Coverage You Know and Trust

If you’ve worked with Health Alliance Northwest before, you know that member satisfaction is our top priority. We are constantly seeking to expand our network of providers and enhance our plan offerings.

With our group Medicare plans, we have several stock options to choose from. We can also build custom plans for groups of 25 or more.

The Next Step in Benefit Offerings
With the baby boomer population comprising about 25% of the workforce, chances are you have a group of employees who are nearing retirement. Navigating Medicare and retirement healthcare options can be very confusing.

Group Medicare plans from Health Alliance Northwest can help you support your retirees during this very important time in their lives. It will help you retain talent and show appreciation for those who have given you their best years.

These plans can be offered at no cost to the employer and can even help the employer save money.

Local, Personal Customer Service
We provide local, personal customer service right here in Washington. When members call, they’ll speak with someone in either our Wenatchee or Yakima offices. Our customer service representatives are available Monday through Friday, 8 a.m.–8 p.m.

Provider Network
When you choose Health Alliance Northwest for your retirees, you’re giving them access to hospitals and other healthcare professionals who can provide top-notch care and services. Members can call us to request a provider directory or visit HealthAlliance.org/Group-Medicare for a full provider list.

Formulary
The Medicare Part D Formulary is a list of drugs covered by Health Alliance Northwest. Generally, we only cover drugs listed in the formulary.

Visit HealthAlliance.org/Medicare-Group to view our formulary.

Perks
We offer a host of perks at no extra cost to help members save money and get healthy. See the “Perks” section for more information.

Health Alliance Medicare is a Medicare Advantage Organization with a Medicare contract. Enrollment in Health Alliance Medicare depends on contract renewal.
About Our Group Medicare Plans

Group Medicare plans from Health Alliance Northwest can help you support your retirees once they become Medicare-primary eligible. This is the next step in benefit offerings. It will help you retain talent and show appreciation for those who have given you their best years.

How It Works

**Employer Contribution toward Premium**
You can contribute anything from $0 to the full amount toward enrollee premiums. If retirees within the organization qualify for different levels of employer contribution, you can establish those levels.

**Billing Options**
We can do a group bill or bill members individually.

**Dedicated Employer Group Client Consultant**
You have a single point of contact for any questions about Group Medicare benefits. This representative can help with every aspect of your plan.

**Low-Income Subsidy**
Members may qualify for extra help from the federal government with paying their monthly premium and prescription drug copayments. If retirees qualify for assistance, the premium billed for those members will be reduced by the amount of assistance they receive. This can vary from member to member, and you must pass the subsidy to the member's portion of the premium. State help may also be available.

Eligibility
Retirees are eligible for group coverage. If your group has fewer than 20 total employees, active employees ages 65 and over may also be eligible. Underwriting isn't required. Members must be eligible for Medicare, have both Parts A and B and continue to pay their Medicare Part B premium if not otherwise paid for under Medicare or by another third party.

No Enrollment Lock-In
Retirees can enroll in Health Alliance Northwest at any time during the year. There are no participation requirements, and they are not limited to the Annual Enrollment Period required for those on individual Medicare plans.

We Make It Easy

**Plans That Fit**
We work with you to find the plan that fits the needs of your organization. There are several stock plans to choose from, and we can custom-build a plan for groups of 25 or more. We also have plan options for employers with retirees who live outside Washington. And all our plans help reduce FASB/GASB liabilities and expenditures.

**Less Paperwork**
We administer the plan, which means less paperwork for you.

**Member Materials**
We send plan materials, including an ID card and policy (called an Evidence of Coverage) to all new members and upon renewal. Members on a Medicare plan with pharmacy coverage receive a monthly Explanation of Benefits detailing monthly and year-to-date medical expenses. Members on a Medicare plan receive a monthly Explanation of Benefits detailing monthly and year-to-date drug expenses.

Please note: If you have retirees who live outside Washington, talk with your client consultant about coverage options.
Comprehensive Medicare Advantage Plans

HMO
- No medical deductible
- Available to employers based in Washington with at least 51% of eligible retirees residing in Medicare Advantage-licensed counties

HMO-POS (available in Yakima County only)
- Can be selected by employers based in Washington with at least 51% of eligible retirees residing in Medicare Advantage-licensed counties
- Combines the best aspects of HMO and PPO plans

All Plans Have
- $0 Tier 1 preferred generic drugs at Walgreens and other preferred cost-sharing pharmacies (Rx plan members only)
- Access to emergency and urgent care providers worldwide
- Health and savings perks
- A primary care provider to guide member care

Plan offerings differ depending on your service area; please refer to the plan inserts in the back of this brochure for specific plan information.

Help Members Bridge the Coverage Gap
Retirees can’t purchase prescription coverage through the coverage gap on their own. They can only get it through an employer plan. Some of our plans give your retirees this key coverage.
$0 Copay and More at Walgreens and other Preferred Pharmacies

Members with Part D coverage can receive their Tier 1 drugs for $0 at Walgreens and other preferred cost-sharing pharmacies. Tier 1 drugs are some of the most commonly used medications.

Retail 90

Get a 90-day medication supply at preferred pharmacies, like Walgreens pharmacies and through mail-order for 2.5 copays.

Medication Therapy Management

This program helps members who take multiple medications use them safely and effectively.
Perks
Your retirees will enjoy so much more than great healthcare coverage with one of our plans. Our perks go the extra mile to make sure they have whole-life care, too.

Rally®
Stay motivated with this health-building platform that rewards you as you accomplish goals.

LifeBalance
Members get valuable discounts in these areas and more.
- **Travel:** Car rentals, cruises, vacation packages and tours
- **Attractions:** Admission to theme parks, water parks, zoos and museums
- **Outdoor Adventures:** Outdoor gear, equipment rentals and excursions
- **Eating Well:** Weight management, meal delivery, supplements and more

Anytime Nurse Line
Get answers to health questions, 24 hours a day.

Assist America®
Global Emergency Services—Roam about the world knowing you can get help arranging care if needed.

Preventive Services
Keep on top of your health with 100% coverage for preventive immunizations, annual wellness exams, mammograms, cancer screenings and more.

Care Coordination
A Team Focused on Your Retirees
We connect you to a team that works with your doctors and takes your personalized plan a step further, giving you extra help and resources along the way.

Care Coordinators and Health Coaches
The team at Health Alliance Northwest helps your retirees meet their health goals.

We’re not only here to help when they get sick or hurt. We team up to help retirees stay healthy in the first place.

Whether they want to speak to a dietitian, quit smoking or need help understanding a recent diagnosis, our collaborative provider and health plan teams have them covered.

Hearing Benefit
Coverage includes one routine hearing exam ($45 copay) and lowered rates on up to two TruHearing® Flyte® hearing aids per year.

Virtual Visits
Talk with a board-certified doctor or counselor 24/7 by phone or by secure video through HealthAlliance.org/VirtualVisits.

Be Fit
Get reimbursed up to $360 per year for qualified fitness center classes and gym memberships.

Out-of-network/noncontracted providers are under no obligation to treat Health Alliance Northwest members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

*For members without internet access, health surveys, self-management tools and rewards are also available by mail or phone. To participate, call the Member Services number on the back of your ID card.
DISCRIMINATION IS AGAINST THE LAW

Health Alliance complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Health Alliance does not exclude people or treat them differently because of race, color, national origin, age, disability or sex. Health Alliance:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, Braille, audiocassette)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact customer service.

If you believe that Health Alliance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Health Alliance Medicare, Member Services, 3310 Fields South Drive, Champaign, IL 61822 or 411 N. Chelan Avenue, Wenatchee, WA 98801, telephone for members in Illinois, Indiana, Iowa and Ohio: 1-800-965-4022; telephone for members in Washington: 1-877-750-3350 TTY: 711, fax: 217-902-9705, MemberServices@healthalliance.org.

You can file a grievance in person or by mail or phone or by fax or email. If you need help filing a grievance, Member Services is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, TTY: 1-800-537-7697.


Information written in other languages
- Qualified interpreters
- Written information in other formats (large print, Braille, audio cassette)

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Information written in other languages
- Qualified interpreters
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Health Alliance Medicare is a Medicare Advantage Organization with a Medicare contract. Enrollment in Health Alliance Medicare depends on contract renewal. Other pharmacies/providers are available in our network. Out-of-network/noncontracted providers are under no obligation to treat Health Alliance Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.