



Detroit Police & Fire Retiree Health Care

PriorityMedicareSM (Employer HMO)

PriorityMedicareSM (Employer PPO)

Your plan information

PriorityHealth[®]

Today's meeting

- ✓ Who is Priority Health?
- ✓ What is Original Medicare?
- ✓ What is Medicare Advantage?
- ✓ Why Priority Health Medicare?
- ✓ City of Detroit Police & Fire Retiree – **PriorityMedicare** HMO & PPO
- ✓ Enrollment timeline
- ✓ Questions?

Who is Priority Health?

We are a Michigan-based company with over 30 years of experience in improving member health



Who is Priority Health?

We serve over 820,000
Priority Health members
and more than 170,000
Priority Health Medicare members



Who is Priority Health?

Our mission

Improve health, inspire hope and save lives.

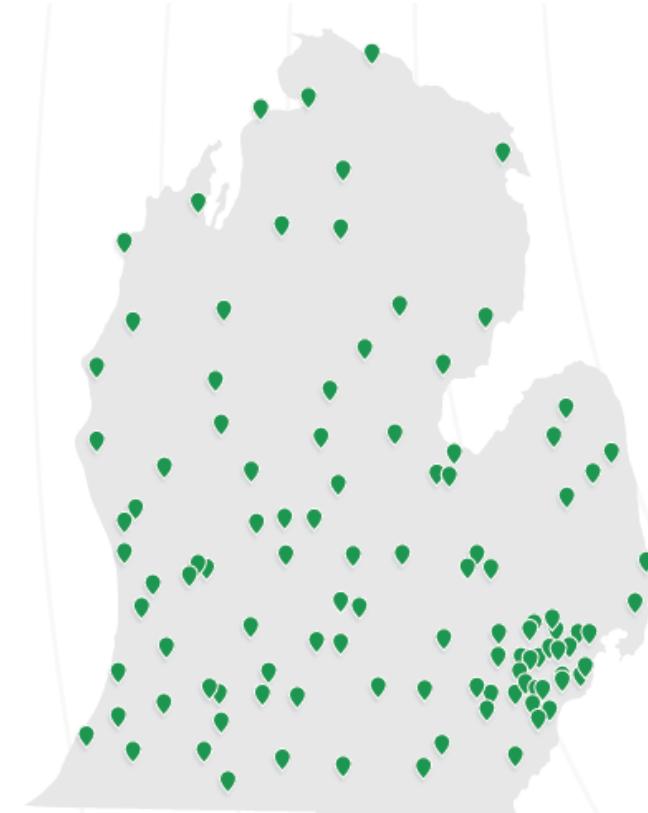
We are not just a health plan provider, but a health care partner and our programs are designed to engage our members in their health.



Strength in network

PriorityMedicare HMO & PPO members in Michigan

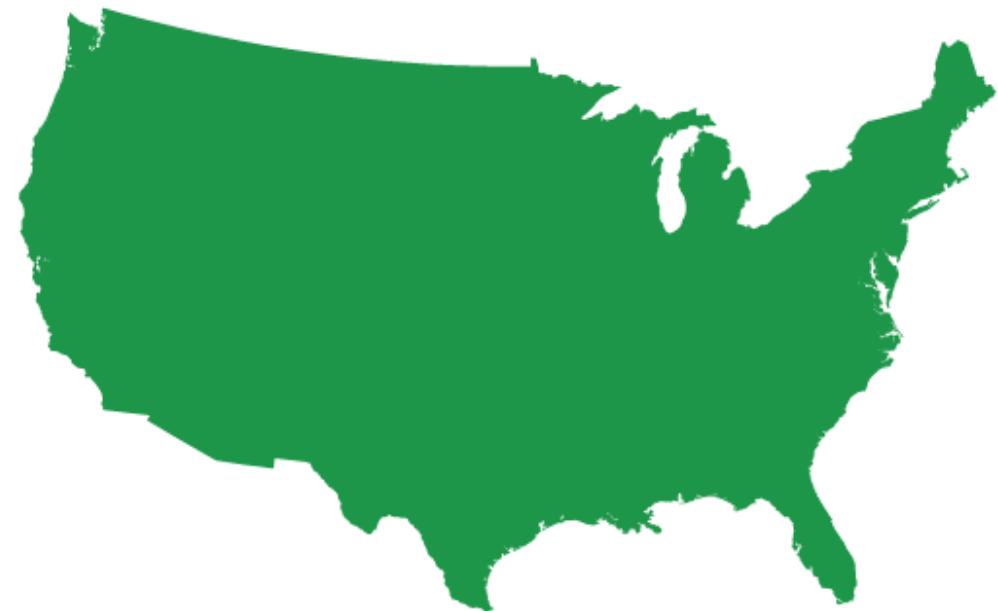
- All major hospitals in the Lower Peninsula are in our Medicare network
- 98% of providers in the Lower Peninsula are in our Medicare network



Strength in network

PriorityMedicare PPO members outside of Michigan

- Flexibility to seek care nationally by providers who participate with Original Medicare





**Most insurance companies
manage claims. We help our
members manage their health
by ensuring they receive the
right care, in the right place
and at the right price.**

What is Original Medicare?



Hospital insurance

- Hospital care
- Skilled nursing care
- Hospice care



Medical insurance

- Doctors' fees
- Outpatient hospital visits
- Other medical services and supplies not included in Part A

- ✓ Both Part A and Part B have deductibles before they start to pay
- ✓ Part B typically covers 80% of medical services



What is Medicare Advantage?



Health plans offered by private insurance companies to give you additional coverage to your Parts A and B.

MAPD

When Medicare Advantage plans include Part D prescription drug coverage, they're called MAPD plans.



One card and one company to use for your medical and pharmacy needs.

What is Medicare Advantage?



MAPD plans are usually the lowest cost way to get Parts A, B and D together.



MAPD plans may also include extras like hearing and gym memberships/ fitness programs.



Once you have Parts A and B, you can enroll in a Medicare Advantage plan.

Why Priority Health Group Medicare Advantage (MAPD) through City of Detroit Police and Fire Retiree Trust is a great fit for you:

- ✓ Includes Original Medicare (Parts A and B) and Part D prescription drug coverage, plus benefits and services
- ✓ Keeps things simple with just one plan, and one card, for all your medical and pharmacy needs
- ✓ Predictable copayments
- ✓ No referral required to see a specialist within the Priority Health Medicare Advantage Network
- ✓ Robust Care Management and wellness programs

Did you know...



¹According to the July 2014 Priority Health Medicare research report conducted by Kiekover Marketing.

²According to the 2018 Medicare Advantage health and Drug Plan Disenrollment Reasons Survey Results issued by the Centers for Medicare and Medicaid Services (CMS), August 2019. Results for HMO-POS plans.

Did you know...



Our HMO and PPO Medicare Advantage plans were awarded 4 stars (out of 5) by the Centers for Medicare and Medicaid Services in their 2019 Medicare plan ratings.*

*Priority Health HMO-POS Medicare Advantage plans are the highest-rated HMO-POS plans in Michigan, and some of the highest-rated Medicare insurance plans in the nation with a rating of 4.5 out of 5 in the NCQA Medicare Health Insurance Plan Ratings 2019–2020.



**Our health plans are
designed to engage
people in their health.**

Why Priority Health Medicare?

With our plans, you don't just get a health plan provider—
you get a partner in health.



Virtual visits
Access to non-emergency care through a phone call, video chat or email when and where you need it



Medication Therapy Management
Talk with a pharmacist to make sure you're getting the best value for your prescription dollar



In-home health assessments
A health care professional will come to you for a comprehensive health assessment



Care management services
Get personalized help navigating the health care system

Why Priority Health Medicare?

Free SilverSneakers® fitness program membership

- A free fitness benefit with access to **16,000+ fitness locations** nationwide
- The ability to **enroll at multiple locations** at any time—national reciprocity
- Signature SilverSneakers classes designed for all fitness levels and led by trained instructors
- Guidance from dedicated fitness staff
- Social connections through events such as shared meals, holiday celebration and class socials
- SilverSneakers FLEX classes offered outside the traditional gym setting
- Adjustable workout programs tailored to individual fitness levels, schedule reminders for favorite activities, location finder and more with the SilverSneakers GO™ app
- *SilverSneakers.com* fitness directory, articles and SilverSneakers On-Demand™



88% of participants say SilverSneakers has improved their quality of life.¹

Priority Health Group Medicare plan options for City of Detroit Police and Fire retirees

✓ PriorityMedicare (HMO)

For members who want rich benefits, reside in and have **care rendered in MI** and need ER and urgent care for out of state travel

✓ PriorityMedicare (PPO)

For members who live **outside of Michigan** or want the flexibility to seek care nationally when traveling by providers who participate with Original Medicare



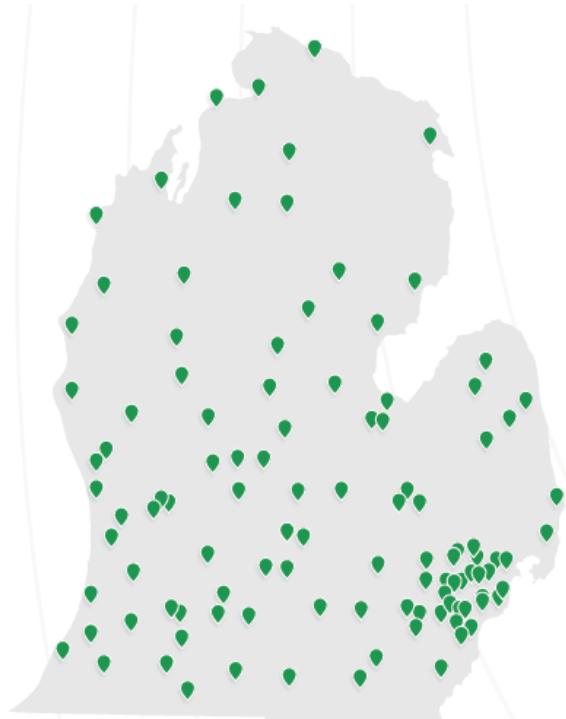
*Part C & D Medicare Advantage with
prescription drug coverage member ID card*

Why Priority Health Medicare?

PriorityMedicare HMO & PriorityMedicare PPO

Our Michigan network is second to none

- 100% of major health systems are in our network
- 97% of primary care doctors in Michigan are in our network



PREMIER HEALTH SYSTEMS IN OUR MICHIGAN NETWORK:

Allegiance Health
Beaumont Health
Bronson Healthcare
Covenant HealthCare
Detroit Medical Center
Genesys Health System
Henry Ford Health System (all campuses)
McLaren

Munson Healthcare
Sparrow Health System
Spectrum Health System
St. John Providence Health System
Trinity Health
University of Michigan Health System

Why Priority Health Medicare?

PriorityMedicare (PPO)

National care, national coverage



PriorityMedicare PPO members live outside of Michigan or want the flexibility to travel anywhere for care nationally. Pay in-network cost sharing when using a provider who participates with Original Medicare nationally.

- If you're in Michigan, use our Find a Doctor tool to find an in-network pharmacy or provider
- If you're outside of Michigan, visit medicare.gov/physiciancompare to find a participating provider

Why Priority Health Medicare?

Our customer service is local and experienced in making sure members get the care they need.

- ✓ Dedicated customer service phone number
- ✓ Hours: 8 a.m. – 8 p.m., seven days a week
- ✓ Secure email response within 24 hours
- ✓ Seamless transfer to clinical team
- ✓ 80% of Medicare member issues are resolved in the first call



**You've provided for
other people your
entire career.**

**Now it's time your
Medicare plan provides
for you.**

PriorityMedicare (Employer HMO & PPO)

In-network plan comparison

	PriorityMedicare HMO Participating provider with Priority Health Medicare	PriorityMedicare PPO Participating provider with Priority Health Medicare OR Original Medicare nationally
Deductible	\$0	\$250
Coinsurance maximum	\$1,000	N/A
Maximum out-of-pocket responsibility	\$2,500	\$1,500

PriorityMedicare (Employer HMO & PPO)

In-network plan comparison

	PriorityMedicare HMO Participating provider with Priority Health Medicare	PriorityMedicare PPO Participating provider with Priority Health Medicare OR Original Medicare nationally
Primary care physician	\$15	\$20*
Specialist visit	\$30	\$35*
Emergency care	\$65	\$75*
Urgent care	\$25	\$25*
Ambulance	\$100	\$100

*deductible does not apply

PriorityMedicare (Employer HMO & PPO)

In-network plan comparison

	PriorityMedicare HMO Participating provider with Priority Health Medicare	PriorityMedicare PPO Participating provider with Priority Health Medicare OR Original Medicare nationally
Inpatient hospital	10% per stay	20% each stay
Outpatient hospital	10% per stay	\$100
Outpatient diagnostic radiology	10% per stay	\$100
Outpatient tests	\$15	20% each stay
Outpatient labs	\$0	\$10
Outpatient X-rays	\$15	20% each stay

PriorityMedicare (Employer HMO & PPO)

In-network plan comparison

	PriorityMedicare HMO Participating provider with Priority Health Medicare	PriorityMedicare PPO Participating provider with Priority Health Medicare OR Original Medicare nationally
Physical, occupational or speech therapy	\$10	\$10
Outpatient mental health Individual Group visits	\$15 \$15	\$20* \$20*
Chiropractic care	\$20	\$20*

*deductible does not apply

PriorityMedicare (Employer HMO & PPO)

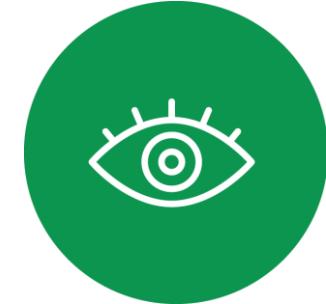


In-network plan comparison

Hearing services	PriorityMedicare HMO Participating provider with Priority Health Medicare	PriorityMedicare PPO Participating provider with Priority Health Medicare OR Original Medicare nationally
Diagnostic exam	\$15 with PCP \$30 with specialist	\$20 with PCP* \$35 with specialist*
Routine exam	\$15 with PCP \$30 with specialist	\$0*
Hearing aids	\$0 for one hearing aid per ear, per year	Not covered

*deductible does not apply

PriorityMedicare (Employer HMO & PPO)



In-network plan comparison

Vision services	PriorityMedicare HMO Participating provider with Priority Health Medicare	PriorityMedicare PPO Participating provider with Priority Health Medicare OR Original Medicare nationally
Diagnostic exam	\$15 with PCP \$30 with specialist	\$20 with PCP* \$35 with specialist*
Routine exam	\$15	\$0*
Eyewear	\$0 for Medicare-covered eyewear after cataract surgery	\$0 for Medicare-covered eyewear after cataract surgery*

*deductible does not apply

PriorityMedicare (Employer HMO & PPO)

In-network individual plan benefits

Preventive services: \$0 copay for all preventive services covered under Original Medicare. Includes services and program such as:

- Cardiovascular screening
- Colorectal screening
- Breast cancer screening
- Prostate screening
- Annual wellness visit
- Depression screening

PriorityMedicare (Employer HMO)

In-network plan benefits

Supplemental education/wellness programs:

- Health education
- Nutritional education
- Telemonitoring services
- Enhanced disease management
- Post-discharge in-home medication reconciliation
- In-home safety assessment

PriorityMedicare (Employer HMO & PPO)

In-home health assessment from Signify Health

Get a “bonus” check up each year from a health professional in the comfort of your own home.

During this visit, a physician will:

- Take your blood pressure
- Listen to your heart
- Ask about your medications
- Collect information about health history and other health issues
- Schedule follow-up appointments with your PCP or refer you to a care manager if needed

How it works:

- You may receive a call from a Signify Health representative to schedule your assessment.
- Members can also call to schedule an appointment:
 - 855.746.8710 (TTY 711), Monday-Friday from 8 a.m. – 6 p.m.
- Participation in this program is optional

PriorityMedicare (Employer HMO & PPO)

Prescription drug coverage with Express Scripts

- ✓ Many popular pharmacies, including Meijer, Walgreens, Costco, Walmart and more
- ✓ Get your prescriptions delivered right to your door with convenient mail-order pharmacy
- ✓ For specific pharmacy benefits, see your benefits package

Preferred pharmacies:
(For Employer PPO plan only)

- Meijer
- Kroger
- Rite Aid
- Wal-Mart
- Walgreens
- Costco and more

PriorityMedicare (Employer HMO)

In-network prescription drug coverage – standard retail and mail-order pharmacy

PriorityMedicare (Employer HMO) Standard retail and mail-order pharmacy cost-sharing		
Prescription drug deductible: Tiers 1-2: \$0, Tiers 3-5: \$100		
	30-day supply	90-day supply
Tier 1: Preferred generic	\$3	\$6
Tier 2: Non-preferred generic	\$15	\$30
Tier 3: Preferred brand	\$30	\$60
Tier 4: Non-preferred drug	30%	30%
Tier 5: Specialty	30%	Not available

- Reference your enrollment packet for additional details about your prescription drug coverage.
- Coverage does not apply for Tiers 1 and 2.
- Coverage gap applies for Tiers 3-5.
- You will continue to pay your cost sharing for generics through the coverage gap.

PriorityMedicare (Employer PPO)

In-network prescription drug coverage – standard and preferred pharmacy

PriorityMedicare (Employer PPO) Standard retail and mail-order pharmacy cost-sharing		
Prescription drug deductible: None		
	30-day supply	90-day supply
Tier 1: Preferred generic	Preferred: \$5 Standard: \$10	Preferred: \$10 Standard: \$20
Tier 2: Non-preferred generic	Preferred: \$5 Standard: \$10	Preferred: \$10 Standard: \$20
Tier 3: Preferred brand	\$30	\$60
Tier 4: Non-preferred drug	50% (\$60 min./\$120 max.)	50% (\$120 min./\$240 max.)
Tier 5: Specialty	33% (\$100 min./\$600 max.)	Not available

- Mail-order follows preferred pricing copays for 30 and 90 days.
- Coverage gap does not apply. You will continue to pay the copays listed above when you enter the coverage gap.

Enrollment timeline

Open enrollment period:

October 21, 2019 –November 15, 2019

- Member ID cards and card carriers arrive mid-December – late-December, prior to your effective date
- SilverSneakers® enrollment information and 16-digit ID number will be sent the final week in December (you will not be sent a card if you are already a member)

Post-enrollment, you'll receive other helpful plan information via email or mail. You'll also be invited to schedule an optional in-home health assessment by a certified clinician.

Pharmacy and provider directory

In Michigan

Provider: Visit *priorityhealth.com* and search **Find a Doctor**.

Pharmacy: Find a pharmacy by going to *priorityhealth.com* and search **Find a Doctor**. Enter zip code and pharmacy

Nationally

Provider: Visit *medicare.gov/physiciancompare* or call our customer service number at **833.261.4564**

