

Priority Health Medicare

2022 Product Certification Training

July 2021

Welcome!

*Please do these things
before we begin:*

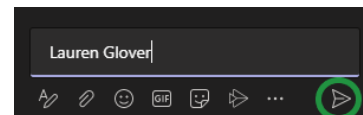
1. Turn off your mic.



2. Click on the chat bubble on the top right or near the bottom of your screen.



3. Go to the bottom, type your first and last name and press the arrow to post. This is required to get credit.



How to find the test & slide deck

PriorityHealth Medicare Certification System



CERTIFICATIONS



TRANSCRIPT



EVENT CALENDAR



RESOURCES



MY PROFILE

Annual Requirement Year: 2022 ▼

Medicare Training (click to expand or collapse)

- ☒ **REQ** CMS Annual Medicare Certificate Upload - [View Certificate](#)
- ☐ **REQ** Priority Health Products Certification Classroom (Live or Virtual) Training
- ☐ **REQ** Priority Health Attestation
- ☐ **REQ** Priority Health Product Certification Exam

► Priority Health FAQ

[Priority Health FAQ](#)

► 2022 Medicare Agent Training Resources

[2022 Medicare Agent Training Slide Deck](#)

[2022 Medicare Agent Resources Booklet](#)

How to order supplies

- Your supply starter kit will ship late September to the address in your Pinpoint account
 - 5 MAPD + 1 D-SNP + 1 Medigap

- Additional supplies:

<https://www.priorityhealth.com/agent/center/medicare/agent-tool-kit>

Pre-enrollment MAPD



- [Digital Supply Order form](#) (paper form is no longer accepted)
- [Virtual scope of appointment](#) (copy and paste this link into an email to your client)
- [Acknowledgement form](#) (copy and paste this link into an email to your client)

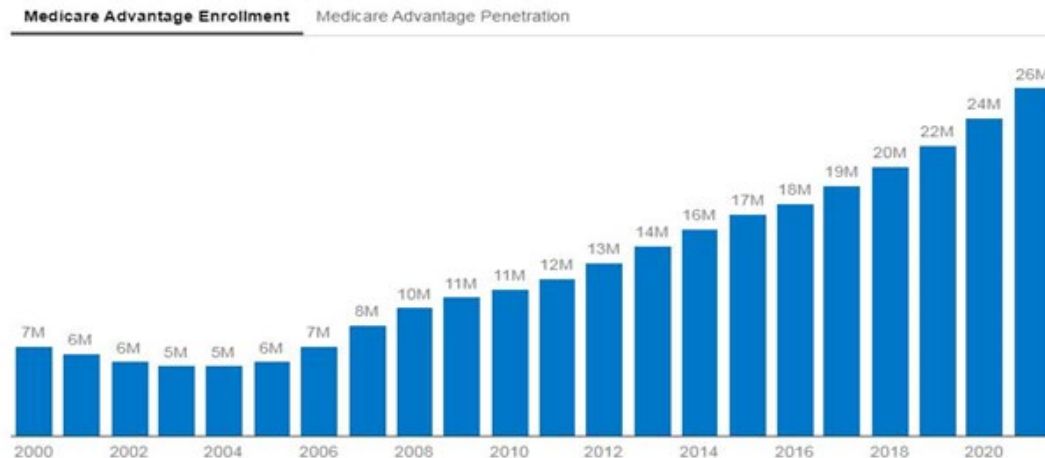
Today's agenda

- 1 The Priority Health difference
- 2 2022 MAPD plans
- 3 The Medigap opportunity

Why now is the right time to sell
Priority Health Medicare

Nationwide Medicare Advantage snapshot

Total Medicare Advantage Enrollment, 2000-2021

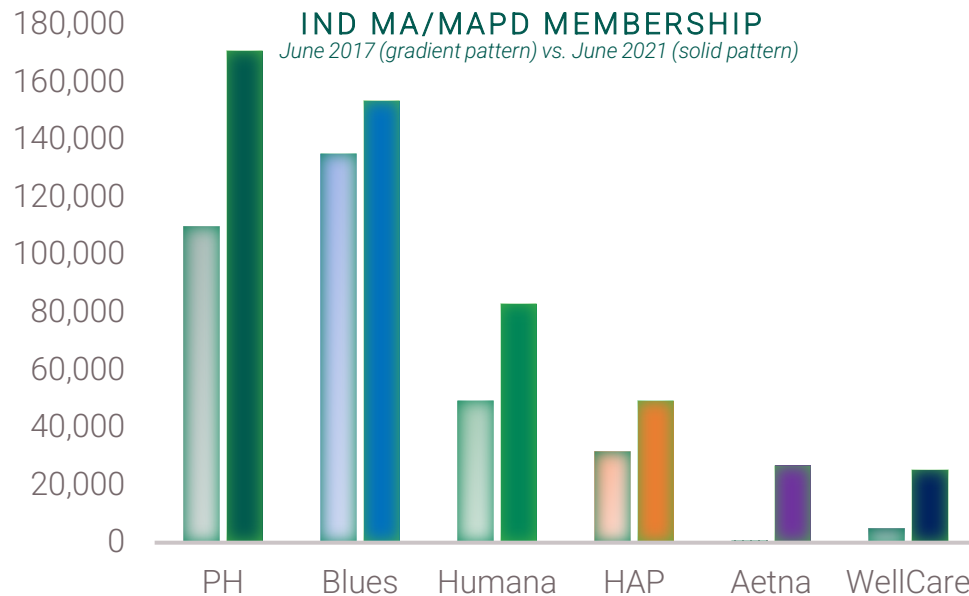


NOTE: Includes cost plans as well as Medicare Advantage plans. About 62.7 million people are enrolled in Medicare in 2021
SOURCE: KFF analysis of MPR, "Tracking Medicare Health and Prescription Drug Plans: Monthly Report," 2000-2005; Medicare Chronic Conditions (CCW) Data Warehouse from 5 percent of beneficiaries, 2006-2017; CCW data from 20 percent of beneficiaries, 2018; and Medicare Enrollment Dashboard 2019-2021. Enrollment numbers from March of the respective year. • PNG

KFF

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

- ✓ Including Michigan's best-selling PriorityMedicare EdgeSM plan.¹



¹June 2021 monthly enrollment reports from the Centers for Medicare and Medicaid Services.

Our commitment to you

We're investing in you with top-of-scale commissions **so you can maximize your earnings**



	2020	2021	2022
<i>New to Medicare Advantage</i>	\$510	\$539	\$573
<i>Renewal</i>	\$255	\$270	\$287 ¹


Commissions listed above include **Priority**Medicare D-SNP. We will pay \$23.92 each month a renewing member is enrolled.

¹Distributed on prorated basis beginning January 2022.

Why sell Priority Health?

- ✓ We are committed to you
- ✓ Our network is strong in Michigan and our plans travel across state lines
- ✓ Our products remain affordable and competitive
- ✓ We strive to deliver exceptional customer service—every time
- ✓ More Michiganders choose Priority Health plans than any other MAPD plan

Why now is also the right time for
your clients to buy Priority Health
Medicare



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

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

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

*Excludes *Priority* Medicare D-SNP



We have in-network coverage with **every major hospital system in Michigan**¹

In addition, they will have this **unique membership benefit**:

- ✓ No referrals required to see in-network providers

¹Excludes hospitals in Michigan's Upper Peninsula based on American Hospital Directory April 2019 data and Priority Health provider contracts. Coverage varies.

Your Key plan clients will now have more embedded comprehensive dental

- 50% coinsurance for fillings (including composite resin on posterior teeth) and crown repair
- 50% coinsurance for non-surgical (“simple”) extractions
- No limit on frequency or max benefit

And, a nearly **40% premium reduction** on their Optional Enhanced Dental and Vision package

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

Drug	Cost: Initial Stage	Cost: Coverage gap
Tier 2		
Humalog (100 unit/ml)	\$15 (preferred) 30-day supply @retail \$20 (standard) 30-day supply @retail	\$15 (preferred) 30-day supply @retail \$20 (standard) 30-day supply @retail
Humulin (100 unit/ml)		
NEW: Adding Lyumjev		
\$0 copay for 90-day mail order through ExpressScripts		
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

*The Part D Senior Savings is also on the Value plan, with Tier 3-5 deductible and lesser copays.
Note: Members who have LIS are excluded from the Senior Savings program

All members will have **fewer prior authorizations**

PA no longer required for:

- Diabetic shoes and/or inserts
- Non-emergent ambulance services
- Radiofrequency catheter ablation for cardiac arrhythmia
- Thyroidectomy

We're adding a prior authorization for Blepharoplasty (repair of droopy eyelids)



Additionally, members will no longer need to go through the **Spine Center of Excellence** (SCOE) protocol

Your **Priority**Medicare D-SNP clients will now get **Transportation, Better Dental** and **Personal Emergency Response (PERS)** devices

- 30 one-way trips up to 30 miles per trip with SafeRide
- Better preventive and new comprehensive dental up to \$2,000 max
- PERS device now available to all members

**PERS coverage is included in enhanced disease management on all individual MAPD plans.
Only available to members meeting certain criteria*

All clients now have no cost post-discharge meal delivery, anticoagulant labs & palliative care physician visits

- **28 home delivered** meals included post-inpatient stay on all plans, up to 4 times per year (2 meals per day x 14 days)
- **\$0 anticoagulant labs** help clients who are on blood thinners, like Warfarin or Coumadin, stay on them and better manage their health*
- **Palliative care physician visits** give your clients freedom to talk to a provider about relieving the symptoms & stresses of advanced illness*

2022 MAPD plans

- ✓ **Embedded extras**
- ✓ Out-of-state travel benefit
- ✓ Virtual care and tools
- ✓ Plan-by-plan detail
- ✓ Prescription drug coverage
- ✓ Optional Supplemental Benefit (OSB)

Individual plans have better dental



Embedded

- Powered by Delta Dental® — robust network, Medicare Advantage PPO and Premier*
- Same great \$0 preventive & comprehensive benefits
- But now, **Priority**Medicare Ideal, **Priority**Medicare Key, **Priority**Medicare Edge, **Priority**Medicare Vital, **Priority**Medicare Compass now include:
 - One brush biopsy each year
 - 100% of the cost for other X-rays (i.e. Panoramic) once every two years
- Plus, **Priority**Medicare Key now includes additional embedded comprehensive dental benefits:
 - 50% coinsurance for fillings including composite resin on posterior teeth and crown repairs, with no limit
 - 50% coinsurance for non-surgical (“simple”) extractions with no limit

D-SNP also has better dental



Embedded

- Current 2021 benefit:
 - \$0 for two preventive exams, two cleanings (regular or periodontal maintenance), one set of bitewing X-rays (up to 4 films in single visit) and one brush biopsy
- **Additional benefits in 2022**
 - \$0 for one fluoride treatment and all other radiographs (full-mouth series, periapical and panoramic X-rays, every 24 months)
 - \$0 for comprehensive services including; fillings and crown repair, simple extractions (non-surgical), bridges and dentures (once every 5 years) and relines and repairs to bridges
 - Up to a \$2,000 annual plan benefit maximum

EMBEDDED EXTRAS

Vision | In-network

- Powered by EyeMed®
- No changes to existing plans:
 - \$0 routine vision exam
 - \$100 eyewear allowance each year (glasses/contacts)* including refraction
 - \$0 retinal imaging exam



Embedded

**Priority Medicare D-SNP includes \$200 allowance each year*

EMBEDDED EXTRAS

NEW! Vision | Out-of-network*

- Up to \$100 reimbursement for eyewear (\$250 if enrolled in optional dental/vision benefit)
- Up to \$50 reimbursement for routine vision exam
- Up to \$20 reimbursement for retinal imaging
- **Submitting an EyeMed out-of-network claim:**
 - Member fills out EyeMed claim form and submit via mail, email, online or by Fax
 - Member will be issued reimbursement by check (10-day processing time)



Embedded

Hearing

- Powered by TruHearing™
- All plans still include a \$0 routine hearing exam & great hearing aid coverage:
 - **Priority**Medicare D-SNP & **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 now 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



Embedded

Hearing (cont.)



Embedded

And, the things that come with all hearing aid purchases are now even better:

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

Note: Member must contact TruHearing first to use the benefit. They cannot go direct to a hearing provider.

Over-the-counter (OTC) allowance



Embedded

- Powered by Solutran®
- Three convenient ways to shop:
 - Buy online or via mobile app
 - Call to order
 - Buy in-store (Walmart/CVS/Kroger/Walgreens)
- Free two-day shipping on all online and phone orders
- Plus, free shipping on all orders over \$35 that include OTC and other items from *walmart.com*

Increase in 2022 →

Plan	Quarterly amt*
PM Key 1,2 & 5	\$70/Q
PM Key 3 & 4	\$45/Q
PM Edge	\$50/Q
PM Compass	\$25/Q
PM Vital	\$40/Q
PM Ideal	\$75/Q
PM Value	\$25/Q
PM D-SNP	\$150/Q

*Amounts do not roll over

OTC allowance (cont.)

- Members will receive a welcome packet with their new OTC 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; the card will be re-loaded with their quarterly amount



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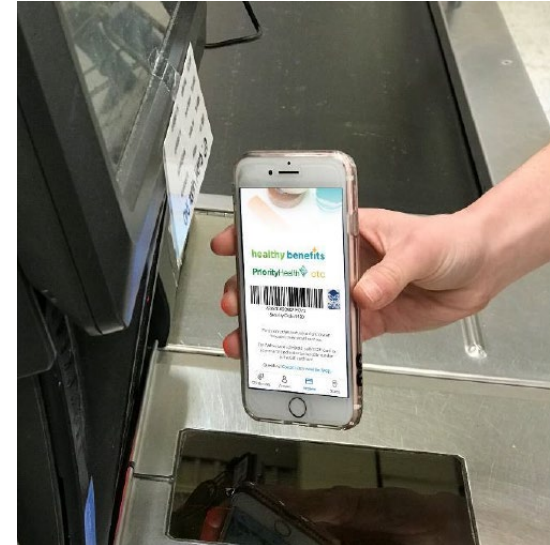
EMBEDDED EXTRAS

Healthy Food Discount with OTC card



Embedded

- With the OTC card, a member can also save on healthier foods at Walmart, CVS, Kroger, Walgreens and more
- Scan the OTC card or the app at check-out to take advantage of up to \$2,500 a year in discounts on healthier food options
- Discounts on fresh produce, lean meats, yogurt, eggs, beans, wholegrain breads and more
- Members can find new offers each Sunday through weekly emails, the website and the Healthy Benefits Plus mobile app or by calling Solutran's Customer Service



Expanded! Companion care



Embedded

- In-person or virtual visits powered by Papa
- Available to **every member** on **PriorityMedicare Compass**, **PriorityMedicare Edge**, **PriorityMedicare Ideal** and **PriorityMedicare D-SNP**
- Connects Medicare Advantage members with college students (Papa Pals) who'd like assistance with things like:
 - Household chores
 - Transportation (**now unlimited!**)
 - Grocery shopping and light meal prep
 - Companionship (also available via telephone)
 - Technical set-up and how-to

New



Change



Change



Plan	Hours/month
PM Compass	3 hours/month
PM Edge	6 hours/month
PM Ideal	6 hours/month
PM D-SNP	8 hours/month

Expanded! Companion care (cont.)



Embedded

- "Unlimited mileage" within the hours allotted per plan, per month
- Papa Concierge added for 2022
 - Telephonic service proactively identifying and asking for member needs that can be resolved using their health plan
 - Help members find a provider, schedule an appointment, etc.



Fitness benefits with SilverSneakers

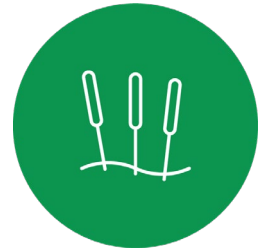


Embedded

- 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

“Free-to-talk” physical

- A truly \$0 annual physical exam or annual wellness visit, with no hidden fees when your client's discuss things that fall outside of what's included in these visits
- No need to worry about a visit turning diagnostic and a copay being charged – the only copays are for necessary labs, tests, etc.

EMBEDDED EXTRAS

New! 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
- Up to 28 meals (2 meals per day x 14 days), up to 4 times per year
- Included on all plans, including **Priority**Medicare D-SNP



Embedded



New! Transportation

- D-SNP only
- Transportation will be covered as a supplemental benefit under the D-SNP plan
- This benefit doesn't replace what the member has through their Medicaid coverage
- Offered in partnership with **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



Embedded



SAFERIDE

EMBEDDED EXTRAS

Enhanced! Personal Emergency Response (PERS)



Embedded

- Powered by Critical Signal Technologies (CST)
- 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

**PERS coverage is included in enhanced disease management on all individual MAPD plans.
Only available to members meeting certain criteria*

2022 MAPD plans

- ✓ Embedded extras
- ✓ **Out-of-state travel benefit**
- ✓ Virtual care and tools
- ✓ Plan-by-plan detail
- ✓ Prescription Drug Coverage
- ✓ Optional Supplemental Benefits (OSB)

Out-of-state travel

- 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, in all states except Michigan
- Better access to Medicare providers in all states (except Michigan) through our partnership with MultiPlan
 - Members not limited to MultiPlan providers, however—and 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



Embedded

Out-of-state travel (cont.)

- 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
- And, Assist America



Embedded

Assist America

- 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



Embedded

100+ miles away
from permanent
residence, even
international

Assist America

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



Embedded

2022 MAPD plans

- ✓ Embedded extras
- ✓ Out-of-state travel benefit
- ✓ **Virtual care and tools**
- ✓ Plan-by-plan detail
- ✓ Prescription drug coverage
- ✓ Optional Supplemental Benefits (OSB)

Virtual visits



Embedded

- \$0 copay for in-network visits on all plans now, including **Priority** Medicare Vital in 2022, with:
 - PCPs
 - Specialists
 - Behavioral health specialists
- Members can schedule a visit with any in-network provider (or out-of-network provider outside the state of Michigan under our out-of-state benefit, excluding D-SNP)
- 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](#)

myStrength



Embedded

- Continuing to offer because one in four adults ages 65 and older experiences a mental health problem
- We offer free access to online mental wellness tools to help:
 - Manage depression
 - Sleep better
 - Reduce stress
 - Find daily inspiration
 - Improve mood
- Members can opt-in to having a dedicated one-on-one coach while they go through the program
- Over 1,400 self-directed activities, each just 3-5 minutes

BrainHQ



Embedded

- “A personal gym for the brain” included on all plans
- 29 online exercises that help with attention, brain speed, memory, people skills, navigation and intelligence
- Can be accessed via computer, tablet, smartphone, etc.
- Research shows that by using BrainHQ, people see:
 - Less depression and more happy days
 - Improved focus
 - 48% fewer at-fault car crashes
 - 135% faster auditory processing
 - Better self-rated health

2022 MAPD plans

- ✓ Embedded extras
- ✓ Out-of-state travel benefit
- ✓ Virtual care and tools
- ✓ **Plan-by-plan detail**
- ✓ Prescription Drug Coverage
- ✓ Optional Supplemental Benefits (OSB)

The same plans you know and love

HMO-POS

- PriorityMedicare Key
- PriorityMedicare Value
- PriorityMedicare Medicare

D-SNP

- PriorityMedicare D-SNP (HMO)

PPO

- PriorityMedicare Edge
- PriorityMedicare Compass
- PriorityMedicare Vital
- PriorityMedicare Ideal
- PriorityMedicare Merit
- PriorityMedicare Select

Our plans
*\$0 PPO and \$0 HMO-POS plans
available in every region*

PLAN DETAILS

PriorityMedicare Key (HMO-POS)

Rich \$0 HMO-POS option in all regions

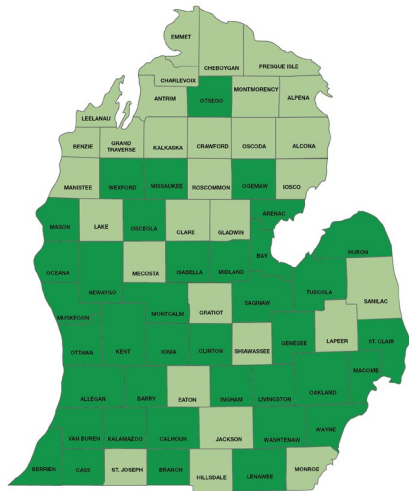
What's new on Key in 2022...

- ✓ More comprehensive dental coverage (fillings, crown repair & simple extractions)
- ✓ \$0 Rx deductible on all tiers
- ✓ Insulin coverage in the gap
- ✓ \$5,000 MOOP in regions 1, 2 & 5
- ✓ \$0 PCP in regions 1, 2 & 5
- ✓ Up to two weeks of meals post-inpatient stay

Other great things about Key...

- ✓ \$0 in-network medical deductible
- ✓ Nationwide access with our out-of-state travel benefit
- ✓ OTC allowance (\$70/Q in regions 1, 2 & 5 & \$45/Q in regions 3 & 4)

Great for age-ins and those looking for a low-cost alternative



● Regions 1, 2 & 5 ● Regions 3 & 4

PLAN DETAILS

Key



In-network benefit	2021	2022	In-network benefit	2021	2022
Medical deductible	\$0	\$0	ER/Observation/UC	\$90/\$90/\$50	\$90/\$90/\$50
PCP visit	\$10	\$0 (Regions 1, 2 & 5) \$10 (Regions 3 & 4)	Ambulance (transport or treat/non-transport)	\$250	\$250
Specialist visit	\$45	\$45	Max out-of-pocket	\$5,500	\$5,000 (1, 2, 5) \$5,500 (3 & 4)
Palliative care physician visit	\$45	\$0	Routine chiropractic (limit 12)	\$20	\$20
Inpatient hospital	\$325/day, days 1-6	\$325/day, days 1-6	Virtual visits (PCP, specialist & behavioral health provider)	\$0	\$0
Outpatient hospital	\$290	\$290	Rx deductible	\$100 (tiers 3-5)	\$0 All Tiers
Labs/tests & proc.	\$10	\$0 for anticoagulant labs \$10 for all other	Rx preferred	\$4/\$15/\$42/45%/31%	\$4/\$15/\$42/45%/33%
Diagnostic radiology (ie. MRI)	\$150	\$150	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0
Outpatient behavioral health visit	\$20	\$20			

PLAN DETAILS

PriorityMedicare Edge (PPO)

#1 selling \$0 PPO in the state (available in regions 1, 2 & 5)

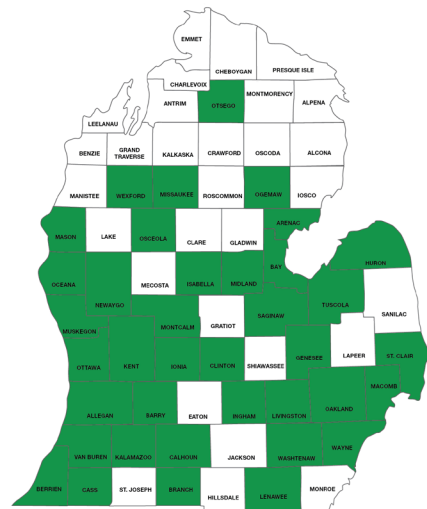
What's new on Edge in 2022...

- ✓ Better dental, including panoramic X-rays & brush biopsy
- ✓ 6 hrs of Papa services with unlimited mileage & Papa concierge
- ✓ \$0 copay palliative care physician visits
- ✓ Up to two weeks of meals post-inpatient stay

Other great things about Edge...

- ✓ \$0 combined medical deductible
- ✓ \$0 Rx deductible on all tiers
- ✓ \$0 PCP
- ✓ \$50/Q OTC allowance
- ✓ Nationwide access with our out-of-state travel benefit

Great for age-ins and those wanting a \$0 PPO option



PLAN DETAILS

Edge



In-network benefit	2021	2022	In-network benefit	2021	2022
Medical deductible	\$0	\$0	ER/Observation/UC	\$90/\$90/\$30	\$90/\$90/\$30
PCP visit	\$0	\$0	Ambulance (transport or treat/non-transport)	\$275	\$275
Specialist visit	\$40	\$45	Max out-of-pocket	\$5,300	\$5,300
Palliative care physician visit	\$40	\$0	Routine chiropractic (limit 12)	\$20	\$20
Inpatient hospital	\$350/day, days 1-5	\$350/day, days 1-5	Virtual visits (PCP, specialist & behavioral health provider)	\$0	\$0
Outpatient hospital	\$325	\$325	Rx deductible	\$0	\$0
Labs/tests & proc.	\$0	\$0	Rx preferred	\$2/\$8/\$38/40%/33%	\$2/\$8/\$38/40%/33%
Diagnostic radiology (ie. MRI)	\$275	\$275	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0
Outpatient behavioral health visit	\$20	\$20			

Priority Medicare Compass (PPO)

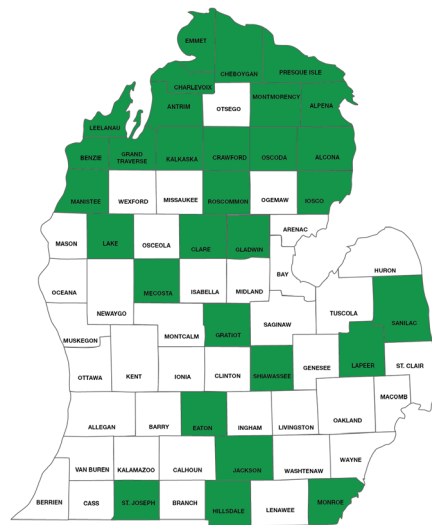
What's new on Compass in 2022...

- ✓ Papa (3 hrs/month) with unlimited mileage and Papa Concierge
- ✓ \$0 Rx deductible on all tiers
- ✓ Better dental, including panoramic X-rays & brush biopsy
- ✓ \$0 palliative care physician visits
- ✓ Up to two weeks of meals post-inpatient stay

Other great things about Compass...

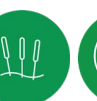
- ✓ \$0 combined medical deductible
- ✓ \$0 PCP
- ✓ \$25/Q OTC allowance
- ✓ Nationwide access with our out-of-state travel benefit

Great for age-ins and those wanting a \$0 PPO option



PLAN DETAILS

Compass



In-network benefit	2021	2022	In-network benefit	2021	2022
Medical deductible	\$0	\$0	ER/Observation/UC	\$90/\$90/\$30	\$90/\$90/\$30
PCP visit	\$0	\$0	Ambulance (transport or treat/non-transport)	\$275	\$275
Specialist visit	\$50	\$50	Max out-of-pocket	\$5,500	\$5,650
Palliative care physician visit	\$50	\$0	Routine chiropractic (limit 12)	\$20	\$20
Inpatient hospital	\$350/day, days 1-5	\$350/day, days 1-5	Virtual visits (PCP, specialist & behavioral health provider)	\$0	\$0
Outpatient hospital	\$325	\$325	Rx deductible	\$100 (tiers 3-5)	\$0 All Tiers
Labs/tests & proc.	\$20	\$0 for anticoagulant labs \$20 for all other	Rx preferred	\$4/\$15/\$42/45%/31%	\$4/\$15/\$42/45%/ 33%
Diagnostic radiology (ie. MRI)	\$225	\$225	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0
Outpatient behavioral health visit	\$20	\$20			

PriorityMedicare Vital (PPO)

Great for those on Original Medicare
or Medigap (with or without a PDP)
who want extras and a safety net

- ✓ \$4,700 MOOP
- ✓ \$0 PCP (in and out-of-network) & \$0 in-network virtual visits
- ✓ \$10 per month produce allowance for eligible members
- ✓ Better dental, including panoramic X-rays & brush biopsy
- ✓ Up to two weeks of meals post-inpatient stay

Other great things about Vital...

- ✓ \$30 Part B monthly premium reduction (\$360/year)
- ✓ 20% coinsurance on most benefits
- ✓ \$50/Q OTC allowance
- ✓ \$0 combined medical deductible and \$0 labs
- ✓ Nationwide access with our out-of-state travel benefit

PLAN DETAILS

Vital



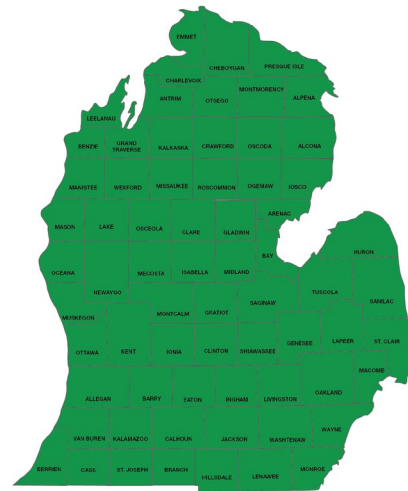
In-network benefit	2021	2022	In-network benefit	2021	2022
Medical deductible	\$0	\$0	ER/Observation/UC	20%	20%
PCP visit	20%	\$0	Ambulance (transport or treat/non-transport)	20%	20%
Specialist visit	20%	20%	Max out-of-pocket	\$6,000	\$4,700
Palliative care physician visit	20%	\$0	Routine chiropractic (limit 12)	20%	20%
Inpatient hospital	\$400/day, days 1-4	\$435/day, days 1-4	Virtual visits (PCP, specialist & behavioral health provider)	20%	\$0
Outpatient hospital	20%	20%	Rx deductible	\$350 (tiers 3-5)	\$350 (tiers 3-5)
Labs/tests & proc.	\$0	\$0	Rx preferred	\$1/\$4/\$42/45%/26%	\$1/ \$10 /\$42/45%/26%
Diagnostic radiology (ie. MRI)	20%	20%	Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0
Outpatient behavioral health visit	20%	20%			

Priority Medicare Ideal (PPO)

Great for those
managing chronic
conditions

- ✓ Better dental, including panoramic X-rays & brush biopsy
- ✓ 6 hrs of Papa services with unlimited mileage & Papa concierge
- ✓ \$0 palliative care physician visits
- ✓ Up to two weeks of meals post-inpatient stay

- ✓ \$0 combined medical deductible
- ✓ \$0 Rx deductible for generics (T1/T2)
- ✓ \$10 cardiac/pulmonary rehab
- ✓ \$75/Q OTC allowance
- ✓ Nationwide access with our out-of-state travel benefit



PLAN DETAILS

Ideal



In-network benefit	2021	2022
Medical deductible	\$0	\$0
PCP visit	\$15	\$15
Specialist visit	\$45	\$45
Palliative care physician visit	\$45	\$0
Inpatient hospital	\$300/day, days 1-6	\$300/day, days 1-6
Outpatient hospital	\$250	\$250
Labs/tests & proc.	\$15	\$0 for anticoagulant labs \$15 for all other
Diagnostic radiology (ie. MRI)	\$150	\$150
Outpatient behavioral health visit	\$20	\$20

In-network benefit	2021	2022
ER/Observation/UC	\$90/\$90/\$50	\$90/\$90/\$50
Ambulance (transport or treat/non-transport)	\$275	\$275
Max out-of-pocket	\$5,800	\$5,800
Routine chiropractic (limit 12)	\$20	\$20
Virtual visits (PCP, specialist & behavioral health provider)	\$0	\$0
Rx deductible	\$125 (tiers 3-5)	\$125 (tiers 3-5)
Rx preferred	\$4/\$13/\$42/50%/30%	\$4/\$13/\$42/50%/30%
Tier 1 & Tier 2 (90-day mail order)	\$0/\$0	\$0/\$0

Priority Medicare Value (HMO-POS)

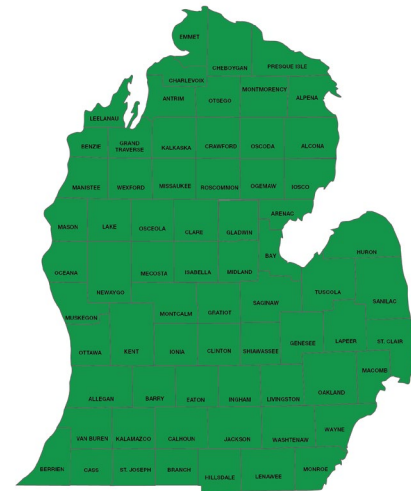
Great for those managing chronic conditions, especially diabetes

- ✓ Up to two weeks of meals post-inpatient stay
- ✓ \$0 palliative care physician visits
- ✓ \$0 anticoagulant labs

- ✓ Insulin coverage in the gap
- ✓ \$0 in-network medical deductible
- ✓ \$0 Rx deductible for generics (T1/T2)
- ✓ Nationwide access with our out-of-state travel benefit
- ✓ \$25/Q OTC allowance
- ✓ \$10 cardiac/pulmonary rehab

Other great things about Value...

- ✓ Insulin coverage in the gap
- ✓ \$0 in-network medical deductible
- ✓ \$0 Rx deductible for generics (T1/T2)
- ✓ Nationwide access with our out-of-state travel benefit
- ✓ \$25/Q OTC allowance
- ✓ \$10 cardiac/pulmonary rehab



PLAN DETAILS

PriorityMedicare D-SNP (HMO)

\$0 D-SNP in all regions

What's new on D-SNP in 2022...

- ✓ Transportation up to 30 one-way visits per year
- ✓ Dental to include up to \$2,000 comprehensive coverage*
- ✓ Personal Emergency Response System (PERS) devices and services
- ✓ \$0 copay for T1, Preferred Generic drugs, regardless of member's LIS benefits
- ✓ Up to two weeks of meals post-inpatient stay
- ✓ Increased OTC allowance to \$150/Q
- ✓ Improved Papa services to include unlimited mileage & Papa Care Concierge

Great for those with:

- Medicare and Medicaid coverage
- Multiple chronic conditions and disabilities
- Those that face social risk factors that contribute to poor health and outcomes



**Preventive care benefits do not accumulate toward the \$2,000 annual max*

PLAN DETAILS

D-SNP



In-network benefit	2021	2022
Medical deductible	\$0	\$0
PCP visit	\$0	\$0
Specialist visit	\$0	\$0
Inpatient hospital	\$0	\$0
Outpatient hospital	\$0	\$0
Labs/tests & proc.	\$0	\$0
Diagnostic radiology (ie. MRI)	\$0	\$0
Outpatient behavioral health visit	\$0	\$0

In-network benefit	2021	2022
ER/Observation/UC	\$0/\$0	\$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

D-SNP prescription drug copays

NEW! \$0 Tier 1 Preferred Generic Copay

	2022		
	Tier 1 - Preferred Generic	Tier 2 – Non-Preferred Generic	Tier 3-5
LIS Category 1	\$0	\$3.95	\$9.85
LIS Category 2	\$0	\$1.35	\$4.00
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 copay

PLAN DETAILS

NEW! D-SNP Dental

Coverage for
comprehensive
services

Preventive Services

- ✓ Two oral exams
- ✓ Two cleanings (regular or periodontal)
- ✓ One brush biopsy
- ✓ One fluoride treatment
- ✓ One set of bite wing X-rays every year, all other radiographs (full mouth series, periapical or panoramic X-rays, every 24 months)

Comprehensive Services

- ✓ Fillings and crown repair
- ✓ Simple extractions (non-surgical)
- ✓ Bridges and dentures (once every 5 years)
- ✓ Relines and repairs to bridges and dentures
- ✓ \$2,000 annual plan benefit maximum

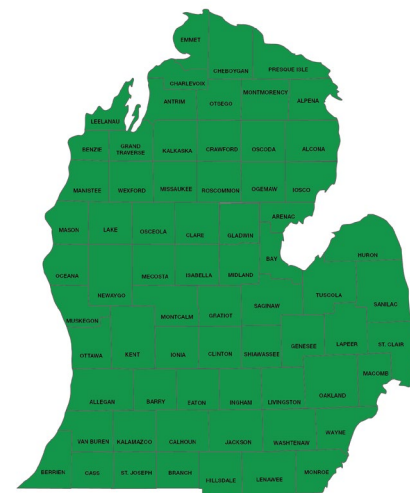


Embedded

\$0 D-SNP in all regions

Eligibility

- Live permanently within Michigan's lower peninsula
- 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



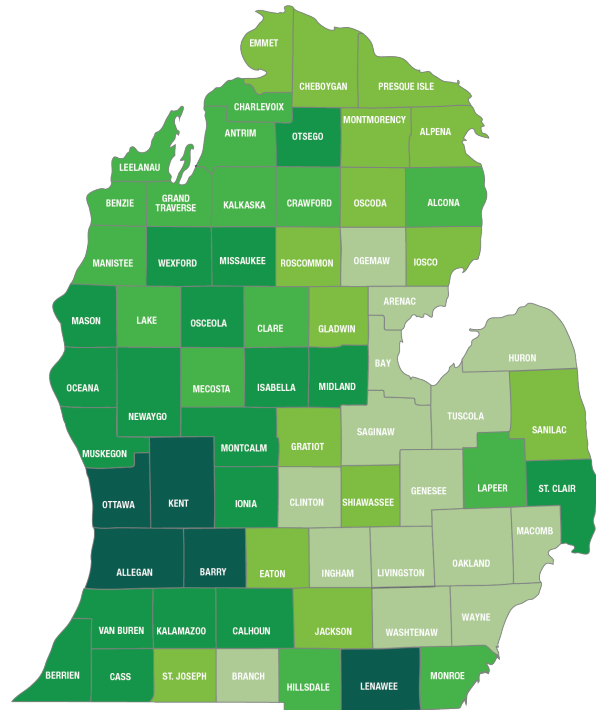
PriorityMedicare D-SNP (HMO)

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:
 - Spend down or FBDE
 - Medicaid eligibility as loaded by SOM
 - LIS level when MBI is provided

MAPD individual premiums

	Region 1	Region 2	Region 3	Region 4	Region 5
PriorityMedicare Key (HMO-POS)	\$0	\$0	\$0	\$0	\$0
PriorityMedicare Edge (PPO)	\$0	\$0	--	--	\$0
PriorityMedicare Compass (PPO)	--	--	\$0	\$0	--
PriorityMedicare Vital (PPO)	\$0	\$0	--	--	\$0
PriorityMedicare Ideal (PPO)	\$24	\$24	\$24	\$24	\$24
PriorityMedicare Value (HMO-POS)	\$16	\$35	\$72	\$47	\$50
PriorityMedicare Select (PPO)	\$159	\$149	\$208	\$225	\$214
PriorityMedicare Merit (PPO)	\$63	\$76	\$107	\$121	\$98
PriorityMedicare (HMO-POS)	\$81	\$85	\$119	\$103	\$128
PriorityMedicare D-SNP	\$0	\$0	\$0	\$0	\$0



2022 MAPD plans

- ✓ Embedded extras
- ✓ Out-of-state travel benefit
- ✓ Virtual care and tools
- ✓ Plan-by-plan detail
- ✓ **Prescription Drug Coverage**
- ✓ Optional Supplemental Benefits (OSB)

2022 pharmacy highlights

- ✓ Insulin coverage in the gap (as part of Part D Senior Savings)
 - ✓ Included on **Priority**Medicare Value and now **Priority**Medicare Key
 - ✓ Lyumjev (Tier 2) added to the list of insulins
- ✓ \$0 deductible plans now including: **Priority**Medicare Key and **Priority**Medicare Compass*
- ✓ \$0 copay for Tier 1 preferred generics now included on **Priority**Medicare D-SNP
- ✓ \$0 mail-order on 90-day supply of Tiers 1 and 2 on all plans*
- ✓ Preferred pharmacy network* with minor changes to network including Publix and a handful of independents moving out-of-network (impacts 650 households)
- ✓ Access to national pharmacy network

Ways to save on drugs



Preferred pharmacy pricing*

Better pricing on drugs within our preferred network, which includes many pharmacies like Meijer, Walgreens, Kroger and more



Mail order

\$0 copay for a 90-day supply of Tier 1 and Tier 2 mail-order drugs* and only 2.5 times the preferred copay for a 90-day supply of Tier 3 and Tier 4 mail-order drugs



Generics

Generic drugs tend to cost significantly less than their brand name counterparts, yet are just as safe and effective

*Excludes **Priority** Medicare D-SNP

Formulary changes

Additions

Drug	Use(s)	Change	Effective
Glipizide ER	Diabetes	Moved to T1	1/1/2022
Citalopram	Depression	Moved to T1	1/1/2022
Methocarbamol	Muscle relaxant	Added to formulary	6/1/2021
Colesevelam 625mg	Cholesterol, non-statin	Lower tier	1/1/2022
Zolpidem, zaleplon, eszopiclone	Sleep	Removed prior auth and step therapy	Fall 2020
Cyclobenzaprine 5mg and 10mg	Muscle relaxant	Added to formulary	Fall 2020
Hydroxyzine HCl and pamoate	Sleep, hives	Added to formulary	Fall 2020
Amitriptyline	Sleep	Removed prior authorization	Fall 2020

Top drugs to be removed (effective 1/1/22)

Less than 0.01% of members impacted

Drug	Use(s)	Covered alternatives
Orphenadrine	Muscle relaxant	cyclobenzaprine, methocarbamol, baclofen, tizanidine
Amitiza	Constipation	Liness, lactulose, OTC medications
Chlorzoxazone	Muscle relaxant	cyclobenzaprine, methocarbamol, baclofen, tizanidine
Azopt	Glaucoma	brinzolamide (generic), dorzolamide
alprazolam ER/XR	Anxiety	alprazolam, lorazepam, diazepam
metoprolol 37.5mg, 75mg	High blood pressure	metoprolol 25 mg, 50 mg, 100 mg, atenolol, bisoprolol
Orphenadrine	Muscle relaxant	cyclobenzaprine, methocarbamol, baclofen, tizanidine

Formulary changes (cont.)

Top Tier 1 to Tier 2 moves (effective 1/1/22)

0.04% of member impacted

Drug	Use(s)	T1 alternatives
Carbidopa/levodopa 10/100, 25/100	Parkinson's disease	None
Clindamycin 150mg	Antibiotic	None
Topiramate 25mg and 50mg	Migraine or seizure	Lamotrigine
Levetiracetam 250mg and 500mg	Seizure	Lamotrigine
Ropinirole	Parkinson's disease	None
Quetiapine 25mg	Bipolar disorder	None
Pramipexole	Parkinson's disease	None
Mirtazapine 7.5mg	Depression	Citalopram, fluoxetine, paroxetine, sertraline
Venlafaxine ER 37.5mg	Depression	Citalopram, fluoxetine, paroxetine, sertraline
Nicotrol	Smoking cessation	Bupropion

\$0 option for a 90-day supply of T1 & T2 mail-order drugs on all plans (except D-SNP)

RX COVERAGE

Medications for diabetics

GLP-1s and SGLT2s

No prior authorization required on preferred drugs

Preferred Drug	Tier	Non-preferred	Tier
Byetta (GLP-1)	3	The following non-preferred drugs are covered on our formulary but require step therapy (ST) with a preferred drug first: <ul style="list-style-type: none"> • Victoza (GLP-1) • Ozempic (GLP-1) • Invokana (SGLT2) • Steglatro (SGLT2) • Invokamet (SGLT2) 	4, QL
Bydureon (GLP-1)	3, QL		
Trulicity (GLP-1)	3		
Adlyxin (GLP-1)	4		
Jardiance (SGLT2)	3		
Farxiga (SGLT2)	3, QL		
Glyxambi (SGLT2)	3		

Rapid-acting insulins

Drug	Tier
Humalog	2
Humulin (70/30 & 100 ML)	2
Humulin (500 ML)	5
Lyumjev	2
Apidra	4*
Insulin aspart (Novolog generic)	4*
Novolog	NF

Long-acting insulins

Drug	Tier
Lantus	3
Toujeo	3
Levemir	NF
Tresiba	NF
Basaglar	NF

**with step therapy through Humalog*

NF = Non-formulary
QL = Quantity limit

Inhalers for respiratory conditions

Short-acting inhalers

Drug	Tier
ProAir HFA	3
ProAir RespiClick	3
Ventolin HFA	3
Levalbuterol HFA	4
Albuterol HFA inhaler	NF
Proventil HFA	NF

Long-acting inhalers

Drug	Tier
fluticasone/salmeterol (generic Airduo)	2
Advair Diskus	3
Advair HFA	3
Breo Ellipta	3
Dulera	3, QL
Symbicort	3, QL
Spiriva HandiHaler	3
Spiriva Respimat	3, QL
Incruse Ellipta	3
Tudorza Pressair	4, QL

2022 MAPD plans

- ✓ Embedded extras
- ✓ Out-of-state travel benefit
- ✓ Virtual care and tools
- ✓ Plan-by-plan detail
- ✓ Prescription Drug Coverage
- ✓ **Optional Supplemental Benefits (OSB)**

OPTIONAL SUPPLEMENTAL BENEFITS

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

NEW! Lower monthly premium

NEW! Increased dental maximum

NEW! Added fluoride

NEW! Out-of-network vision reimbursement

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

OPTIONAL SUPPLEMENTAL BENEFITS

Reduced rates, increased benefits

	PM Key	PM Value, PM Merit, PM, PM Select, PM Ideal, PM Vital, PM Compass and PM Edge
Monthly premium	\$23  40% reduction	\$29  20% reduction
Dental	<p>\$0 copay for fillings including composite resin, crown repair, emergency treatment of dental pain & anesthesia each year</p> <p>NEW! \$0 for one fluoride treatment each year</p> <p>50% coinsurance for restorative, endodontics, crowns, relines & repairs and simple extractions; 50% coinsurance for oral surgery</p> <p>50% coinsurance for implants & implant repairs per tooth every 5 years</p> <p>\$2,500 annual coverage limit</p>	<p>\$0 copay for fillings including composite resin, crown repair, emergency treatment of dental pain & anesthesia each year</p> <p>NEW! \$0 for one fluoride treatment each year</p> <p>50% coinsurance for restorative, endodontics, crowns, relines & repairs and simple extractions; 50% coinsurance for oral surgery</p> <p>50% coinsurance for implants & implant repairs per tooth every 5 years</p> <p>\$2,500 annual coverage limit</p>
Vision	\$150 additional eyewear allowance per year with OON reimbursement option	

Enhanced DV benefit highlights



Dental

- Powered by Delta Dental
- To find an in-network provider, visit priorityhealth.com/findadoc, choose **Medicare plans** and then **Dental**, by Delta Dental



Vision

Powered by EyeMed
To find an in-network provider, visit priorityhealth.com/findadoc, choose **Medicare plans** and then **Vision**, by EyeMed

The Medigap opportunity

Why sell Priority Health Medigap?

- 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

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.

Hearing discount

Priority Health Medigap members can get **up to 60% off on hearing aids** through the **TruHearing Choice discount program**, including discounts on the latest technology from top manufacturers.

- The same models sold by major retailers at significantly lower prices
- A **60-day** risk-free trial and three-year warranty on hearing aids
- **One-year of post-purchase follow-up visits**
- **80 batteries** per hearing aid (re-chargeable not included)

Vision discount

Priority Health Medigap members can get discounts on vision through the **EyeMed Discount Plan**.

Member should let the provider know they have an EyeMed discount through Priority Health, with discount plan #1023992. This reference number is included on the Medigap ID cards.

Discounts include:

- \$5 off retail cost for eye exams
- 35-50% off the retail price for frames and lenses
- 15% off the retail price for conventional contact lenses
- 20% off the retail price of LASIK or 5% off a promotional price

THE MEDIGAP OPPORTUNITY

Competitive Medigap premiums

2021 rates with 12% household discount start at:

	Area 1	Area 2	Area 3
Plan A	\$79.95	\$75.15	\$76.55
Plan C*	\$140.92	\$132.47	\$134.92
Plan D	\$103.74	\$97.51	\$99.32
Plan F*	\$147.97	\$139.10	\$141.68
Plan G	\$114.72	\$107.84	\$109.84
Plan N	\$93.44	\$87.83	\$89.46

Our Medigap rates are steady with rate changes staying relatively flat the past 4 years.

Coming soon: 2022 rates

**Only beneficiaries first eligible for Medicare before Jan. 1, 2020 may purchase Plans C and F.*

Submitting a Medigap enrollment

How to submit our application:

- Online (preferred): prioritymedicare.com
- Email: ph-medicareenrollment@priorityhealth.com
- Fax (for Medigap apps only): 616.965.8847

Find your client's policy information in your Agent Book of Business

Guaranteed issue: within 72 hours

Underwritten: 14-21 days

More...

- ✓ In-home health assessments
- ✓ Agent tools
- ✓ Group MAPD

In-home health assessments



- Partnered with Signify Health
- Please encourage your client to take advantage of this “bonus check-up”
- Allows for more time with clinician than would be afforded in a clinic setting
- Helps us identify members who need further follow-up
- Doesn't replace a member's visits with their regular doctor—just a way for members to stay on top of their health between visits
- In 2019-2020, 24,000 Priority Health Medicare members had an in-home health assessment with a 91.6% satisfaction rate

ADDITIONAL INFORMATION

Agent tools

PartnerLink

- Available for use with Medicare, Medigap and D-SNP
 - Anytime you or a client uses the custom link, your personal broker ID information is embedded
 - Contact information will also be featured while your clients compare plans and enroll
-
- 3 ways to use your PartnerLink:
 - Use yourself
 - Use on your website
 - Use within email

The screenshot displays the PriorityHealth Medicare website. At the top, the PriorityHealth logo and 'Medicare' are visible. A user profile for 'HELLO, LAUREN' with a dropdown arrow and a 'MENU' icon is in the top right. Below the header, a breadcrumb trail shows 'Home > Medicare > Compare plans'. The main heading is 'Compare plans and find the best option for you.' The first question is 'Where do you live today?' with a text input field labeled 'Enter ZIP code'. The second question is 'When would you like your coverage to start?' with four radio button options: '8/1/2021' (selected), '9/1/2021', '10/1/2021', and 'Not sure'. A 'Show me plans' button is at the bottom. On the right, a box titled 'YOUR AGENT' displays the information for Ron Crofoot Jr., an Internal Sales Representative, including his email 'ronald.crofoot@priorityhealth.c...' and phone number '(616) 942-1820'.

PriorityHealth Medicare

HELLO, LAUREN ▾ MENU

Home > Medicare > Compare plans

Compare plans and find the best option for you.

Where do you live today?

Enter ZIP code

When would you like your coverage to start?

☒ 8/1/2021 ☐ 9/1/2021 ☐ 10/1/2021 ☐ Not sure

Show me plans

YOUR AGENT

RON CROFOOT JR -
INTERNAL SALES
REP

✉ ronald.crofoot@priorityhealth.c...
📞 (616) 942-1820

ADDITIONAL INFORMATION

Agent tools

Agent tool kit

- Digital supply order form always at the top for easy access
- Your go-to, one-stop-shop for your most-used downloads and links
- Missing something? Let us know and we'll make sure it's added

Pre-enrollment MAPD	+
Pre-enrollment Medigap	+
Pre-enrollment D-SNP	+
Doing business	+
Plan benefits and details	+
Miscellaneous resources	+



Agent Center

Agent tool kit


Note: Per CMS guidelines, agents must replace the 2020 star ratings flyer with the 2021 version. ALL packets must contain the 2021 star ratings flyer by Oct. 29. Please print and replace using the updated version below.

[2021 star ratings flyer](#) Be advised that the attachment above has two different versions/pages based on plan type.

H2320 = HMO-POS

H4875 = PPO

Pre-enrollment MAPD

- [Digital Supply Order form](#) (paper form is no longer accepted)
- [Virtual scope of appointment](#) (copy and paste this link into an email to your client)
- [Acknowledgement form](#) (copy and paste this link into an email to your client)
-  [Agent of Record change form](#)
- [Premium reduction chart](#)
- [Rates & MAPD summary of benefits](#)
- [Virtual scope of appointment and virtual acknowledgement instructions](#)
- [SSA Online enrollment form](#)
- [All payment options](#)
- [Virtual enrollment instructions](#) (agent to supply to member)
- [Over-the-phone \(OTP\) instructions](#) (for OTP scope of appointment/enrollment acknowledgement)

 [2021 Enrollment form](#)

 [2021 Info brochure](#)

 [2021 Getting the Most From Medicare guide](#)

 [2021 Summary of benefits](#)

Visit: priorityhealth.com/agent/center/medicare/agent-tool-kit

Agent tools

Virtual enrollment process

Option 1 – Online forms

- [Online Scope of Appointment](#), emailed to you to store digitally
- [Virtual enrollment acknowledgement form](#)

Option 2 – Telephonic recording with a Priority Health representative

- Must be with the beneficiary or call in via 3-way call
- Call 844.927.0563 for both steps
- Complete a recorded Scope of Appointment over the phone
- Call again to complete an over-the-phone acknowledgement
- **Note:** This does not represent an enrollment. The enrollment is to be completed by you following the completion of the acknowledgement

ADDITIONAL INFORMATION

For Group MAPD options: 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.

