedded vision, hearing, fitness and OTC benefit	INN/OON	\$0/N/A	\$0/N/A
	MOOP	\$5,000	\$4,500
EW for 2022: Embedded \$1,000 max benefit for omprehensive dental plus preventative dental	Inpatient Hospital	\$295/1-6	\$310/1-6
nd more	Outpatient		
	Hospital/ASC	\$260/\$125	\$275/\$145
0 T1 and T2 90-day mail-order supply through	PCP/Specialist	\$0/\$40	\$0/\$40
referred pharmacy	PT / OT / ST	\$30	\$20
6- \$0 copay for Part D covered vaccines	ER/UC	\$90/\$65	\$90/\$55
	Labs	\$0	\$0
o referrals are required.	OTC Benefit	\$75/qt.	\$75/qt.
	Part D Deductible	\$0	\$0

Preferred RX Copay \$0/\$10/\$42/48%/33%/\$0 \$0/\$10/\$42/48%/33%/\$0

HAP Primary Choice HMO Plan 024



Available in Hillsdale, Jackson, Livingston, Macomb, Oakland, Washtenaw and Wayne counties



Referrals are required for specialist care. Members must use a PCP in the United Physicians, Oakland Southfield, Integrated Healthcare Associates or Jackson Health Network. Henry Ford Health PCPs do not accept this plan



Visitor/Travel Benefit included: In-network cost-share in AZ, FL, TX and MI outside our service area



Embedded vision, hearing, fitness and OTC benefit





\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

T6- \$0 copay for Part D covered vaccines



Condition specific benefits: 28 meals over 14 days, New 2022-8 hours per month companion care, personal emergency response system (PERS), and transportation

Ineallinuare				
alth System	2021 HAP Primary Choice	2022 HAP Primary Choice		
	(HMO)	(HMO)		
	Plan 024	Plan 024		
Premium	\$0	\$0		
Medical Deductible				
INN/OON	\$0/N/A	\$0/N/A		
MOOP	\$4,300	\$4,300		
Inpatient Hospital	\$235/1-7	\$245/1-7		
Outpatient				
Hospital/ASC	\$210/\$100	\$225/\$120		
PCP/Specialist	\$0/\$40	\$0/\$40		
ER/UC	\$90/\$65	\$90/\$55		
Labs	\$0	\$0		
PT/OT/ST	\$30	\$20		
OTC Benefit	\$100/qt.	\$100/qt.		
Part D Deductible	\$0	\$0		
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0	\$0/\$10/\$42/48%/33%/\$0		

No limit worldwide emergency coverage

HAP Senior Plus HMO Plan 019 (Medical Only)



Available in 30 counties



Visitor/Travel Benefit included: In-network costshare in AZ, FL, TX and MI outside our service area



Embedded vision, hearing, fitness and OTC benefit



NEW for 2022: Embedded \$1,000 max benefit for **comprehensive dental** plus preventative dental and more.....



Condition specific benefits: 28 meals over 14 days, New 2022-8 hours per month companion care, personal emergency response system (PERS), and transportation



Includes a monthly \$50 Part B Premium Rebate



No referrals are required



Ideal plan for Veterans by combining the VA benefits they have earned with the added advantages of Medicare.

	2021 HAP Senior Plus (HMO) Plan 019	2022 HAP Senior Plus (HMO) Plan 019	
	\$0 w/ \$50 Part B	\$0 w/ \$50 Part B	
Premium	Rebate	Rebate	
Medical			
Deductible			
INN/OON	\$0/N/A	\$0/N/A	
MOOP	\$4,000	\$4,000	
Inpatient			
Hospital	\$200/1-7	\$210/1-7	
Outpatient			
Hospital/ASC	\$200/\$100	\$200/\$110	
PCP/Specialist	\$0/\$20	\$0/\$20	
ER/UC	\$90/\$65	\$90/\$55	
Labs	\$0	\$0	
PT/OT/ST	\$0	\$0	
OTC Benefit	\$75/qt.	\$75/qt.	
Part D			
Deductible	N/A	N/A	
Preferred RX			
Сорау	N/A	N/A	

HAP Henry Ford Tiered Access HMO Plan 018



2022 HAP Henry Ford

Available Macomb, Oakland, and Wayne



Visitor/Travel Benefit included: In-network costshare in AZ, FL, TX and MI outside our service area



Embedded vision, hearing, fitness and OTC benefit



NEW for 2022: Embedded \$1,000 max benefit for **comprehensive dental** plus preventative dental and more.....



Condition specific benefits: 28 meals over 14 days, New 2022-8 hours per month companion care, personal emergency response system (PERS), and transportation



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

T6- \$0 copay for Part D covered vaccines



No referrals are required. *Lower copays when using Henry Ford Health System

	ZUZI HAF HEILY FULU	
	Tiered Access (HMO) Plan 018	Tiered Access (HMO) Plan 018
Premium	\$95	\$95
Medical Deductible		
INN/OON	\$0/N/A	\$0/N/A
MOOP	\$4,500	\$4,500
Inpatient Hospital	\$200*/\$275/1-6	\$210*/\$285/1-6
Outpatient	\$110*/\$210	\$122*/\$222
Hospital/ASC	\$50*/\$100	\$70*/\$120
	\$0*/\$35	\$0*/\$35
PCP/Specialist	\$30*/\$50	\$30*/\$50
ER/UC	\$90/\$65	\$90/\$55
Labs	\$0	\$0
PT/OT/ST	\$0*/\$35	\$0*/\$35
OTC Benefit	\$45/qt.	\$45/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0 \$0/\$10/\$42/48%/3	

2021 HAP Henry Ford

No limit worldwide emergency coverage



HAP HMO-POS Plans

HAP Senior Plus HMO-POS Plan 021



2022 HAP Senior Plus

Available in 30 counties



Embedded vision, hearing, fitness and OTC benefit

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NEW for 2022: Embedded \$1,000 max benefit for **comprehensive dental** plus preventative dental and more.....



Condition specific benefits: 28 meals over 14 days, New 2022-8 hours per month companion care, personal emergency response system (PERS), and transportation



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

T6- \$0 copay for Part D covered vaccines



No referrals are required.

	(HMO-POS)	(HMO-POS)	
	Plan 021	Plan 021	
Premium	\$85	\$90	
Medical Deductible			
INN/OON	\$100/\$0	\$100/\$0	
	\$4,200 combined, POS max	\$4,200 combined, POS max	
MOOP	OON benefit \$1,000	OON benefit \$1,000	
	\$160/1-7	\$210/1-7	
Inpatient Hospital	20% OON	20% OON	
Outpatient	\$160/\$75	\$175/\$95	
Hospital/ASC	20% OON	20% OON	
	\$15/\$35	\$15/\$35	
PCP/Specialist	20% OON	20% OON	
ER/UC	\$90/\$65	\$90/\$65	
Labs	\$0	\$0	
PT/OT/ST	\$15/20% OON	\$15/20% OON	
OTC Benefit	\$75/qt.	\$75/qt.	
Part D Deductible	\$0	\$0	
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0	\$0/\$10/\$42/48%/33%/\$0	

2021 HAP Senior Plus

No limit worldwide emergency coverage

HAP Senior Plus HMO-POS Plan 022



2022 HAD Conton Plus

Available in 30 counties



Embedded vision, hearing, fitness and OTC benefit

NEW for 2022: Embedded \$1,000 max benefit for comprehensive dental plus preventative dental and more.....



Condition specific benefits: 28 meals over 14 days, New 2022-8 hours per month companion care, personal emergency response system (PERS), and transportation



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

T6- \$0 copay for Part D covered vaccines



No referrals are required.

	2021 HAP Senior Plus	2022 HAP Senior Plus	
	(HMO-POS)	(HMO-POS)	
	Plan 022	Plan 022	
Premium	\$190	\$190	
Medical Deductible			
INN/OON	\$0/\$0	\$0/\$0	
	\$4,000 combined, POS max	\$4,000 combined, POS max	
MOOP	OON benefit \$1,000	00N benefit \$1,000	
	\$135/1-7	\$145/1-7	
Inpatient Hospital	20% OON	20% OON	
Outpatient	\$110/\$50	\$125/\$70	
Hospital/ASC	20% OON	20% OON	
	\$10/\$30	\$10/\$30	
PCP/Specialist	20% OON	20% OON	
ER/UC	\$90/\$65	\$90/\$65	
Labs	\$0	\$0	
PT/OT/ST	\$10/20% OON	\$10/20% OON	
OTC Benefit	\$75/qt.	\$75/qt.	
Part D Deductible	\$0	\$0	
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0	\$0/\$10/\$42/48%/33%/\$0	

2021 HAD Sonion Plus

No limit worldwide emergency coverage



HAP PPO Plans

HAP Senior Plus PPO Plan 011



2022 HAP Senior Plus

Available in 30 counties



Visitor/Travel Benefit included: In-network costshare in all 49 states outside of Michigan



Embedded vision, hearing, fitness and OTC benefit



NEW for 2022: Embedded \$1,000 max benefit for **comprehensive dental** plus preventative dental and more.....



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

T6- \$0 copay for Part D covered vaccines



Condition specific benefits: 28 meals over 14 days

*OON only applies if seeking care in Michigan out of network, non-emergency

	(PPO)	(PPO)
	Plan 011	Plan 011
Premium	\$0	\$0
Medical Deductible		
INN/OON	\$0/\$100	\$0/\$0
MOOP	\$6,000/\$7,000	\$6,500/\$7,000
	\$295/1-6	\$310/1-6
Inpatient Hospital	30% OON*	30% OON*
Outpatient	\$260/\$125	\$275/\$145
Hospital/ASC	30% OON*	30% OON*
	\$0/\$50	\$0/\$45
PCP/Specialist	30% OON*	30% OON*
ER/UC	\$90/\$65	\$90/\$55
Labs	\$0	\$0
PT / OT / ST	\$30	\$20
OTC Benefit	\$45/qt.	\$75/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0	\$0/\$10/\$42/48%/33%/\$0

2021 HAP Senior Plus

HAP Senior Plus PPO Plan 012



Available in 30 counties

Visitor/Travel Benefit included: In-network cost-share in all 49 states outside of Michigan



Embedded vision, hearing, fitness and OTC benefit

NEW for 2022: Embedded \$1,000 max benefit for comprehensive dental plus preventative dental and more.....



Condition specific benefits: 28 meals over 14 days, New 2022-8 hours per month companion care, personal emergency response system (PERS), and transportation



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

T6-\$0 copay for Part D covered vaccines

*OON only applies if seeking care in Michigan out of network, non-emergency

	2021 HAP Senior Plus 2022 HAP Senior Plus		
	(PPO)	(PPO)	
	Plan 012	Plan 012	
Premium	\$60	\$65	
Medical Deductible			
INN/OON	\$0/\$100	\$0/\$0	
MOOP	\$5,000/\$7,000	\$5,000/\$7,000	
~	\$200/1-7	\$210/1-7	
Inpatient Hospital	25% OON*	25% OON*	
Outpatient	\$235/\$110	\$250/\$130	
Hospital/ASC	25% OON*	25% OON*	
	\$20/\$40	\$15/\$40	
PCP/Specialist	25% OON*	25% OON*	
ER/UC	\$90/\$65	\$90/\$55	
Labs	\$0	\$0	
PT/OT/ST	\$20	\$20	
OTC Benefit	\$75/qt.	\$75/qt.	
Part D Deductible	\$0	\$0	
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0	\$0/\$10/\$42/48%/33%/\$0	



HAP Choice Medicare HMO -West Michigan

HAP Choice Medicare West Michigan Network

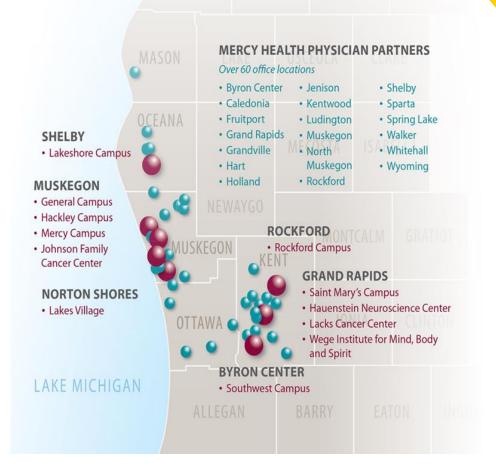




MERCY HEALTH

4 hospitals with more than 1,650 providers in 8 counties

Mercy Health - Mercy Campus, Muskegon Mercy Health – Hackley Campus, Muskegon Mercy Health – Lakeshore Campus, Shelby Mercy Health – Saint Mary's Campus, Grand Rapids



HAP Choice Medicare West Michigan HMO Plan 026



2022 HAP Choice West MI

Available in Kent, Ottawa, Oceana, and Muskegon counties



Visitor/Travel Benefit included: In-network costshare in AZ, FL, TX and MI outside our service area



Embedded vision, hearing, fitness and OTC benefit



NEW for 2022: Embedded \$1,000 max benefit for **comprehensive dental** plus preventative dental and more.....



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

T1 and T2 covered through donut hole

T6- \$0 copay for Part D covered vaccines



Condition specific benefits: 28 meals over 14 days, New 2022-8 hours per month companion care, personal emergency response system (PERS), and transportation



No referrals are required.

	(HMO)	(HMO)
	Plan 026 Plan 026 Plan 026	
Premium	\$0	\$0
Medical Deductible		
INN/OON	\$0/N/A	\$0/N/A
MOOP	\$4,800	\$4,500
Inpatient Hospital	\$235/1-7	\$235/1-7
Outpatient		
Hospital/ASC	\$205/\$100	\$210/\$120
PCP/Specialist	\$0/\$40	\$0/\$30
ER/UC	\$90/\$65	\$90/\$55
Labs	\$0	\$0
PT/OT/ST	\$0	\$0
Therapeutic		
Radiology	\$25	\$25
OTC Benefit	\$75/qt.	\$75/qt.
Part D Deductible	\$0	\$0
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0	\$0/\$10/\$42/48%/33%/\$0

2021 HAP Choice West MI

HAP Choice Medicare West Michigan HMO Plan 027



Available in Kent, Ottawa, Oceana, and Muskegon counties



Visitor/Travel Benefit included: In-network costshare in AZ, FL, TX and MI outside our service area



Embedded vision, hearing, fitness and OTC benefit



NEW for 2022: Embedded \$1,000 max benefit for **comprehensive dental** plus preventative dental and more.....



\$0 T1 and T2 90-day mail-order supply through preferred pharmacy

T1 and T2 covered through donut hole

T6- \$0 copay for Part D covered vaccines



Condition specific benefits: 28 meals over 14 days, New 2022-8 hours per month companion care, personal emergency response system (PERS), and transportation



No referrals are required.

	(HMO) (HMO)		
	Plan 027	Plan 027	
Premium	\$30	\$35	
Medical Deductible			
INN/OON	\$0/N/A	\$0/N/A	
MOOP	\$3,900	\$3,500	
Inpatient Hospital	\$210/1-7	\$220/1-7	
Outpatient			
Hospital/ASC	\$185/\$90	\$190/\$100	
PCP/Specialist	\$0/\$30	\$0/\$20	
ER/UC	\$90/\$65	\$90/\$55	
Labs	\$0	\$0	
PT/OT/ST	\$0	\$0	
Therapeutic			
Radiology	\$25	\$25	
OTC Benefit	\$100/qt.	\$100/qt.	
Part D Deductible	\$0	\$0	
Preferred RX Copay	\$0/\$10/\$42/48%/33%/\$0	\$0/\$10/\$42/48%/33%/\$0	

2021 HAP Choice West MI **2022 HAP Choice West MI**



Medicare Advantage Pharmacy Benefits

HAP Medicare Advantage Pharmacy Benefits





Part D Senior Savings Model

HAP participates in the voluntary CMS model that allows us to lower members out-ofpocket cost for insulin to a maximum \$35 copay per 30-day supply in the **Part D initial and gap phase**.

If the member's copay is less than \$35 per plan design, member will pay the lesser amount. Catastrophic phase will follow Part D rules.

This benefit applies to select insulins on the HAP formulary (Examples: Novolog, Novolin Lantus, Tuejeo)



Tier 6 \$0 RX Copay

All Part D vaccines on the HAP formulary will be covered in Tier 6 called "Select Care Drugs" at a \$0 copay in all Part D phases.

(Shingles, Hepatitis A & B, Measles, Mumps, Rubella, Meningitis, influenza, and pneumonia.

All Plans including DSNP

Does not include DSNP



Medicare Advantage Supplemental Benefits

HAP 2022 Embedded Delta Dental®



	2021 Embedded Delta Dental [®]	2022 Embedded Delta Dental [®]	
Oral exam	2 per year	2 per year	
Dental prophylaxis	2 per year	2 per year	
Bitewing/intraoral x-rays	1 per year	1 per year	
Periodontal maintenance	NA	2 per year in replacement of oral exam	
Brush biopsy	NA	1 per year	
Fluoride treatment	NA	2 per year	
Panoramic/ diagnostic x-ray	NA	1 per 5 years	
Amalgam/composite filling	NA	50% coinsurance	
Root canals	NA	50% coinsurance	
Crown repair	NA	50% coinsurance	
Max benefit coverage	\$0	\$1,000*	

*Max benefit amount only applies to comprehensive services. Oral exam, dental prophylaxis, fluoride treatment, bitewing x-rays, brush biopsy, and perio maintenance excluded from the \$1,000

2022 MA Buy-Up Supplemental Delta Dental[®] Benefits



- No waiting periods

- Dentures, bridges and implants are covered on Delta 50, 70 & 100
- Delta 25 from 2021 will automatically be mapped to Delta 50 for 2022. Those on Delta 50 or 70 will stay on those plans for 2022.
- Medicare Advantage members have up to 30-days after their plan effective date to add a buy-up dental option
- Existing members have until 12/31/2021 to change or add a buy-up dental package to their plan. Existing members will call customer service to add or change the dental rider.
- New Delta 100 is limited to the **Delta Dental® PPO network only**
- Dental buy-up doesn't apply to DSNP

	Delta 50	Delta 70	Delta 100
Premium	\$18.00	\$35.60	\$47.30
Delta Dental Network	PPO & Premier	PPO & Premier	Limited to PPO
Deductible	\$0	\$0	\$0
Yearly maximum for all covered services	Plan pays up to \$1,000	Plan pays up to \$1,500	Plan pays up to \$2,500
Diagnostic and preventive services Including bitewing & brush biopsy	Covered in embedded dental	Covered in embedded dental	Covered in embedded dental
Emergency pain treatment	100%	100%	100%
Fillings & Crown Repair	50%	50%	50%
Crowns and onlays	50%	50%	50%
Endodontics (root canals)	50%	50%	50%
Periodontic maintenance	Covered in embedded dental	Covered in embedded dental	Covered in embedded dental
Periodontics	50%	70%	100%
Relines and repairs to bridges and dentures	50%	70%	100%
Oral surgery	50%	70%	100%
Bridges	50%	50%	50%
Dentures	50%	50%	50%
Implants	50%	50%	50%

HAP Medicare Advantage Supplemental Benefits



Vision

Powered by EyeMed®

\$0 routine eye exam

Using Insight Network

\$125 allowance per year

Includes contact lenses and eyeglasses

Online and retail locations (LensCrafters, glasses.com, contactsdirect.com, targetoptical.com, ray-ban.com)

40% off additional complete pairs of prescription eyeglasses

20% off any remaining frame balance over the allowance

20% off non-prescription sunglasses



Hearing

Powered by NationsBenefits®

Flat \$ copay for 2 hearing aids per calendar year

Copay per ear Levels- \$689, \$989, \$1,539, \$2,039

\$0 routine hearing exam

60 batteries per year/per aid (3-year supply)

3-year manufacture repair warranty

1-time replacement coverage for lost, stolen or damaged hearing aid



ОТС

New for 2022- Powered by NationsBenefits®

\$45-\$100 per quarter allowance

2-day shipping

Improved inventory including food

All members will receive their 2022 catalog prior to the new plan year

Order via catalog by phone, mail or online

Delivered directly to client's home

Examples: Dental care, allergy, cold flu, ear/eye care, vitamins and many more...

Vision Benefits through EyeMed

Paid-in-Full

Medically Necessary Contacts



HMO & PPO Benefit	In-Network	Out-of- Network		Ins	ight
HMO - Exam	\$0	N/A		PROVIDERS	LOCATIONS
PPO - Exam	\$0	\$40	Michigan	6,280	1,011
HMO & PPO	\$125 allowance, 20% off		National		
Frame, Lens & Lens Options	balance over \$125	N/A	Independent Providers		
HMO & PPO Conventional Contacts	\$125 allowance, 15% off balance over \$125		Retail Providers	23	3%
Disposable Contacts	\$125 allowance plus balance	N/A	National Retail Providers		
	over \$125				
Medically Necessary Contacts	Paid-in-Full				
				Online Provid	lers
DSNP Benefit	In-Network	Out-of- Network		OPTICAL GLASSE argetoptical.com glasses.c	
Exam	\$0	N/A		Regional Prov	viders
Frame, Lens & Lens Options	\$200 allowance, 20% off balance over \$200	N/A		W ISION	Hanne Fork
Conventional Contacts	\$200 allowance, 15% off balance over \$200			VISION	OptimEyes
Disposable Contacts	\$200 allowance plus balance over \$200	N/A			n al, exclus 6 additions

We offer additional, exclusive savings on products and services: 40% additional pair discount, 20% off any item not covered by plan

HAP Medicare Advantage Supplemental Benefits





Transportation

New for 2022- Powered by **Veyo**[®]

24 one-way trips

Includes doctor, dentist, optical, hearing and pharmacy visits All plans except 015 & 011



PERS

New for 2022- Powered by NationsBenefits®

Personal emergency response system

24/7 monitoring service that can respond to emergency services, family or caregiver

For members with an identified fall risk

All plans except 015 & 011

Companion Care

New for 2022- Powered by NationsBenefits®

Provides members with emotional support and socialization and help with a variety of tasks, such as running errands, household chores, social activities, transportation, meal prep, and setting up technology.

8 hours per month

For members with an identified social isolation or loneliness

All plans except 015 & 011



Veyo NEMT Transportation

- Eligible members receive: Non-emergency medical transportation (NEMT) services by Veyo; for Medicaid, MMP and DSNP members only
- Coverage you need: Transportation providers cover Region 6 and 10 counties of MI
- Vehicles to accommodate member needs: Ambulatory/medical sedan, wheelchair van, bariatric wheelchair van; including "IDPs" (Independent Driver Providers) which is Veyo's private fleet of NEMT drivers
- **Ease of use:** For a seamless experience, call HAP Customer Service and follow the "Transportation" prompts to schedule a ride with Veyo directly
- **Improved experience:** Trip confirmation via SMS text messaging, and day-of service calls or SMS text reminders & driver GPS tracking available





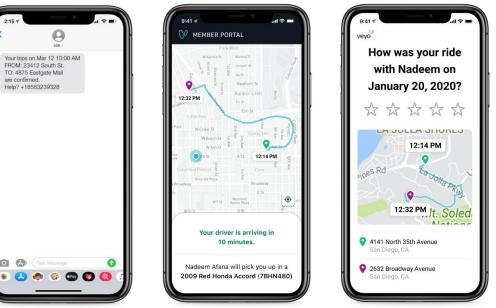




Results:

Veyo went live with HAP starting March 22, 2021

- On-time Performance: Veyo has an On-time Performance expectation of >95% on-time for pick-up and drop-off's
- Member Satisfaction: Veyo has a 94%-member satisfaction rate from post call surveys conducted for call center for scheduling
- Ride volume: Approx. 4,000 rides per month covered by Veyo (2,000 round trips)



HAP Medicare Advantage Supplemental Benefits





Amwell[®] Telehealth

Embedded benefit Plan benefit copay applies No limits

Visitor/Travel Benefit

Provides out-of-network flexibility

HMO members can schedule follow-up visits while traveling to Florida, Texas, Arizona and outside our 36county service area in Michigan.

PPO members can schedule follow-up visits while traveling to any 49 states outside of Michigan and pay in-network cost-share



Assist America®

Worldwide emergency services

Emergency medical evacuation

Medical monitoring

Medical repatriation

Lost luggage assistance

Interpreter and legal referrals

Prescription assistance

Plus, much more...



PeerFit Move

Hundreds of facilities to choose from including Life Time, LA Fitness, Orange Theory and Cycle Bar, YMCA, and select Planet Fitness

Memory Enhancement videos via BurnAlong®

Activity tracking as part of FitKit

All plans except DSNP

PeerFit Move



Membersh Michigan Avg: 17			Fitness Classes* Michigan Avg: 4 credits		tKits* ^{edits}	Streaming* Ocredits, Unlimited		
Brand	Credits	Facility	Credits	Contents/Type	Credits	Categories		
Life Time Fitness	21	The Yoga Zen: Vinyasa	5	Cardio	17	Fitness (Arms, Abs, Boxing, Cycle Cardio, Yoga, Etc)		
YMCA	12	Island Athletics:	4	Online Classes Cardio Workou	t Cards	Stress Management		
TMCA	12	Spin Class	4	Pedomete Jump Rop		Mental Health		
West Hills Athletics Center	20	Get Fit NOW! Gym: Resistance	3	Yoga	20	Mindfulness		
LA Fitness	12	Training		Online Classes	Guide	Meditation		
LATITIESS		Fusion Woods:		Chair Yoga Worko Yoga Stra	out Cards	Diabetes		
Anytime Fitness	12	(Outdoor) Upper 7 Body/Core			ιp	Arthritis		
Snap Fitness	10	Fit4Living:		Strength	24	Parkinson's		
Fitness 19	5	(Virtual) Senior Strength	4	Online Classes Strength Workov Registered Hand	ut Cards	Nutrition		
* Examples only, c	redits/offering	s may vary and are subject to	chanae	Resistance Handle Bands Resistance Loop Bands		Fit Over 50		

* Examples only, credits/offerings may vary and are subject to change ** HAP members receive 32 credits every month, no rollover

HAP Medicare Advantage Supplemental Benefits





Mom's Meals®

Condition specific meal delivery

The meals provide healthy, ready-to-eat, condition-based selections delivered to your home to improve recovery and access to quality foods.

Chronic conditions: congestive heart failure, diabetes, or hypertension and an inpatient admission to an acute care facility

Limited to 28 meals/ 14 days after discharge

Benefit must be initiated within 30 days of discharge

Livongo Whole Person[®]

Unlimited free strips, lancets, new free smart glucometer Better diabetes monitoring

New 2022- Hypertension monitoring

Expert support 24/7

Program includes a connected blood pressure monitor, a digital scale that assists with weight management, and access to the myStrength digital wellbeing application.

Acupuncture

Copays as low as \$0 depending on the level of provider providing care Must be for chronic low back pain

Healthy Living Rewards Program

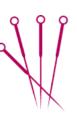
Rewards for preventative test

One reward per preventative test per calendar year

Gift cards range from \$5-40

Tests include mammogram, colonoscopy, sigmoidoscopy, CT colonography, etc.

Rewards sent quarterly once registered



Livongo Diabetes Whole Person Solution



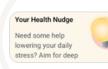
- **Members receive:** 1-on-1 coaching, connected devices with unlimited checking strips and lancets, personalized insights and education on healthy habits
- **Conditions addressed:** diabetes, hypertension, weight management, dyslipidemia and mental health
- Ease of activation: No Bluetooth[®] or login required
- Simplicity: Timely reminders and insights
- Care coordination: Communication between primary care providers and caregivers
- Coaches: Caring coaches who proactively reach out to members
- Comprehensive: Support multiple conditions and integrates into whole-person care



Lessons and curriculum



Real-time feedback on devices



stress? Aim for deep

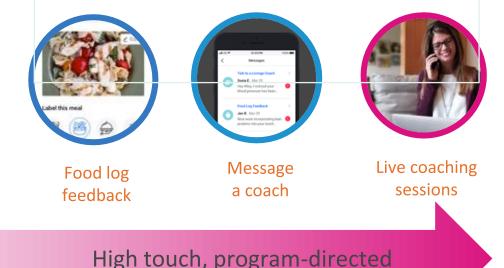
HealthNudges[™]



5-day challenges

Results:

- Clinical outcomes: > 1 point HbA1c reduction for 68% of seniors that had starting HbA1c > 9%¹ in diabetes program
- **Engagement:** Up to 25% more blood glucose checks than people under 65 in diabetes program
- **Mobile use**: 30% per month for recent client launches
- **Coaching:** Drives 1.5X to 2X greater utilization of connected devices
- Satisfaction: NPS of 58+ across program



Light touch, self-directed

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HAP Medicare Advantage Supplemental Benefits







Nutritional Counseling

Smoking Cessation Counseling

Unlimited individual medical nutritional counseling is a service provided by a clinician for the prevention and treatment of a medical illness.

\$0 Copay

We cover unlimited counseling quit attempts within a 12-month period at \$0 copay to the member.

New- \$0 Pulmonary rehab services, \$0 supervised at exercise therapy, \$0 allergy

testing.

\$0 copay for pacemaker testing

\$0 copay for peripheral vascular disease ultrasound

\$0 home health services

\$0 copay for opioid treatment services

\$0 copay for preventative podiatry for diabetics

Low-cost Copays

Inclusive Copays for ER and UC

Everything completed in urgent care facility including labs, consultation, etc... Will fall under the urgent care copay

Everything completed in emergency room including labs, consultation, etc... Will fall under the urgent care copay





HAP DSNP Plan

HAP Empowered Duals (HMO SNP)



•

Counties for 2022: Macomb, Oakland, Wayne and Genesee County

-same Network as HMO MA

Must be a Full-Dual (QMB+, SLMB+, FBDE) to qualify



New for 2022: \$500 flex card for food and home safety modification through **NationsBenefits**[®]



24 one-way trip transportation rides through Veyo®

NEW for 2022: Includes \$2,000 benefit max through Delta Dental®. 2 exams, 2 cleanings, and 2 fluoride treatments. Crowns, onlays, and dentures are covered at 70%. Root canals, bridges covered at 100%. Implants are not covered

Includes \$200 vision allowance per year through EyeMed®. Plus, a \$0 routine eye exam.

Includes \$1,000 hearing aid allowance per year through **NationsBenefits**[®].



No referrals are required.

Condition specific benefits: 28 meals over 14 days through Mom's Meals, New 2022-8 hours per month companion care, and personal emergency response system (PERS)

	2021 HAP Empowered Duals	2022 HAP Empowered Duals
	(HMO SNP)*	(HMO SNP)*
Premium	\$0	\$0
Medical Deductible		
INN/OON	\$0/N/A	\$0/N/A
MOOP	\$6,700	\$6,700
Inpatient Hospital	\$0	\$0
Outpatient Hospital/ASC	\$0/\$0	\$0/\$0
PCP/Specialist	\$0/\$0	\$0/\$0
ER/UC	\$0/\$0	\$0/\$0
Labs	\$0	\$0
OTC Benefit	\$75/qt.	\$65/qt.
Part D Deductible	\$0	\$0
NC -		New 2022-Tier 1 & 2 are \$0 through preferred pharmacy
	÷0.00.0	\$3.70 Generic
Preferred RX Copay	\$3.60 Generic \$8.95 Brand	\$9.20 Brand T6 \$0

*Beneficiaries who lose their Full Medicaid status will be allowed to remain on the plan for up to 90 days but will be subject to different cost-share. Please refer to the Summary of Benefits for amounts.

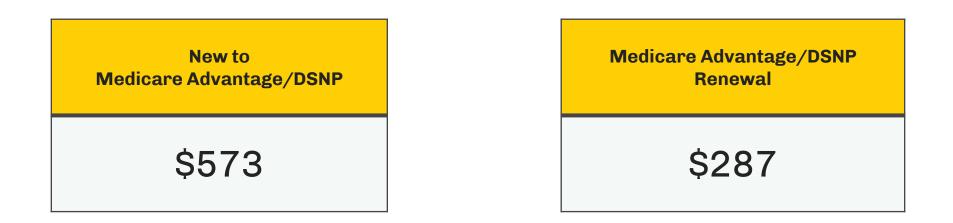


Medicare Advantage Commission Schedule

HAP Medicare Advantage Plans



Compensation Structure (Jan. 1 – Dec. 31, 2022)



CMS guidelines state that renewal commissions are paid when a client goes from MA from company A to MA with company B. This also applies PDP to MA.

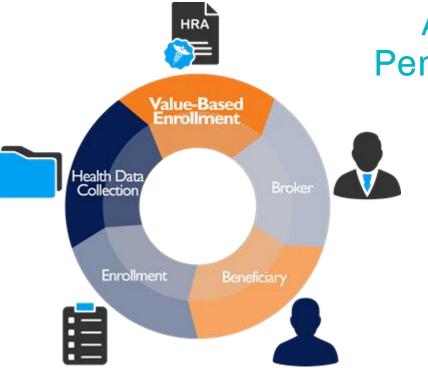
Medicare Advantage renewal commissions are paid "as-earned"

\$100 Certification reimbursement- Must write 10 new to HAP MA for 1/1/22

Value Based Enrollment

What is VBE?

The value-based enrollment (VBE) program is an extension of the enrollment application process through <u>Ascend</u>. It's designed to immediately engage your clients with their new HAP Medicare plan (MA/MAPD) and gather helpful health-related insights from the enrollee. After enrolling clients in an MA/MAPD plan, you can offer the VBE option. If interested, your clients can then participate in a voluntary 15-minute phone call with a wellness advocate to discuss their health goals, risks and ambitions.



Agents will receive a \$75 service fee Per VBE completed for new HAP members

For Call Me Now:

When selecting the VBE option "Call Me Now," the member will receive a call *within 10 minutes* after making the selection. That being said, the average connection time is typically between five and seven seconds, depending on the number of wellness advocates available to take the call. This remains constant regardless of the time of year.

For Scheduled Call Back:

A Scheduled Call Back takes place on the date specified by the beneficiary. We ask for *a one hour block of time* to ensure that we have the appropriate number of wellness advocates available to receive those "call now" initiations and also the appropriate number to place those outbound calls for "scheduled call backs."



Medigap Plans

HAP Medigap Plans





Plan options

HAP offers plans A, C*, D, F*, G and N.

A, C, D, and F are available for guaranteed issue for loss of creditable coverage. **New for 2022**, plan G is GI for loss of coverage.

*C and F are only available to beneficiaries eligible for Medicare prior to 1/1/2020

Under 65 can buy plan A or G if eligible for Medicare after 1/1/2020 or plan A and C if eligible for Medicare prior to 1/1/2020

V

Eligibility

To be eligible, beneficiaries must be a permanent resident of Michigan and have Original Medicare (Part A and Part B)

Guaranteed Issue rates are determined by age and gender

Underwritten applications may qualify for preferred rates, standard rates or be denied.

Plan is portable if leaving

Michigan after 6 months. Rates do not change.



Household Discount

HAP offers a \$10/PMPM household discount.

If 2 members of the same household are applying for a HAP Medigap plan, they both may receive a \$10/month discount on your premium

If another member of your household is already an active HAP Medigap plan member, the new member may receive a \$10/ month discount on the premium for the current plan year.

If two people in the same household were members prior to 1/1/2020 they are not eligible for the discount unless they re-apply and go through UW.



Existing and new Medigap members have a fitness membership powered by PeerFit *Move* built into their plan at no additional cost.

NEW for 2022-Existing and new Medigap members will have the option to add a bundled buy-up dental option through Delta Dental[®] along with \$175 vision allowance through EyeMed[®] to their Medigap policy. Three options to choose from, vision is standard at \$175 allowance on each plan.

Assist America[®]- Covering worldwide emergency service

2022 Medigap Buy-Up Supplemental Delta Dental[®] Benefits



- No waiting periods

- Dentures, bridges and implants are covered on Delta 50, 70 & 100
- Medigap members have up to 30-days after their plan effective date to add a buy-up dental option
- Existing members have until 12/31/2021 to change or add a buy-up dental package to their plan. Existing members will call customer service to add or change the dental rider.
- New Delta 100 is limited to the Delta Dental PPO network.
- Rates below include the vision through $\mathsf{EyeMed}{}^{\texttt{B}}$ that is included in this bundle.

	Delta 50	Delta 70	Delta 100	
Premium	\$27.40	\$48.40	\$51.80	
Delta Dental Network	PPO & Premier	PPO & Premier	Limited to PPO	
Deductible	\$0	\$0	\$0	
Yearly maximum for all covered services	Plan pays up to \$800	Plan pays up to \$1,500	Plan pays up to \$2,500	
Diagnostic and preventive services				
Including bitewing & brush biopsy	100%	100%	100%	
Emergency pain treatment	100%	100%	100%	
Fillings & Crown Repair	50%	70%	50%	
Crowns and onlays	50%	50%	50%	
Endodontics (root canals)	50%	70%	50%	
Periodontics	50%	70%	100%	
Relines and repairs to bridges and dentures	50%	70%	100%	
Oral surgery	50%	70%	100%	
Bridges	50%	50%	50%	
Dentures	50%	50%	50%	
Implants	50%	50%	50%	

HAP Medigap Plans



2022 Medigap Rates Preferred Non-Smoker

Age	Plan D		Plan G		Plan N	
	Male	Female	Male	Female	Male	Female
65	\$131.00	\$120.00	\$135.00	\$125.00	\$117.00	\$108.00
70	\$154.00	\$144.00	\$161.00	\$149.00	\$139.00	\$129.00
75	\$184.00	\$170.00	\$191.00	\$178.00	\$166.00	\$154.00
80	\$219.00	\$203.00	\$229.00	\$211.00	\$198.00	\$183.00
85	\$311.00	\$289.00	\$326.00	\$302.00	\$283.00	\$261.00

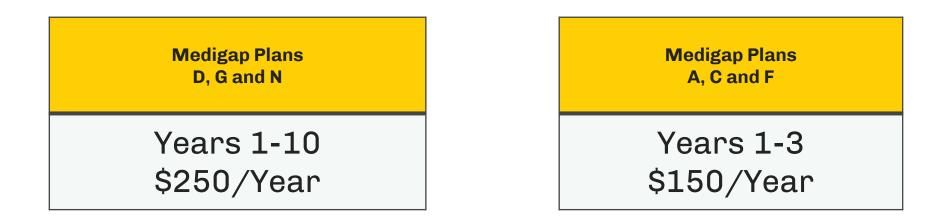
HAP Medigap Service Area



HAP Medigap Plans



Compensation Structure (Jan. 1 – Dec. 31, 2022)



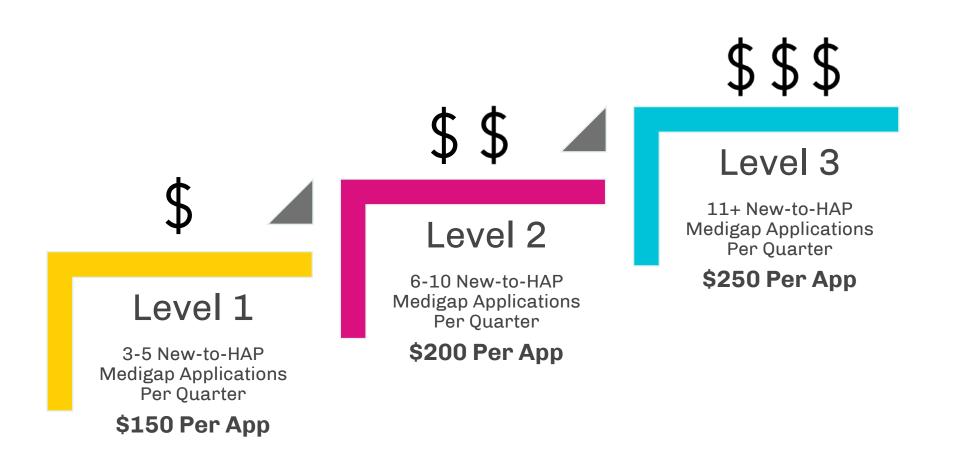
No commissions are paid on under 65 Medicare Supplement plans

HAP pays the same commissions regardless of being underwritten or guarantee issue

Commission is paid as earned

HAP Medigap Bonus Program





Bonus program will be applied to applications written with an effective date between 1/1/2022 - 12/1/2022

Applications are counted based effective date, not approval date

Bonuses will be paid out within 30 days of the end of each quarter

Under 65 applications will not apply towards the bonus program and business must remain active for at least 90-days



Additional Resources and Important Information



 Agents who wrote 5+ Medicare Advantage and/or Medicare Supplement business last AEP will be auto shipped a HAP Starter Kit. Starter Kits will arrive prior to 10/1/2021



- Agents new to HAP will be able to place orders from www.hapagentportal.com
- Agents who need additional supplies beyond the starter kit will be able to order limited quantities from <u>www.hapagentportal.com</u> beginning 10/1/2021
- Issues with the supply portal, email <u>happortalteam@amsive.com</u>

HAP Electronic Enrollment-Ascend



IMPORTANT! Do You Have Access To Ascend?

- What is Ascend?
 - Ascend is HAPs electronic enrollment platform. This enrollment app can be downloaded onto your Microsoft laptop or iPad.
- What are the benefits to having Ascend?
 - Access to technology to assist when enrolling clients remotely
 - Text or email a Scope of Appointment to your client
 - Verify clients current LIS status
 - View monthly drug cost breakdown, look up pharmacies and in-network providers
 - Access to a PURL to send to clients, share on social media and other web-based sites
 - Plus, so much more...

• How do I get access?

• Agents are required to be fully certified. If you have completed all the necessary certification requirements, please email Jason Gloetzner <u>jgloetzn@hap.org</u> to request access if you don't already have access.





Member Onboarding and Resources

Member Onboarding



- Value Based Enrollment
 - *New* Wellness advocate assists new member with setting up their first doctor's appointment during the VBE call
- Welcome call
 - 48 hours after application approval
- ID card
 - Includes a flyer that is plan specific with benefit information, how to get started and how to register for a New Member Orientation webinar
- Welcome kit
- Quarterly Postcards
 - Provides upcoming event information, spotlight a specific benefit, additional information members need to be aware of, etc.

Member Resources

Member Meeting

-

- Offered Oct. 1 Dec. 7
- Current members can learn what is changing to their plan in 2022

• Free Member Engagement Events

- Classes/events change each quarter
 - Examples: Yoga, bingo, technology 101, depression and isolation resources, eating healthy on a budget, disease specific events, behavioral health, etc.
- Monthly Birthday card and celebration
 - Members receive a birthday card with an invitation for a virtual birthday celebration
- New! New Member Orientation
 - Offered monthly starting in January
- New! HMO and PPO plan deep dive
 - Separate sessions for HMO and PPO
- All events will be available on hap.org/events to register
- Healthy Living Rewards program
 - Encourage your client to enroll in this program by visiting hap.org/healthyliving or completing the enrollment packet that is mailed out in 1st quarter



Contact Information



Lead Sector Consultant Jason Gloetzner

- Email: jgloetzn@HAP.ORG
- Cell: 248-755-4960

Director of Sales

Dustin VanDuine

- Email: <u>dvanduin@hap.org</u>
- Cell: 616-481-6862

General Questions and Medicaid status check

- Email: <u>HAPMedicareAgent@HAP.ORG</u>
- Office: 888-269-7003

Contracting- ***Please make sure you are contracted prior to submitting business, you will not be paid if not contracted *** Gina Theisen

- Email: gtheisen@HAP.ORG
- Office: 248-443-8505

Commissions

Punita Sharma

- Email: psharma6@HAP.ORG
- Office: 248-776-3501





Thank you for completing your 2022 HAP Medicare Certification

REMINDER: HAP requires agents to attend the 2022 Product Training Webinar