



# Bright Health Broker Training

**PY 2020**

**Medicare Advantage Bright Extras**



# Dental Benefits

## Preventive and Comprehensive

### Vendor



### Overview

- Nationwide dental service provider
- 100's of providers available in each market
- Inclusion of comprehensive coverage varies by market and plan
- Bright Health HMO medical plans will have HMO dental plans, PPO medical plans will have PPO dental plans

### Key Selling Points

- Preventive services included on ALL Bright Health plans
- \$0 Copay for all in-network preventive services (Exam, Cleaning, Fluoride, X-rays)
- Comprehensive coverage included or available to be added to all Bright Health plans
- No deductible/no waiting period to use benefit
- \$1500 maximum annual benefit (except Arizona and D-SNP)
- 30% coinsurance for fillings/ 50% coinsurance for other major procedures when in-network (except Arizona and D-SNP)

*Please go to [BrightHealthPlan.com](https://BrightHealthPlan.com) to see fee schedule and complete benefit information.*

### How it works

1. Search online provider finder tool on [BrightHealthPlan.com](https://BrightHealthPlan.com) or in the Bright Health member app for dental providers near you
2. Call Bright Health Member Services for assistance, if needed
3. Set appointment with provider of choice

# Hearing Benefits

## Routine Exams and Aids

### Vendor



### Overview

Two contracted vendors for hearing aids

- HOMELINK
  - Home Medical Equipment (HME) provider
  - Over 5,000 credentialed providers in network
- Your Hearing Network
  - Hearing Healthcare Organization
  - Over 6,000 affiliates

### Key Selling Points

- Discounts available on various name-brand hearing aids
- \$0 copay for annual-hearing exam included on EVERY Bright Health plan
- \$0 copay for fitting evaluation
- \$750 annual hearing aid benefit included on most Bright Health plans
- Your Hearing Network provides a hearing aid option which requires no out-of-pocket for the member

### How it works

1. Search online provider finder tool on BrightHealthPlan.com or in the Bright Health member app for Audiology providers near you
2. Call Bright Health Member Services for assistance, if needed
3. Set appointment with provider of choice
4. Upon exam, member will have options of ordering hearing aid online or at the provider's office
5. Once hearing aid is available, return to provider for fitting appointment

# Vision Benefits

## Routine Exams and Materials

### Vendor



### Overview

- Bright Health's national vision and materials vendor
- 1000's of providers across the nation

### Key Selling Points

- \$0 copay for annual routine eye exam included on ALL Bright Health Plans
- Vision materials included or available to be added to all Bright Health plans (\$4 monthly premium to add benefit when not included)
- Materials benefit can be used every 2-years
- \$25 copay for lenses for glasses/ up to \$130 for frames
- Contact lens exam copay varies up to \$60/max benefit of \$130 for contact lenses
- Over 10,000 frames available

### How it works

1. Search online provider finder tool on BrightHealthPlan.com or in the Bright Health member app for Optometry providers near you
2. Call Bright Health Member Services for assistance, if needed
3. Set appointment with provider of choice

# Gym Membership & Home Fitness Program

## Vendor



## Overview

- Healthy aging and exercise program provided by American Specialty Health (ASH)
- 1000's of providers across the nation, including:
  - YMCA
  - Planet Fitness
  - Anytime Fitness
  - Gold's Gym

## Key Selling Points

- Benefit included on ALL Bright Health Plans
- Free fitness center memberships
- In-home exercise programs available for those who are housebound or bedridden
- Free coaching available
- Signing up is easy

## How it works

1. Visit SilverAndFit.com to select one in-network fitness center
2. Request Silver&Fit® sign-up form at the chosen location
3. Visit gym regularly anytime after form submission
4. Member may change membership location once per month
5. Support available through Silver&Fit's® website and customer service or through Bright Health's Member Services

# Over-the-Counter (OTC) Debit Card

## Vendor



## Overview

- OTC debit card for healthcare needs
- Purchase personal healthcare items from a plan-approved list
- Benefit availability varies by market and plan
- Over 50,000 designated locations, including
  - Walmart
  - Walgreens
  - CVS
  - Dollar General...and more

## Key Selling Points

- Approved list contains 17 categories with 1,000's of products
- Easily activated and used at retail locations or with online catalog (<https://NationsOTC.com>)
- Swipe card before other payment types, card will detect eligible items at the check out line
- Swipe & Save program allows members to receive discounts on eligible items, even when there are no funds remaining on the card
- Card will auto-refill monthly or quarterly, based on benefit. (funds are “use it or lose it”)

## How it works

1. Pre-funded card will be received 4-6 weeks following enrollment date
2. Will arrive glued to card carrier, much like any credit card
3. Member should retain card carrier as it will provide activation instructions, approved retail locations, and approved item categories (full list at [OTCnetwork.com](https://OTCnetwork.com))



# Non-Emergency Medical Transportation

## Vendor



## Overview

- Nation's largest manager of non-emergency medical transportation (NEMT)
- Benefit availability and number of rides varies by market and plan
- Provides transportation for Bright Health members to approved medical services
  - Doctor's appointment
  - Follow-up with specialist
  - Physical therapy
  - Go to the gym

## Key Selling Points

- Free rides when you need them the most (to approved locations)
- \$0 Copay
- Let member services schedule the ride for you; all you have to do is call
- Bring a family member, care giver, or friend for the ride
- Generous distance and/or price limits (50 miles/\$100)
- Wheel chair accessible vehicles available

## How it works

1. Call Bright Health Member Services at least 2 days before the trip.
2. Provide pick-up locations and time, drop-off location and time, and if a return trip will be needed.
3. Ensure you and your 1 companion (if applicable), are ready at the location and scheduled time .