



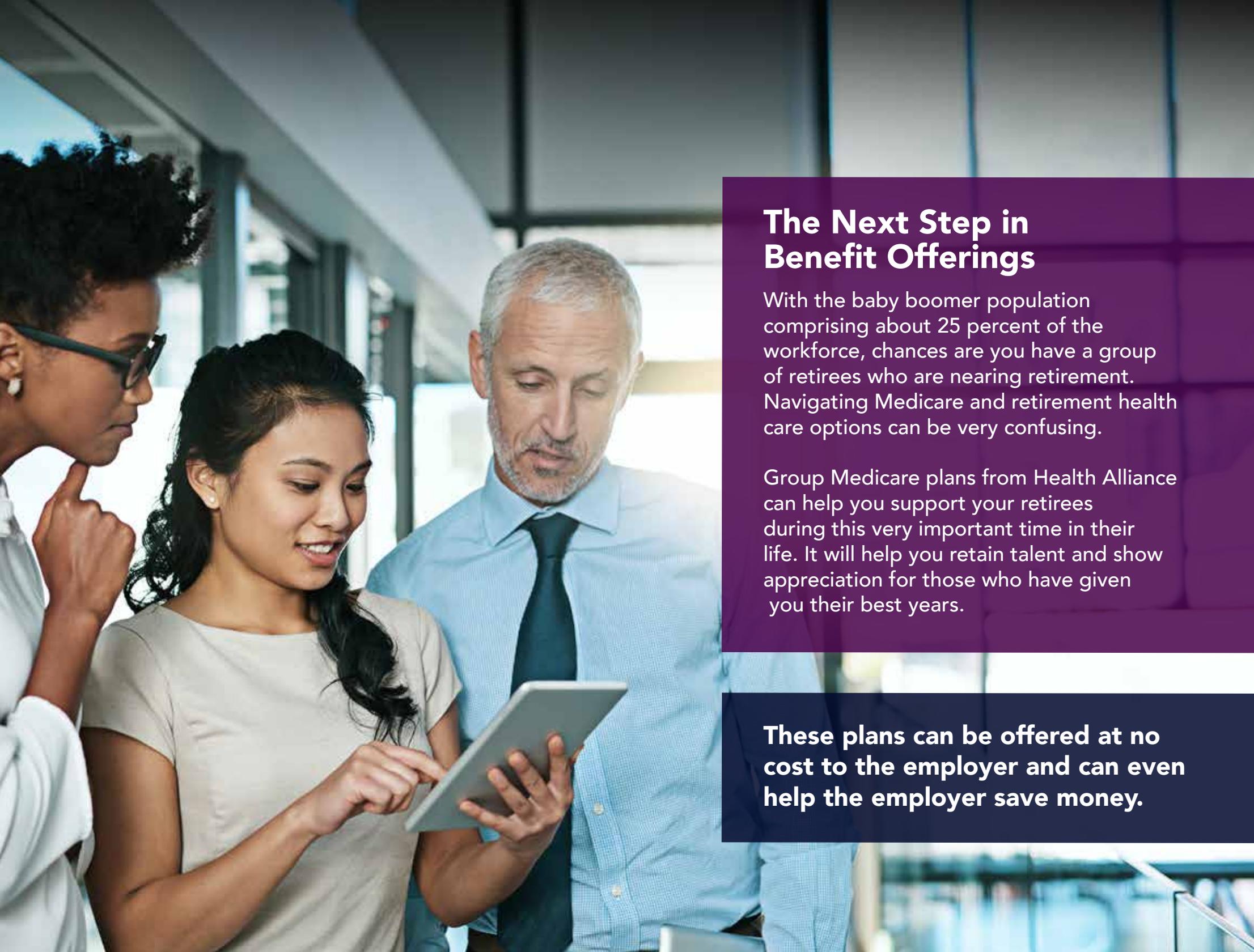
EMPLOYER GROUP MEDICARE PLANS

2019



877-917-8489, ext. 28854, TTY: 711
HealthAlliance.org/Group-Medicare





The Next Step in Benefit Offerings

With the baby boomer population comprising about 25 percent of the workforce, chances are you have a group of retirees who are nearing retirement. Navigating Medicare and retirement health care options can be very confusing.

Group Medicare plans from Health Alliance can help you support your retirees during this very important time in their life. 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.



Coverage You Know and Trust

If you've worked with Health Alliance before, you know that member satisfaction is our top priority. We are constantly seeking to partner with providers that offer high quality, high value care and enhance our plan offerings.

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

Helpful, Personal Customer Service

When members call us, they'll speak with a friendly and knowledgeable Health Alliance Medicare representative in Central Illinois. Our customer service representatives are available Monday through Friday, 8 a.m.–8 p.m. local time.

Large Provider Network

When you choose Health Alliance Medicare for your retirees, you're giving them access to our network of doctors, 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 Medicare. Generally, we only cover drugs listed in the formulary.

Visit HealthAlliance.org/Group-Medicare 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.

About Our Group Medicare Plans

Group Medicare plans from Health Alliance can help you support your retirees once they become Medicare-primary. 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 for certain members who qualify.

Eligibility

Retirees with Medicare Parts A and B 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 continue to pay their Medicare Part B premium if not otherwise paid for under Medicare or by another third party.

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 the state where your business is located. 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 receive a monthly Explanation of Benefits detailing monthly and year-to-date medical expenses. Members on a Medicare plan with pharmacy coverage receive a monthly Explanation of Benefits detailing monthly and year-to-date drug expenses.

No Enrollment Lock-In

Retirees can enroll in Health Alliance Medicare at any time during the year. They are not limited to the Annual Election Period required for those on individual Medicare plans.

Comprehensive Medicare Advantage Plans

HMO

- Can be sold to employers based in **Iowa, Illinois, Indiana and Ohio** with at least 51% of eligible employees residing in Medicare Advantage-licensed counties
- Most cost-effective
- Medical and prescription drug coverage in one plan
- \$0 Tier 1 preferred generic drugs at Walgreens and other preferred cost-sharing pharmacies (Rx plan members only)
- Members designate a primary care provider to manage their care
- Access to emergency and urgent care worldwide
- No in-network deductible
- Health and savings perks included

HMO-POS

- Can be sold to employers based in **Illinois and Indiana** with at least 51% of eligible retirees residing in Medicare Advantage-licensed counties
- Combines the best aspects of HMO and PPO plans
- Rx plans include medical and prescription drug coverage in one plan
- \$0 Tier 1 preferred generic drugs at Walgreens and other preferred cost-sharing pharmacies (Rx plan members only)
- Members designate a primary care provider to manage their care
- Members have the freedom to go out-of-network but save money by staying in-network
- Access to emergency and urgent care worldwide
- No in-network deductible
- Health and savings perks included

PPO

- Can be sold to employers based in **Iowa** with at least 51% of eligible retirees residing in Medicare Advantage-licensed counties
- \$0 Tier 1 preferred generic drugs at Walgreens and other preferred cost-sharing pharmacies (Rx plan members only)
- Ability to see out-of-network providers
- Access to emergency and urgent care worldwide
- No in-network deductible
- Health and savings perks included

Only in Illinois

Stand-Alone Prescription Drug Plans (PDP)

- Two PDP options
- \$0 Tier 1 Preferred Generic Drugs at Walgreens and other preferred cost-sharing pharmacies (Rx plan members only)
- Nationwide prescription coverage
- Available to employers domiciled in Illinois; retirees may reside anywhere in the U.S.
- PDP Option 2 offers prescription drug coverage through the coverage gap



Medicare Supplement plans

- Ability to see any provider who accepts Medicare, without a referral
- Most plans have no copayments
- Can be paired with a stand-alone PDP
- Employer group must have a domiciled location in Illinois; retirees may reside anywhere in the U.S.

Note: Health Alliance Medicare Supplement members without prescription drug coverage can get a discount at the pharmacy when they present their ID card.

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.

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

Comprehensive Medicare Advantage Plans

New for 2019: Tiered-Network Plans*

With a tiered provider network, what your retirees pay for care depends on the provider they see. Tiered networks keep employer premium costs down. They also help lower costs for your retirees when they use services.

These plans have a different provider network than the rest of Health Alliance Medicare plans. To see a full listing of providers, visit HealthAlliance.org and click on "Find a doctor".

Three plans, three options:

One-tier HMO plan

- In-network coverage only

Two-tier HMO plan

- Members may choose to get care from Tier 1 or Tier 2 providers
- They pay the least at Tier 1

Three-tier POS plan

- Covers out-of-network services
- Members can get care at any tier level but will pay the most for Tier 3 services

* These plans are only available in the following counties in Illinois: Champaign, Vermilion, Piatt, McClean and Wordford.

New Indiana Plan Offering

A new POS plan is now available in the Reid market (Indiana only).

Drug Programs

For all members with drug coverage

\$0 Copay at Preferred Cost-Sharing Pharmacies

Members with prescription coverage can get Tier 1 prescription drugs at Walgreens and other preferred cost-sharing network pharmacies for \$0.

Members can continue to receive drugs from other network pharmacies.

Retail 90

With our Retail 90* program, members can get a 90-day supply of their medications at preferred pharmacies (like Walgreens) for only two copays.

*90-day supplies are available at other non-preferred pharmacies for 2.5 copays.

Medication Therapy Management

This program helps members who take multiple medications use them safely and effectively.

Mobile App

Members can connect to their coverage on the go with the Your Health Alliance mobile app. They can download the app from the App Store or Google Play to:

- Use a mobile version of their ID card
- Sign up for text alerts
- Get their deductible and out-of-pocket maximum
- Contact their primary care provider quickly
- Find covered doctors and hospitals
- Know where to go for care depending on their symptoms

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Fitness and Pharmacy Discounts

Save money on things you do anyway—like going to the gym and filling prescriptions.

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.

Treatment Cost Calculator

Compare prices and doctors for various services, based on real data and your specific health plan usage.

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% covered preventive immunizations, annual wellness exams, mammograms, cancer screenings and more.

Quit For Life™

Quit an expensive tobacco habit with this guided program.

Health Coaching

Receive encouragement and support in making healthy lifestyle changes or learning to live with a new chronic illness, like diabetes.

Care Coordination

Get connected to the right doctors and services when you're receiving acute medical care or have a complex condition.

Health and Wellness

Visit the Health and Wellness section of HealthAlliance.org for helpful information on disease management programs, weight-loss programs and fitness discounts.

Wellness Rewards

Members have the opportunity to earn a \$50 gift card for doing specified wellness activities based on a point system.

Be Healthy

We cover 100 percent of charges for an annual exam (in-network for HMO, HMO-POS and PPO members) and medically appropriate screenings.

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 MDLive.com or the MD Live app.

*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.



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