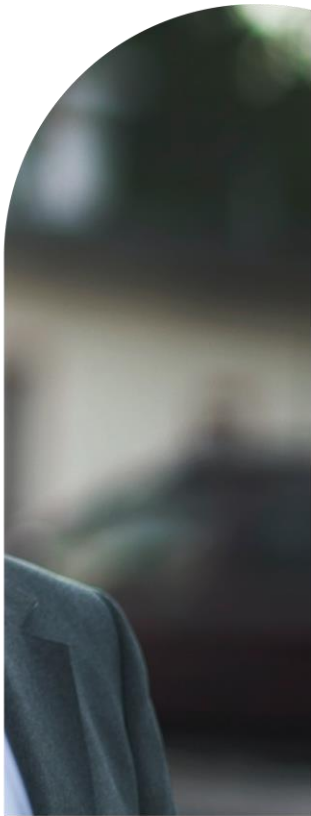




Medicare Advantage 2022 Plans

Agent Training

July 2021
CONFIDENTIAL





The Advantage of MyTruAdvantage

Service Area & Providers

2022 Plan Details

Supplemental Benefits

Agent Commitment

Tips and Next steps

Information contained herein is confidential. Do not duplicate or distribute without prior authorization from MyTruAdvantage.

The Advantage of MyTruAdvantage




Who is MyTruAdvantage?

Powered by SIHO Insurance Services

Committed to raising the standard of health care and the quality of life for its members and helping customers have the best experience possible.

We inspire healthier members by connecting high-quality care with innovative solutions so that members can live their best lives.



Shared vision and uniquely positioned to provide comprehensive benefits with expert care from provider partners to improve outcomes and satisfaction, and to lower the cost of care



Five leading Indiana health systems join to bring their expertise to Medicare Advantage

Most Provider Sponsored Health Plans are led by only one hospital or health system.

MyTruAdvantage brings exceptional clinical quality and strength of five leading health systems to ensure beneficiaries within their service areas receive affordable access to the highest quality care at any of these facilities

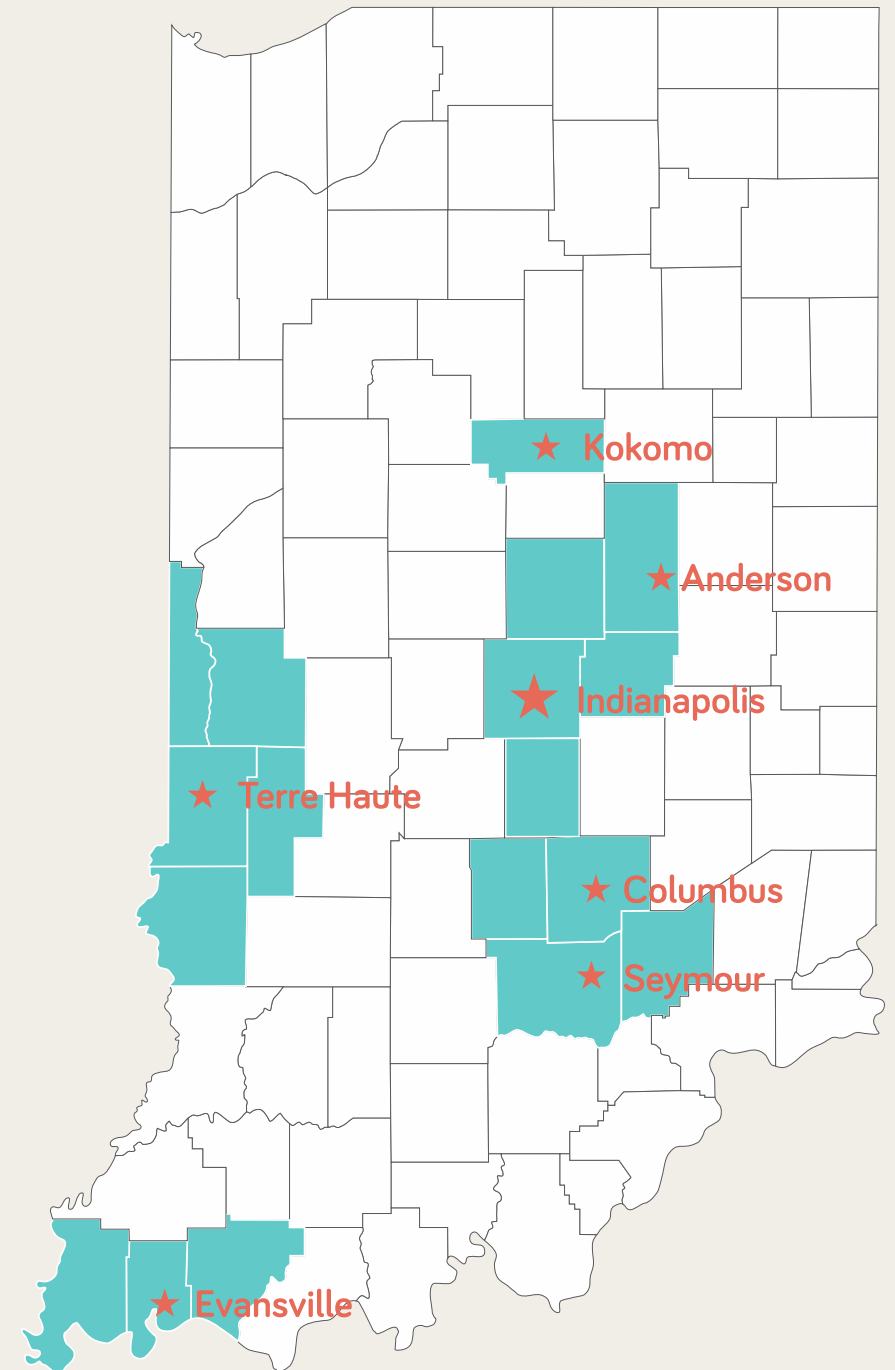
Service Area and Providers



The MyTruAdvantage Service Area







18 Counties

*Bartholomew
Brown
Clay
Hamilton
Hancock
Howard
Jackson
Jennings
Johnson
Madison
Marion
Parke
Posey
Sullivan
Vanderburgh
Vermillion
Vigo
Warrick*





The MyTruAdvantage Network

-  Network of health systems you know and trust
-  **2,200 Primary Care Providers**
-  **4,100 specialists**
-  Approximately **300 facilities**
-  **No referrals** required to see in-network specialists
-  Worldwide Emergency & Urgent Care travel benefits up to \$25,000



The MyTruAdvantage Network

Find in-network providers, pharmacies, and formularies at MyTruAdvantage.com/Directories

Providers, Drug Lists, and Pharmacies

The lists on this page apply to both MyTruAdvantage Select (HMO) and MyTruAdvantage Choice (PPO) plans. They both have the same providers, drug formulary, and pharmacies. In some instances, you have the opportunity to either perform an interactive search, or you can download the list. Both are updated regularly, and the downloadable lists include the latest revision date.



Providers

[View Provider List](#)[Download Provider Directory](#)

When you have a MyTruAdvantage plan, you can see any doctor or specialist in our network without a referral.

Drug Lists

[View Drug List ^{cf}](#)[Download Drug List](#)

A drug list, or formulary, is a list of covered drugs selected by MyTruAdvantage in consultation with a team of health care providers, which represents the prescription therapies believed to be a necessary part of a quality treatment program. MyTruAdvantage will generally cover the drugs listed in our formulary as long as the drug is medically necessary, the prescription is filled at a MyTruAdvantage network pharmacy, and other plan rules are followed.

Pharmacies

[View Pharmacy List ^{cf}](#)[Download Pharmacy List](#)



The MyTruAdvantage Member Experience

*Find in-network providers,
pharmacies, and formularies at
MyTruAdvantage.com/Directories*

What can MyTruAdvantage Members Expect?

A Warm Welcome:

- Handbook
- Welcome Call from their Member Advocate
 - Member Advocates are assigned based on the member's location
- Welcome Gift

To Love Their Plan:

- Ongoing Support
- Plan Tips
- Feedback Opportunities
- Exceptional Customer Services

MyTruAdvantage Cares:

- Personalized Care Management
- Wellness Coaching

MyTruAdvantage 2022 Medicare Advantage plans

Two plan types that offer options Medicare beneficiaries want

MyTruAdvantage Select (HMO)

MyTruAdvantage Choice (PPO)

MyTruAdvantage Plans

MyTruAdvantage Select (HMO)

Look at all the \$0's!

- \$0 monthly premium
- \$0 medical deductible
- \$0 prescription deductible
- \$0 PCP copay
 - Some applicable co-pay's listed on following slide

MyTruAdvantage Choice (PPO)

Affordable and flexible

- Premium \$12 per month
- \$0 medical deductible
- \$5 PCP copay
- Low costs with flexibility of provider choices

MyTruAdvantage Medical Benefit Highlights

	In-Network HMO	In-Network PPO	Out-of-Network PPO
Monthly premium	\$0	\$12	
Medical deductible	\$0	\$0	\$0
Annual Max out-of-pocket	\$4,200	\$5,000	\$10,000 combined
Inpatient hospital coverage	\$325 days 1-6	\$350 days 1-5	40%
Office visit: Primary care	\$0	\$5	\$40
Office visit: Specialist	\$35	\$35	\$55
Skilled nursing (<i>no prior hospital stay required</i>)	\$0 days 0 – 20 \$188 days 21-100	\$0 days 0 – 20 \$188 days 21-100	\$175 days 1-58

MyTruAdvantage Medical Benefit Highlights

	In-Network – HMO	In-Network PPO	Out-of-network PPO
Labs/diagnostic procedures and tests	\$10	\$15	\$15
X-Rays	\$30	\$30	\$40
Diagnostic complex radiology (e.g., MRI, CT)	\$225	\$250	40%
Ambulance	\$260 ground \$325 air	\$260 ground \$325 air	\$260 ground \$325 air
Emergency care*	\$90	\$90	\$90
Urgent care	\$50	\$50	\$50

MyTruAdvantage Prescription Benefit Highlights

Save on prescriptions:

- Preferred pharmacy pricing \$5 less than standard pricing
- \$0 90-day mail order on tiers 1 and 2 drugs

HMO	Preferred	Standard	90-day mail order	PPO	Preferred	Standard	90-day mail order
Rx deductible - \$0				Rx deductible – \$0 Tiers 1-2 and \$100 Tiers 3-5			
Tier 1 – Preferred Generic	\$0	\$5	\$0	Tier 1	\$2	\$7	\$0
Tier 2 – Generic	\$7	\$12	\$0	Tier 2	\$8	\$14	\$0
Tier 3 – Preferred brand	\$42	\$47	\$141	Tier 3	\$42	\$47	\$141
Tier 4 – Nonpreferred drug	\$95	\$100	\$300	Tier 4	\$95	\$100	\$300
Tier 5 – Specialty	33%	33%	33%	Tier 5	31%	31%	31%

Amounts shown: One-month (30 day) supply, unless otherwise noted. Initial coverage period (until total drug costs reach \$4,130 in 2021).

Preferred Pharmacy Network

Powered by CVS Caremark



Lower prescription copays from preferred pharmacies - \$5 less

Approximately 24,000 preferred pharmacies nationally

Many national and regional chains as well as independents

Preferred pharmacies include CVS, Costco, Kroger, and Walmart

Supplemental Benefits

MyTruAdvantage Benefit for Both Plans

2 exams & cleanings and 1 set of bitewing x-rays per year

MyTruAdvantage Select (HMO)

100% coverage for:

- Fluoride Treatment
- Emergency Palliative Care
- Anesthesia

50% coverage for:

- Fillings & Crown repairs
- Relines & Repairs to bridges & dentures
- Brush biopsy
- Protective restoration

Maximum Allowable / Year: \$1,000

Find Dentist

<https://www.providers4you.com/MedicareAdvantagePPOPremier>

Optional PPO dental buy-up

\$32.70 Per Month – must sign up within 2 months of enrollment

100% coverage for

- Fluoride Treatment
- Emergency Palliative Care
- Brush biopsy

50% coverage for

- Fillings & Crown Repair
- Simple extractions
- Denture coverage (full, partial, reline & repair)

Maximum Allowable / Year: \$1,000

<https://mytruadvantage.com/Plandocuments/2021SIHO-HMO-MandatoryCertificate>

<https://mytruadvantage.com/Plandocuments/2021SIHOPPO MandatoryCertificate>

<https://mytruadvantage.com/Plandocuments/2021SIHOPPO OptionalCertificate>

Over-the-counter (OTC) allowance

\$45 quarterly allowance for goods through CVS Health

- Members order from customized item list online or by phone
- Items shipped directly to member's door
- Unused allowance can be rolled over into just the next quarter, to a maximum of \$90 at once.
 - Member can place up to 3 orders a quarter

Self-care items include:

- Adult Care
- Allergy
- Cold & Flu
- Digestive Health
- Ear & Eye Care
- Feminine Care
- First Aid
- Home Diagnostics
- Oral Care
- Pain Relievers
- Personal Care
- Vitamins & Minerals

https://mytruadvantage.com/CVS_Caremark_catalog

Vision Coverage

Vision

- \$0 in-network vision exam
- \$150 annual eyewear allowance (frames/lenses or contacts)
- \$0 copay for Diabetic Retinopathy Screening
- Discount on Lasik or PRK from U.S Laser network*
- Discounts off second pair of glasses or contact lenses once the funded benefit has been used*

**CMS rules indicate discounts cannot be used for marketing (pre-enrollment), this is an FYI what members are offered*

Powered by EyeMed

- Nearly 3,850 providers at over 750 locations in Indiana
- Retail providers include LensCrafters, Pearle Vision, Target Optical, and America's Best
- Choose nearly any ophthalmic frame, lens or contact lens without frame towers or confusing formularies
- Enhanced provider search tool makes it easier for members to search and find the right provider

- Routine hearing exam
- \$699 and \$999 hearing aid options
 - \$699: 32 Channels/8 Styles; retail cost \$2,445
 - \$999: 48 Channels/11 Styles; retail cost \$3,125
- Two hearing aids annually (one per ear)
- Hearing aid purchase includes fitting and two follow-up visits within first year

Powered by TruHearing

- 300,000+ lives improved by making hearing healthcare more affordable
- Offers the most recent product releases from top hearing aid manufacturers
- 3-year manufacturer warranty on every device
- 45-day, no-risk trial period
- Providers rate TruHearing as the highest patient care experience

MTA members can have several no cost options to get fit their way

Fitness Center memberships

- Select YMCAs
- Coed
- Gender-specific
- Exercise centers

Digital Workout Videos

- On Silver&Fit website or Silver&Fit mobile app
- Videos include yoga, strength, Pilates, walking, cardio, and more

Daily Workout Videos

- Daily workout on Facebook Live and Silver&Fit YouTube channel

Stay Fit Kits

- Members select one per benefit year:
 - Garmin® or Fitbit® Wearable
 - Fitness Tracker Kit
 - Yoga Kit

Home Fitness Kits

- 2 kits per benefit year
- 34 unique options, including Aqua, Tai Chi, Chair-Based Exercise, and more

<https://www.silverandfit.com/search>



Senior Savings - Insulin at an affordable and predictable cost

Insulin from participating manufacturers will be capped:

- \$35 copay for 30-day supply
- \$70 copay for 60-day supply
- \$105 copay for 90-day supply

Telehealth

- Telehealth Benefits for PCP, Specialists, Behavioral Health
- No referrals or prior authorization required
- Covers scheduled video visits for PCP, Specialists and Behavioral Health

The MyTruAdvantage Agent Commitment

Agent Commissions

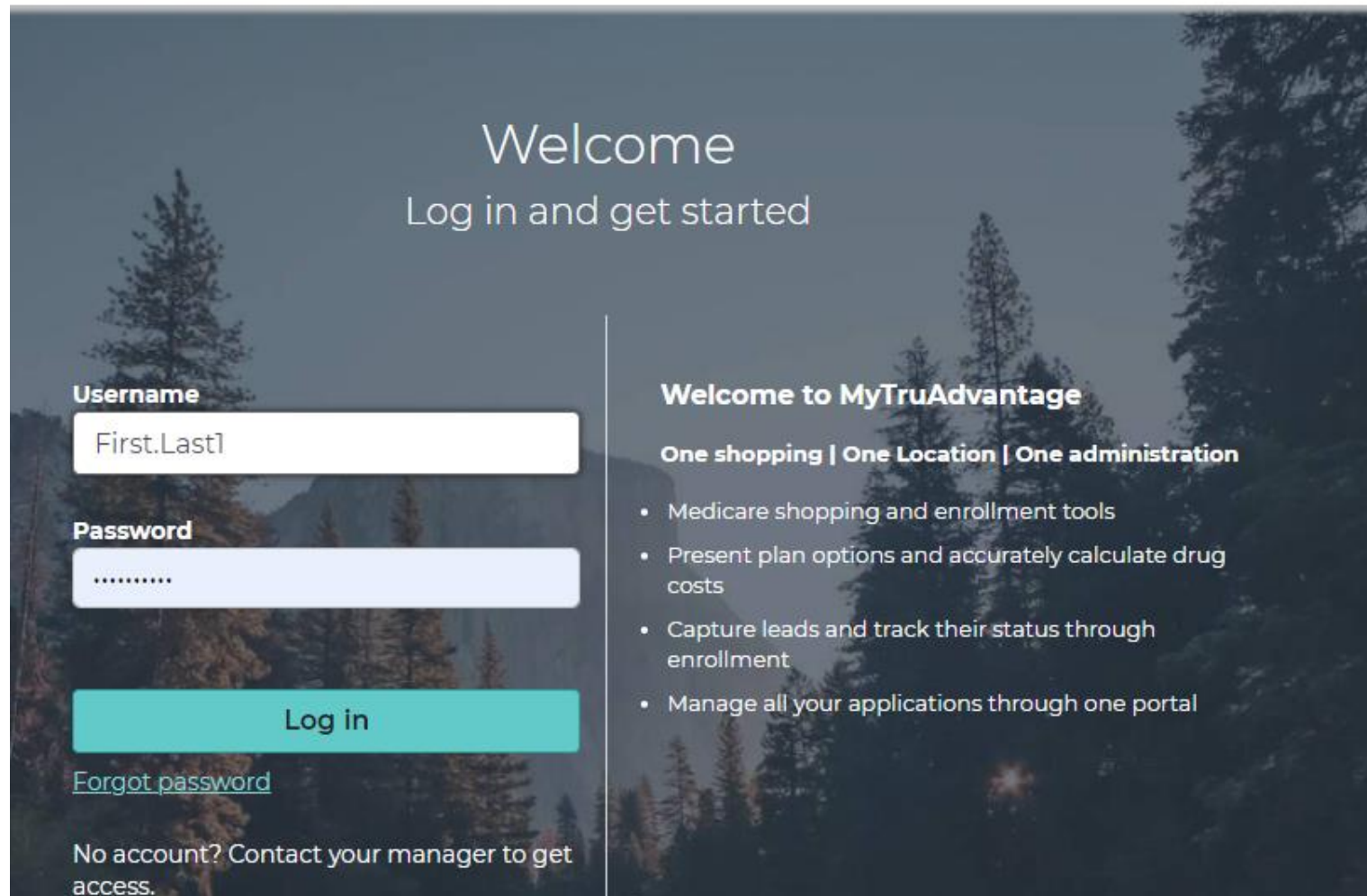
New to Medicare
Advantage commissions

\$573

Renewal commissions

\$287

We're placing our
commissions at
CMS' max fair
market value limit.

A screenshot of the MyTru Advantage login page. The background is a dark, moody image of evergreen trees. The page is divided into two main sections by a vertical line. The left section contains a login form with fields for "Username" (placeholder: First.LastI) and "Password" (masked with dots), a teal "Log in" button, a "[Forgot password](#)" link, and a note: "No account? Contact your manager to get access." The right section is titled "Welcome to MyTruAdvantage" and lists three benefits: "One shopping | One Location | One administration", followed by a bulleted list of features: Medicare shopping and enrollment tools, Present plan options and accurately calculate drug costs, Capture leads and track their status through enrollment, and Manage all your applications through one portal.

Welcome

Log in and get started

Username

Password

Log in

[Forgot password](#)

No account? Contact your manager to get access.

Welcome to MyTruAdvantage

One shopping | One Location | One administration

- Medicare shopping and enrollment tools
- Present plan options and accurately calculate drug costs
- Capture leads and track their status through enrollment
- Manage all your applications through one portal

<https://siho2.destinationrx.com/PC/2021/Account/Login>

- AEP 2022
- Digital Medicare for Agents

Filters

Clear all

Plan subtypes

- ☐ HMO
- ☐ PPO

Preferences



Enter preferences to estimate your annual cost.

- Get Started**
- Health**
- Prescriptions**
- Pharmacy**

Add preferences

MyTruAdvantage Select

☐ Add to compare

Medical Deductible
\$0

Maximum Annual Out Of Pocket
\$4,500

Monthly premium
\$0.00

Plan details

Add to cart

Add to quote

MyTruAdvantage Choice

☐ Add to compare

Medical Deductible
\$0

Maximum Annual Out Of Pocket
\$5,000

Monthly premium
\$12.00

Plan details

Add to cart

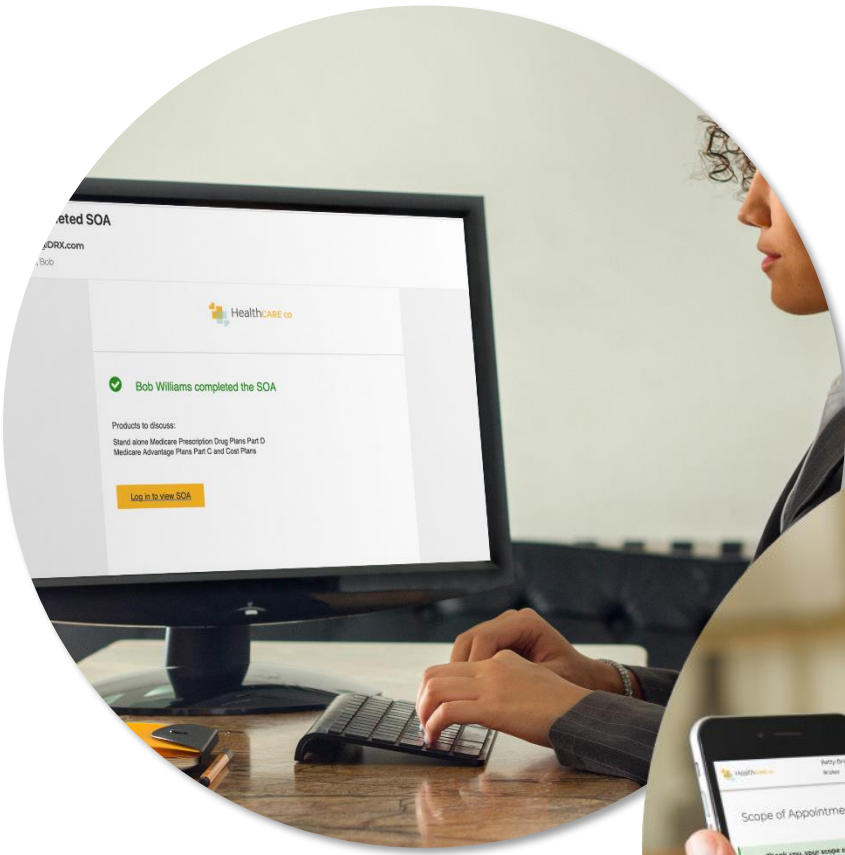
Add to quote

Add-on coverage available for
Dental

Guided Help for a personalized experience and accurate costs, based upon: Health Status, Age, Subsidy eligibility, Prescriptions, and Pharmacy

- Stay **compliant** while **teleworking** with our electronic **Scope of Appointment**

- Easily connect with beneficiaries to complete, add or upload SOAs
- Store completed custom forms on the beneficiary profile and retrieve in future



Tips for Successful Enrollments

Summary of 2022 Changes

- **HMO decreasing Max Out-of-Pocket from \$4,500 to \$4,200**
- **Add Telehealth**
- **Add Denture coverage (full, partial reline and repair) to PPO Dental Buy-up**
- **Add Senior Savings**



Enrollment Periods

Initial Coverage Election Period (ICEP)

- First time beneficiary is eligible
- Can enroll 90 days +/- Medicare Parts A & B effective date

Annual Enrollment Period (AEP)

- October 15 – December 7 annually
- Upcoming plan year information can not be shared prior to October 1
- Generally time when a beneficiary can make a change to or join MA(PD) plan

Special Enrollment Period (SEP)

- Eligibility based on change, such as:
 - Move out of service area
 - Losing other insurance
 - Become eligible for or lose eligibility for Medicaid or LIS qualification

Open Enrollment Period (OEP)

- January 1 – March 31 annually
- Cannot actively target or market this period
- Must be enrolled in MA or MAPD to make switch
- One-time switch available

Scope of Appointment

- Have Scope of Appointment filled out prior to every meeting
- Must be documented for all marketing activities, in-person, telephonically, including walk-ins
- Must include the specific plan / product to be discussed
- Beneficiary signed hard copy, telephonic recording, or electronically signed
- Required when meeting with a potential, new, or existing beneficiary, or someone seeking information on behalf of a beneficiary
- Whether application is taken or not, Medicare requires you retain copy of the Scope of Appointment form for 10 years and make it available to Medicare or the plan upon request

Eligibility



- Must be enrolled in both Medicare Parts A and B
- Must live in service area at least six months out of the year
- No denial for medical reasons
- Cannot have more than one MA/MAPD plan at the same time or have a Medigap plan with MA/MAPD plan, as they don't work together

Filling out the enrollment form

- Choose correct eligibility option
 - Form assumes AEP as eligibility, so if that is the option, you do not have to select anything
- Choose plan for enrollment
- Include all information requested
 - Including information or a copy of your Medicare card as proof of Medicare Parts A & B coverage
- Include Primary Care Physician for both plans
- Choose premium payment choice (even for HMO in case there is LEP)
 - Bill mailed, taken from checking/savings account, or taken from Social Security
- Sign and date

Finalizing your certification

- After training, you will get an email with a link to our certification test
- When you complete test, you will get your score
- Upon successfully passing test with score of 85% or better, we will confirm all of your requirements have been met and send you an email with approval
 - You should **not** start selling MyTruAdvantage until you receive email from us
 - In all cases, you cannot market upcoming year plans until **October 1** or accept applications until **October 15**

Contact Information

Website: <https://mytruadvantage.com/>

Jennifer Chandler: 812-657-2005

Lisa Blankenship: 812-350-6229

Summary of Benefits: <https://mytruadvantage.com/MTA-Summary-of-Benefits>

