

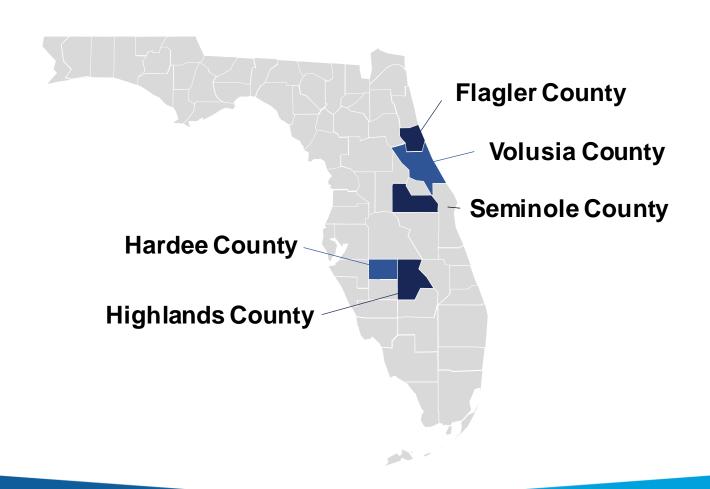
2022 Medicare Advantage Plans

<Sales Rep>

Medicare Sales Representative



AdventHealth SunSaver Plan





Welcome

Today, we will cover:

- Who are AdventHealth Advantage Plans and Health First Health Plans?
- Basics of Medicare
- Enrollment periods/eligibility
- Our 2022 Medicare Advantage Plan
 - AdventHealth SunSaver Plan
- How to enroll





AdventHealth

Your best life is out there. Let us help you find it.

Our whole-person approach to care is designed to help you take your health – and your happiness – into your own hands. It's not just about healing what's wrong, it's about celebrating what's right and helping you create a life of better health, more joy and less stress. No matter what brings you in, no matter which of our providers, facilities or medical services you need, we're all connected by our commitment to your whole person health.

Established in 1908, AdventHealth is one of the country's largest not-for-profit health care providers with hospitals and facilities throughout Central Florida.



AdventHealth Awards

Administered by Health First Health Plans



AdventHealth Orlando is recognized as the #1 hospital in Greater Orlando by U.S. News & World Report



AdventHealth Orlando is recognized by *U.S. News & World Report* as one of America's best hospitals in cancer care.



GERIATRICS

AdventHealth Orlando is recognized by U.S. News & World Report as one of America's best hospitals for geriatrics



AdventHealth Orlando is ranked #48 in the nation by U.S. News & World Report for neurology and neurosurgery.



HEART FAILURE

AventHealth Orlando is recognized by *U.S.*News & World Report as one of America's best hospitals for heart failure treatment.



"A" RATING IN PATIENT SAFETY FROM THE LEAPFROG GROUP

AdventHealth Orlando, formerly Florida Hospital is recognized as one of America's highest-rated hospitals for patient safety by The Leapfrog Group, a hospital "watchdog" organization. Out of 174 hospitals in Florida scored, only 53 received an "A" grade – 16 of which are members of AdventHealth's elite care network.





Health First Health Plans

- A subsidiary of Health First founded in 1996
- Health First is a private, not-for-profit Integrated Delivery Network (IDN) that combines health insurance, hospitals and multispecialty medical group and wellness services
- More than 20 years of Medicare Advantage experience



AdventHealth Advantage Plans & Health First Health Plans

2014

AdventHealth and Health First Health Plans partnered together to offer Medicare Advantage plans

2017

Expanded AdventHealth Plans into Seminole County

2015

Expanded network to include access to more than 4,000 providers throughout Central Florida. Expanded AdventHealth Advantage Medicare Plan into Highlands and Hardee County



Office Locations

Headquarters

- 6450 U.S. Highway 1
 Rockledge, FL 32955
- Monday through Friday 8am to 5pm

Volusia/Flagler County Office

- West Granada Center 1425 West Granada Blvd. Ormond Beach, FL 32174
- Monday through Friday 8am to 5pm

Large Network of Hospitals

In-network hospitals, including:

- AdventHealth Daytona Beach
- AdventHealth DeLand
- AdventHealth Fish Memorial
- AdventHealth New Smyrna
- AdventHealth Palm Coast







AdventHealth Hospitals (continued):

- AdventHealth Altamonte Springs
- AdventHealth Sebring
- AdventHealth Lake Placid
- AdventHealth Wauchula
- AdventHealth Apopka
- AdventHealth East Orlando

- AdventHealth Orlando
- AdventHealth Winter Park
- AdventHealth For Women
- AdventHealth For Children
- AdventHealth Celebration
- AdventHealth Kissimmee

Large Network of Hospitals

- Health First's Holmes Regional Medical Center
- Health First's Cape Canaveral Hospital
- Health First's Palm Bay Hospital
- Health First's Viera Hospital







Large Network of Hospitals

- Sebastian River Medical Center
- Cleveland Clinic Indian River Medical Center (Vero Beach)



More Providers

- Open access to network specialists of your choice with <u>NO</u> <u>REFERRAL</u> necessary*
- Members have access to network physicians in counties throughout Central Florida
- Built on the AdventHealth Hospital network
- AdventHealth Centra Care urgent care centers throughout Central Florida
- Emergency and urgent care worldwide

^{*}Some specialists may require a referral, however the plan does not.



Basics of Medicare



Hospital insurance

Covers:

- Hospitals
- Hospice
- Home health
- Skilled nursing

B

Medical insurance

Covers:

- Physician
- Diagnostic
- Preventive
- Outpatient
- Medical equipment
- Some drugs

C

Medicare Advantage

Includes
enhanced benefits
and may include
prescription drug
coverage provided
by private
insurance
companies

D

Prescription **Drug Coverage**

A standalone plan that goes with Original Medicare

—OR**—**

a Medicare
AdvantagePrescription Drug
Plan, offering medical
and drug benefits



Medicare Advantage Plans

 Plans are contracted with the Centers for Medicare & Medicaid Services (CMS)

To be eligible to enroll, you must:

- Be entitled to Part A and enrolled in Part B
- Continue to pay Part B premium
- Live in the plan's service area



Medicare Advantage

- Provided by private insurance companies
- Includes benefits/ services covered under Original Medicare
- Plan may include Prescription Drug Coverage



IMPORTANT: PLEASE NOTE

- Medicare Advantage Plans are not the same as Original Medicare
- Medicare Advantage plans are not Medicare supplements or Medigap policies
- Medicare services are covered through the Medicare Advantage plan and not paid under Original Medicare



Medicare Enrollment Periods

Initial Enrollment Period (IEP/ICEP)

- Applies when first eligible for Medicare Parts A and B
- During this time, you may join Medicare Parts A, B, C and D
- Encompasses a seven-month period

Annual Enrollment Period (AEP)

- Each year, a Medicare beneficiary may add, change or drop their Medicare Advantage or PDP plan
- October 15 through December 7
- Enrollments become effective January 1



Open Enrollment Period

- From January 1 to March 31, individuals enrolled in an MA plan are allowed to make a one-time election during the first three months of the calendar year. Either:
 - Switch MA plans or
 - Dis-enroll from an MA plan and obtain coverage through Original Medicare
- Newly MA-eligible individuals (those with Part A and Part B) who enroll in a MA plan are offered the opportunity to also make a onetime election to:
 - Change MA plans or
 - Drop MA coverage and obtain Original Medicare during the first three months in which they have both Part A and Part B
- Does not allow for Part D changes for individuals enrolled in Original Medicare, including those with enrollment in standalone PDPs

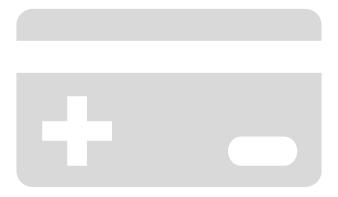


Medicare Special Enrollment Periods (SEP)

Moving	You moved out of the plan's service area
Work	You leave or lose employer or union coverage
Nursing Facility Change	Move in or out of an institution (i.e., skilled nursing facility)
Extra Help	You qualify for Extra Help paying for your prescription drug coverage - OR - you no longer qualify for Extra Help
Medicaid	You become eligible for Medicaid - OR - you are no longer eligible for Medicaid



AdventHealth SunSaver Plan





New and Enhanced Benefits for 2022

- Increased Hearing aid allowance to \$350
- Routine Hearing Exam \$0
- Increased Dental allowance to \$1,000
- \$0 copay for routine Eye Exam
- \$300 Routine eyewear allowance



Same Great Benefits

- \$0 premium
- \$0 primary care copay
- NO DEDUCTIBLES on medical or prescription benefits
- Over-the-counter benefit

- Large network of hospitals and providers, with access to providers in counties throughout Central Florida
- Emergency and urgent care worldwide
- Silver & Fit® gym membership
- Virtual Health provider Visits



Hello, Oscar

New for 2022:

We offer an easy-to-use app, to provide convenient care. It's the kind of care you're looking for and the kind of care that just makes sense.

An online account worth using

Review plan details, access your digital ID card, search in-network doctors and drugs, and more

Message a Care Guide in the app

Chat with a Care Guide right from your phone and get your questions answered instantly



A different kind of customer service

Your Care Guides have one job, to help you get the most out of the system.

This year, each member will have their own team to:

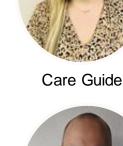
Answer plan questions
Help with preparing for a procedure
Look for ways to help you save
Find in-network doctors and drugs
And more...

Your Care Team knows you and your history, so you won't get transferred to five people to answer one simple question.

Some of the people you may get to know on a first name basis.



Licensed Nurse





Care Guide

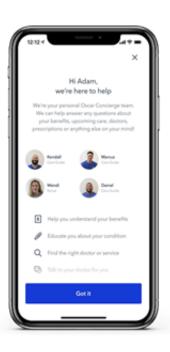


Care Guide



The Oscar Health app makes accessing care simple

Available through the mobile app or any desktop computer





See claims, lab results and plan details whenever



Access your digital member ID card



Message or call Care Guides



Search for in-network doctors and facilities



Extra Help

Medicare Part D Low-Income Subsidy (LIS)

 "Extra Help" to pay for your prescription drug costs and be exempt from the Coverage Gap

Medicare Savings Program (MSP)

- Assists with paying for Part A and/or Part B premiums
- May also help pay deductible, copays and coinsurance



Important Numbers

Medicare

1-800-MEDICARE (1-800-633-4227)
 TDD/TTY 1-877-486-2048
 24 hours a day/seven days a week

Social Security

1-800-772-1213
 TDD/TTY 1-800-325-0778
 Monday through Friday
 7am to 7pm

Medicaid

1-866-762-2237
 TDD/TTY 1-800-955-8771
 Monday through Friday
 8am to 5pm



Do You Have Other Insurance?

If you currently have health coverage from an employer or union, joining a plan could:

- Affect your employer or union health benefits, including prescription drug coverage
- Cause loss of your employer or union coverage

Important

Read the communications your employer or union sends. If you have questions, visit their website, or contact the office listed in their communications. If there isn't any information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help.



Contact Information

Customer Service

- 1-877-535-8278 (toll-free)
- 1-800-955-8771 (TDD/TTY Relay)

Customer Service Hours

- Weekdays from 8am to 8pm and Saturdays from 8am to noon
- From October 1 to March 31, we're available seven days a week from 8am to 8pm

Website

myAHplan.com





Ready to Enroll?

Enroll Today

Complete form included in enrollment packet

Come to our office

No appointment necessary

Request a Telephone Enrollment or Home Appointment

- 1-877-535-8278 (toll-free)
- 1-800-955-8771 (TDD/TTY Relay)

Enroll Online

- myAHplan.com AdventHealth Advantage Plan
- medicare.gov CMS Online Enrollment Center





Questions?

Thank you for attending today.





Disclaimers

- AdventHealth Advantage Plans is administered by Health First Health Plans.
 Health First Health Plans is an HMO plan with a Medicare contract. Enrollment in Health First Health Plans depends on contract renewal.
- Other pharmacies, physicians and providers are available in our network.
- For accommodations of persons with special needs at meetings, call 1-877-535-8278 or TDD/TTY relay 1-800-955-8771.