



MEDICARE
SOLUTIONS

2022

Medicare Benefits Guide

Made in Michigan. For Michigan™



New Medicare Advantage options start at \$0/month.*

To enroll, visit hap.org/medicarenow or call (833) 923-1461 (TTY: 711).

Here, with a health plan for your unique needs

Compare our Medicare Advantage options – starting at \$0/month.*

	In-network PCP required	
	HAP Senior Plus (HMO) (Plan 015)	Primary Choice Medicare (HMO) (Plan 024)
See service area on back panel for residency restrictions	36 counties + out-state travel	7 counties + out-state travel
Monthly premium ¹	\$0	\$0
Annual medical deductible ²	\$0	\$0
Maximum out-of-pocket	\$4,500	\$4,300
Primary doctor/specialty visits	\$0/\$40	\$0-\$40/(PCP referral needed)
Inpatient hospital	\$310 per day (days 1-6) Unlimited days	\$245 per day (days 1-7) Unlimited days
Emergency (ER) ⁴ / urgent care (UC)	\$90/\$55	\$90/\$55
Out-of-network (OON)	N/A	N/A
Labs/outpatient hospital (referral needed)	\$0/\$275	\$0/\$225
Ambulatory surgical center (ASC) services	\$145	\$120
Physical/occupational/ speech therapy visits	\$20	\$20
Over-the-counter medications	\$75 allowance/quarter	\$100 allowance/quarter
Prescription drug deductible	\$0	\$0
Prescription copays 30-day supply ³	Preferred/non-preferred pharmacy network	Preferred/non-preferred pharmacy network
Tier 1 – preferred generics	\$0/\$6	\$0/\$6
Tier 2 – generics	\$10/\$15	\$10/\$15
Tier 3 – preferred brand	\$42/\$47	\$42/\$47
Tier 4 – non-preferred brand	48%/50%	48%/50%
Tier 5 – specialty tier	33%	33%
Tier 6 – select care drugs (most preventive vaccines)	\$0	\$0
Preferred mail order – 90-day supply	\$0 copay T1 & T2	\$0 copay T1 & T2
Initial coverage limit (combined drug costs paid by you and the plan): \$4,430 ⁷		

	Out-of-network coverage included		
	HAP Senior Plus (HMO-POS) (Plan 021)	HAP Senior Plus (PPO) (Plan 011)	Alliance Medicare Supplement ⁸
See service area on back panel for residency restrictions	30 counties	30 counties + out-state travel	Statewide
			Plan G
Monthly premium ¹	\$90	\$0	\$125
Annual medical deductible ²	\$100 in-network	\$0	Part B deductible
Maximum out-of-pocket	\$4,200 in- and out-of-network combined ⁵	\$6,500 in-network; \$7,000 in- and out-of-network combined ⁵	N/A
Primary doctor/ specialty visits	\$15/\$35	\$0/\$45 in-network; 30% out-of-network ⁶	\$0/\$0
Inpatient hospital	\$210 per day (days 1-7) Unlimited days	\$310 per day (days 1-6); 30% per day out-of- network ⁶ ; Unlimited days	\$0 365 more days than Original Medicare
Emergency (ER) ⁴ / urgent care (UC)	\$90/\$65	\$90/\$55	\$0 in U.S./\$0
Out-of-network (OON)	20% up to \$1,000	30% ⁵	None ⁹
Labs/outpatient hospital (referral needed)	\$0/\$175	\$0/\$275 in-network; 30% out-of-network ⁶	\$0
Ambulatory surgical center (ASC) services	\$95	\$145	\$0
Physical/occupational/ speech therapy visits	\$15	\$20 in-network 30% out-of-network ⁶	\$0
Over-the-counter medications	\$75 allowance/quarter	\$75 allowance/quarter	None
Prescription drug deductible	\$0	\$0	None
Prescription copays 30-day supply ³	Preferred/non-preferred pharmacy network	Preferred/non-preferred pharmacy network	None
Tier 1 – preferred generics	\$0/\$6	\$0/\$7	
Tier 2 – generics	\$10/\$15	\$10/\$15	
Tier 3 – preferred brand	\$42/\$47	\$42/\$47	
Tier 4 – non-preferred brand	48%/50%	48%/50%	
Tier 5 – specialty tier	33%	33%	
Tier 6 – select care drugs (most preventive vaccines)	\$0	\$0	
Preferred mail order – 90-day supply	\$0 copay T1 & T2	\$0 copay T1 & T2	
	Initial coverage limit (combined drug costs paid by you and the plan): \$4,430 ⁷		Medicare Supplement benefits are not described in this guide; please call (833) 923-1797 (TTY: 711) for a Medicare Supplement brochure and a complete listing of benefits.

Medicare Supplement Dental and Vision Package Options

Dental and vision packages can be purchased with any Alliance Medicare Supplement plan. Dental services must be provided by a dentist in the Delta Dental PPO™ and Medicare Advantage Premier networks in Michigan, Ohio and Indiana. Vision services must be provided by an Eyemed Insight network provider. Please see Eyemed's online provider locator to find a Eyemed Insight network provider. Members may be required to pay the full retail cost for services received out of network.

Optional Dental and Vision Packages:

PACKAGE 1 - \$27.36 additional monthly premium plan

PACKAGE 2 - \$48.42 additional monthly premium plan

PACKAGE 3 - \$51.78 additional monthly premium plan

Medicare Advantage Dental Options

Optional dental plans can be purchased with a HAP Medicare Advantage Plan. For plans **Delta 50** and **Delta 70**, services must be provided by a dentist in the Delta Dental Medicare Advantage PPO™ and Medicare Advantage Premier networks in Michigan, Ohio and Indiana. For **Delta 100** plan, services must be provided by a Medicare Advantage PPO™ network in Michigan, Ohio or Indiana.

Dental Optional:

Delta 50 - \$18.00 additional monthly premium plan

Delta 70 - \$35.60 additional monthly premium plan

Delta 100 - \$47.30 additional monthly premium plan

This chart does not include full plan details and disclaimers. Visit hap.org/medicarenow to find complete plan details for our Medicare plans found in the Summary of Benefits, Evidence of Coverage documents and privacy practices. Or call the number on the brochure to request more information.

¹ In addition to your Medicare Part B premium and any late enrollment penalty you may owe. See the Evidence of Coverage for more details.

² Medical deductibles do not apply to all services. Refer to our detailed materials for more information.

³ A 90-day supply for retail and mail order is \$0 for T1 & T2 through preferred pharmacy; a 90-day supply mail order for T3 is 2.5 times the 30-day copay; retail 90-day supply is 3 times copay; a 90-day supply is not available for Tier 5.

⁴ Copayment is waived if admitted to hospital.

⁵ Out-of-network cost applies to maximum out-of-pocket.

⁶ Out-of-network (OON) benefits of PPO plans have up to 30% coinsurance in all services other than: Emergency Care, Urgent Care, Peripheral Vascular Disease Ultrasounds, Pacemaker Testing, Assist America, Fitness Benefit through Peerfit, and Telehealth Services through Amwell.

⁷ Excludes monthly premiums, cost of noncovered drugs and cost of covered drugs purchased outside the U.S.. All drugs on our Formulary (drug list) are covered at the HAP-negotiated price. You pay the lower of your copay or the actual cost of a covered drug.

⁸ Medicare Supplement Plan G shows Female, Nonsmoker 2022 rate.

⁹ Provides access to any Medicare-participating provider nationwide, but no coverage for providers who do not accept Medicare. Cost shares apply after Part B deductible is met.

*For all options, you must continue to pay your Medicare Part B premium. Your plan premium may be reduced if you qualify for extra financial assistance. All drugs on our Formulary (drug list) are covered at the HAP-negotiated price. You pay the lower of your copay or the actual cost of a covered drug.



Here, with more benefits that help your health

Every Medicare Advantage plan includes:

DENTAL COVERAGE

IMPROVED! with \$0 copays on preventive care: 2 cleanings, 2 exams and one set of bite-wing x-rays, \$0 preventive, plus \$1,000 for comprehensive, including root canals, fillings and crown repair at 50%

VISION COVERAGE

with \$0 copays on routine exams and \$125 allowance/year for eyewear

HEARING EXAM COVERAGE AND HEARING AIDS

with routine hearing exam copays as low as \$0 and special copays on hearing aids

UP TO \$400/YEAR OTC ALLOWANCE

for over-the-counter health and wellness products available through NationsOTC

TRANSPORTATION

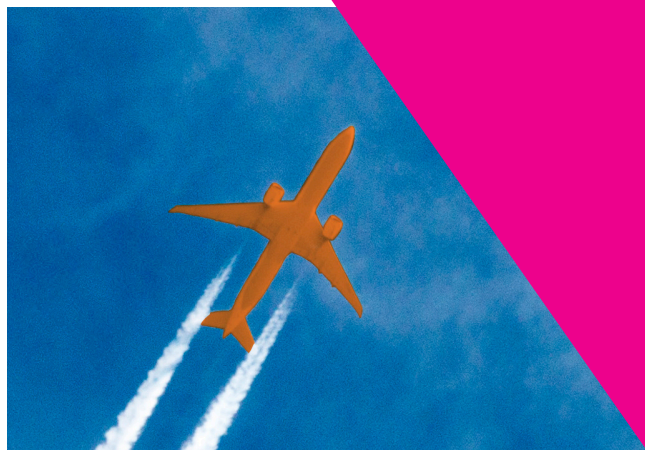
NEW! Non-emergent transport to a doctor's office, pharmacy or other medically necessary appointment. 24 one-way trips annually. (Not covered for plans (015) and (011).)

PERSONAL EMERGENCY RESPONSE SYSTEM (PERS)

NEW! HAP supports autonomy and safety for Medicare members who are at risk for falls. HAP's Personal Emergency Response System benefit, powered by NationsCare, will empower these members so they can continue aging in place and living independently. (Not covered for plans (015) and (011).)

COMPANION CARE

NEW! Members who are at risk for social isolation are matched with a compatible companion who makes periodic visits to the home and communicates regularly via phone. The NationsCare companion provides emotional support and socialization and helps with a variety of tasks, including running errands, household chores, social activities, transportation, meal preparation and setting up technology. (Not covered for plans (015) and (011).)



With a Medicare Advantage plan, you'll enjoy \$0 preventive vaccines and access to an extensive network of doctors and hospitals across the state... and throughout the country. Plus, benefits and services that go above and beyond.

- **24/7 telehealth** – See a doctor via computer, tablet or smartphone.

- **Out-of-State Travel Benefits for Extended Stays**

HMO Plans: Enjoy in-network prices for copays when you visit any Medicare-participating provider in Arizona, Florida, Texas and Northern Michigan.

PPO Plans: Travel confidently with HAP Medicare PPO. When you travel out-of-state your coverage travels with you. Pay in-network prices for copays when you visit any Medicare-participating provider in the U.S. See your Summary of Benefits for travel coverage details.

- **\$0 fitness membership** – With Peerfit® Move, you'll be able to take advantage of a variety of fitness options, such as gyms, including Lifetime Fitness and YMCAs, studios and online classes, as well as at-home Fit Kits with monthly credits. Members will have 32 credits each month to utilize. Credits will be sufficient to cover a monthly gym membership and/or fitness studio classes or at-home fitness boxes and fitness videos. (Not included in dual eligible plans.)
- **Emergency Travel Protection** – Travel worry-free with global travel emergency services, when you're more than 100 miles from home or in a foreign country, from Assist America®. Including identity theft protection, 24/7 professional fraud support and help with unexpected medical expenses.*

*Our services are a supplement to your existing health insurance. Assist America does not charge members for any of its services, but once you are safely in the care of a qualified physician, your health insurance should cover the costs of your actual treatment and hospitalization.

Ready to enroll? HAP is here to help.

Call **(833) 923-1461 (TTY: 711)** or visit **hap.org/medicarenow**.

You may be eligible to enroll in one of our Medicare Advantage plans if you are entitled to Medicare benefits under Part A, are enrolled in Part B and reside within our service area. See service area page for residency restrictions.

Generally, if you are a Michigan resident enrolled in both Medicare Parts A and B, you are eligible for Alliance Medicare Supplement.

Health Alliance Plan (HAP) has HMO, HMO-POS, PPO plans with Medicare contracts. Enrollment depends on contract renewals.

Alliance Medicare Supplement is a product of Alliance Health and Life Insurance Company, a wholly owned subsidiary of HAP.

Alliance Medicare Supplement plan is not connected with or endorsed by the United States government or the federal Medicare program. Neither Alliance Medicare Supplement nor its agents are connected with Medicare. This is a solicitation of Alliance Medicare Supplement Insurance and you may be contacted by a licensed, authorized HAP Medicare Salesperson.

This information is not a complete description of benefits.

Call **(833) 923-1461 (TTY: 711)** for more information.

Service area

HAP Senior Plus (HMO, HMO-POS and PPO) serves people with Medicare who reside in Arenac, Bay, Clare, Clinton, Eaton, Genesee, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Ionia, Iosco, Isabella, Jackson, Lapeer, Lenawee, Livingston, Macomb, Midland, Monroe, Montcalm, Oakland, Saginaw, Sanilac, Shiawassee, St. Clair, Tuscola, Washtenaw and Wayne counties.

HAP Senior Plus (HMO 015) serves people with Medicare who reside in Arenac, Bay, Berrien, Branch, Calhoun, Cass, Clare, Clinton, Eaton, Genesee, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Ionia, Iosco, Isabella, Jackson, Kalamazoo, Lapeer, Lenawee, Livingston, Macomb, Midland, Monroe, Montcalm, Oakland, Saginaw, Sanilac, Shiawassee, St. Clair, Tuscola, Van Buren, Washtenaw and Wayne counties.

HAP Primary Choice Medicare (HMO) serves people with Medicare who reside in Hillsdale, Jackson, Livingston, Macomb, Oakland, Washtenaw and Wayne counties.