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Waukesha County Group Medicare Advantage Plans

Agenda

1. Medicare

How does Medicare work and how is it different from Medicare Advantage?

2. Your plan

What is my plan, and how does it work for me?

3. Your plan options

Extra benefit plan options

Navigating Medicare

Original Medicare is made up of Part A and Part B



Part A covers hospital stays and inpatient care



Part B helps pay for doctor visits and outpatient care



Members with Original Medicare often chose to add a stand-alone prescription drug card (Part D)

Multiple ID cards and multiple places to call with questions

Medicare Advantage Plan (Part C)

Includes **Part A + Part B**

Usually includes **Part D** Prescription Drug Coverage

This option has one ID card and one place to call with questions

Navigating Medicare


Group Medicare Advantage

- Designed with Waukesha County retirees in mind
- Benefits that you can't typically find available anywhere else

Individual Medicare Advantage

- Designed for all Medicare beneficiaries
- Common benefits

Your Network Health Plan Options

Benefit	Network Health Cornerstone (PPO)	Network Health Cornerstone Ultimate (PPO)	Network Health Cornerstone Ultimate Plus (PPO) 
Monthly premium	\$0	\$100	\$150
Medicare coverage Part C and D	x	x	x
SilverSneakers®	x	x	x
Hearing aid allowance	x	x	x
Dental	x	x	x
Vision allowance	x	x	x
Over-the-counter	x	x	x
Enhanced Part D		x	x
Tier 5 RX with \$100 copayment			x

Your Network Health Plan

Preferred Provider Organization (PPO)

Choose any provider that accepts Medicare and agrees to bill the plan, you pay the same for in- and out-of-network medical services.

- No copayment for certain preventive care
- Out-of-pocket maximum
- Worldwide emergency coverage

With your Network Health PPO plan, you will pay the same amount both in- and out-of-network for medical services.

Your Network Health Plan



Member
Experience Team



Travel
Benefit



Member
Wellness



Care
Management



Condition
Management



Getting Care
Quickly



Secure Online
Member Portal



Network Health
Pharmacists

Your Local Pharmacist Team



Beth Coopman



Anna Peterson
Sanders



Gary Melis



Andy Wheaton



Sarah Wilczek



Ted Regalia

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pharmacist@networkhealth.com

2024 Pharmacy Highlights

\$0 Tier 1 Medications

- Available by mail order and preferred retail pharmacies
- Any day supply (30, 60, up to 100)

\$0 Tier 2 Medications

- Available by preferred mail order pharmacies
- 31+ day supply

Dexcom[®] and Eligible Freestyle Libre[®]

- \$0 if purchased at a pharmacy
- 20% coinsurance if purchased from a durable medical equipment (DME) provider

Inflation Reduction Act – January 1, 2024

- Insulin no more than \$35/month
- Most Part D vaccines will be covered at no cost
- No member cost share during the catastrophic phase

Pharmacy Tier Changes

Tier Improvements – blood pressure, diabetes, statins

- Tier 1 drugs – blood pressure, diabetes, statin meds
 - Amlodipine-benazepril, valsartan-hydrochlorothiazide
 - Pioglitazone
 - Fluvastatin

Other Tier Improvements

- Dorzolamide-timolol eye drops – Moving from Tier 2 to 1
- Montelukast – Moving from Tier 2 to 1
- Fesoterodine (generic Toviaz) – Moving from Tier 3 to 2
- Omnipod – Moving from Tier 4 to 3

Insulin Cost

- \$35 copayment for a 30-day supply, regardless of tier, \$105 for a 3-month supply
- Talk with your pharmacist about optimizing the day supply to get the most for your copayment
- Insulin used in insulin pumps is covered at the lesser of 20% or \$35 for a one month supply.
- Preferred insulins (Tier 3) do not require prior authorization
 - Novo products (Novolog, Novolin)
 - Long acting options: Lantus, Toujeo
- Non-preferred insulins (Tier 4) do require prior authorization
 - Humalog-need to try Novolog
 - Tresiba/Levemir-need to try Lantus/Toujeo

Formulary Inhaler Changes

- Removal of all brand inhalers with a generic option
 - Lower ingredient cost on generic option = lower cost to you during the coverage gap

Brand Name	Generic on formulary
Advair, AirDuo	Fluticasone/salmeterol Wixela
Symbicort	Budesonide/formoterol
Breo Ellipta	Fluticasone/vilanterol
Flovent	Fluticasone
Proair, Ventolin	Albuterol

Formulary

Plan Name	Aetna Medicare Premier (HMO-POS)	UnitedHealthcare Dual Complete (HMO)	Dean Advantage Assurance (HMO-POS)	Anthem MediBlue Dual Advantage (HMO)	Network PlatinumPlus Pharmacy (PPO)	Essence Rx (HMO-POS)	Humana Gold Plus (HMO)
Contract Name	AETNA HEALTH OF OHIO INC.	UNITEDHEALTHCARE OF THE MIDWEST, INC.	DEAN HEALTH PLAN, INC.	BLUE CROSS OF CALIFORNIA	NETWORK HEALTH INSURANCE CORPORATION	SECURITY HEALTH PLAN OF WISCONSIN, INC.	CHA HMO, INC.
% of drugs on Formulary	59.62%	58.91%	55.42%	58.46%	66.05%	59.79%	54.94%
% of Formulary drugs with Edits	52.60%	49.23%	38.63%	47.41%	33.05%	48.61%	54.23%

- Keep generics on generic tiers
- Provide access to lowest cost options for our members

Your Network Health Plan

Pharmacy Network

- Walgreens
- Walmart
- Sam's Club[®]
- Meijer[®]
- Mail order via Express Scripts[®]
- Mark Cuban Cost Plus Drug Company

2024 Nationwide Pharmacy Network Changes

Mark Cuban Cost Plus Company

- Incredibly low costs on select medications
- On-line sign up for prescriptions
- Can use Network Health insurance through Cost Plus or pay cash and submit for reimbursement
- **costplusdrugs.com**

Imatinib
(Generic for Gleevec)

\$12.00

Retail Price: \$2502.50

Abiraterone Acetate
(Generic for Zytiga)

\$33.60

Retail Price: \$1093.20

We think you should know how much your medications cost and why.

A 60 count supply of 500mcg Dofetilide will cost:

Your drug cost with us **\$10.80**

+ +

You save **\$492.60** on your medication

Retail price at other pharmacies **\$503.40**

Medication Therapy Management Program (MTM)

- Both Network Health internal pharmacist and SinfoniaRx provide medication reviews to find savings and discuss other options
- Network Health pharmacists perform clinical and financial reviews of medications to ensure the best outcome for our members

Member Service

- Dedicated local clinical pharmacist phone number and email
- Saved our members over \$500,000 in 2023
- Drug appeals are resolved within four hours 90 percent of the time
- Daily review of rejected prescriptions for quick resolution
- 5 Star Part D program*
- In 2022 and 2023 Network Health PPO plans earned an overall 5 Star Rating*
- NCQA accredited

**Every year, Medicare evaluates plans based on a 5 Star Rating system*

Your Network Health Plan

Benefit Initial Coverage Period	Network Health Cornerstone (PPO), Cornerstone Ultimate (PPO) and Cornerstone Ultimate Plus (PPO)		
	30 days		90 days
Drug deductible	\$0		\$0
Tier 1 – up to a 100-day supply	\$0		\$0
Tier 2	\$8		\$20
Tier 3	\$42		\$105
Tier 4	\$95		\$237
Tier 5	29%*	\$100**	Not available

*Cornerstone and Cornerstone Ultimate

**Cornerstone Ultimate Plus

Your Network Health Plan

Benefit	Network Health Cornerstone (PPO)	Cornerstone Ultimate (PPO) and Cornerstone Ultimate Plus (PPO)
Combined in- and out-of-network maximum out of pocket	\$4,200	\$3,750
Primary care	\$0	
Specialist	\$35	
Hospital stay	\$275 days 1-6, \$0 day 7+	
Outpatient surgery	\$260	
Emergency room	\$90	
Clinical diagnostic tests	\$20	
Hearing aid allowance	\$500	

Your Network Health Plan

SilverSneakers®

- Access to fitness centers
- In-person and online fitness events
- Fitness classes for all levels
- 16,000 fitness center locations nationwide
 - Waukesha YMCA
 - Planet Fitness™ – Waukesha
 - Anytime Fitness® – Waukesha



Your Network Health Plan

Hearing Aids with TruHearing™

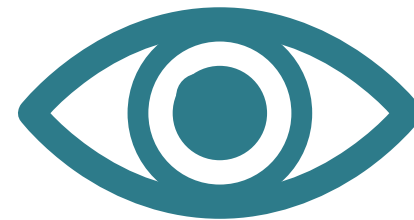
- \$500 allowance
- Unlimited follow-up visits for fittings and adjustments for one year after purchase
- 60-day return period
- Three-year warranty for loss or damage
- One year supply of free batteries per aid



Your Network Health Plan

Vision Benefit

- \$200 allowance in-network contact lenses or glasses
 - Out-of-network \$200 reimbursement



Your Network Health Plan

\$50 per quarter in Over-the-Counter Catalog items

The covered over-the-counter products include the following, and more.

ALLERGY

Allergy tablets
Nasal spray

BATHROOM SAFETY AND FALL PREVENTION

Non-skid bath mat
Folding cane

DENTAL AND DENTURE CARE

Pepsodent toothpaste
Denture cream

DIABETES CARE

Diabetic socks
Glucose tablets

DIAGNOSTICS

Thermometer
Blood pressure monitor

EYE AND EAR CARE

Artificial tears drops
Cotton tipped swabs

FIRST AID

Hydrogen peroxide
Adhesive bandages
Exam gloves
Face masks

INCONTINENCE SUPPLIES

Disposable underwear
Underpads

PAIN RELIEVERS AND FEVER REDUCERS

Acetaminophen
Ibuprofen

SKIN AND SUN CARE

Hand sanitizer
Sunscreen lotion

SUPPORTS AND BRACES

Back support elastic
Carpal tunnel brace

VITAMINS AND MINERALS

Multivitamin
Fish oil



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Your Network Health Plan

- Delta Dental Medicare Advantage provider network
- Network Health Cornerstone
 - In-network – Two exams / two cleanings per calendar year
 - Out-of-network – \$100 allowance
- Network Health Cornerstone Ultimate and Network Health Cornerstone Ultimate Plus
 - In-network
 - 100% covered preventive services
 - 50% covered comprehensive services
 - \$1,500 maximum
 - Includes one implant
 - Out-of-network
 - Member pays 80% for preventive services and comprehensive services

Your Network Health Plan

Benefit	Network Health Cornerstone (PPO)	Network Health Cornerstone Ultimate (PPO)	Network Health Cornerstone Ultimate Plus (PPO)
Monthly premium	\$0	\$100.00	\$150.00
Maximum Out-of-Pocket	\$4,200	\$3,750	
Dental	2 Preventative Cleanings	\$1,500 Combined Annual Maximum 100% Preventive coverage 50% Comprehensive coverage Includes one implant	
Enhanced Part D		x	x
Tier 5 RX with \$100 copayment			x

The Coverage Gap

Coverage Gap Benefits	Network Health Cornerstone (PPO)	Network Health Cornerstone Ultimate (PPO)	Network Health Cornerstone Ultimate Plus (PPO)
Total drug cost reach \$5,030 in the coverage gap.			
Tier 1	25%	\$0	\$0
Tier 2	25%	\$8	\$8
Tier 3	25%	\$42	\$42
Tier 4	25%	\$95	\$95
Tier 5	25%	25%	\$100

Costs are for a 30-day supply

Extra Benefits Providers



Virtual Visits



Find a Doctor



Find a Pharmacy



Look Up Medications

Group Medicare Advantage

[Enroll Now](#)

View coverage and provider detail by clicking the links below. When prompted, select "Group Medicare Advantage" from the search dropdowns.

Formulary

Learn what medications are covered by Network Health Group Medicare Advantage plans.

[Search Prescriptions](#)

Pharmacy

Get your prescriptions where you prefer. Search our pharmacy list and find a pickup location that works for you.

[Search Pharmacies](#)

[Pharmacy Information](#)

Providers

Whether you need a personal doctor or a specialist, we've got you covered. View our expansive provider network.

[Search Providers](#)

Group Medicare Advantage plans from Network Health include extra benefits as well. Click the links below to find a provider.

Dental – [Delta Dental Medicare Advantage](#)

Vision – [EyeMed](#)

Fitness – [SilverSneakers](#)

[See all Extra Benefits](#)

To learn more about Network Health Group Medicare Advantage plans, contact your employer's benefits administrator.

Next Steps

Options if you are currently enrolled in a Waukesha County Plan

- Network Health Cornerstone Pro will be mapped to the Network Health Cornerstone \$0 premium plan
- If you are enrolled in the Network Health Cornerstone or the Network Health Cornerstone Ultimate plan and if you don't do anything, you will automatically be enrolled in that plan for 2024
- If you would like to change plans, complete a short enrollment form and provide it to Waukesha County by November 1, 2023

Next Steps

If you are not currently enrolled in a Waukesha County Plan

- To enroll in any of the plan options, complete an enrollment form and provide it to Waukesha County by November 1, 2023
- You will need to know your Medicare number

Choose Network Health

- With over 40 years of insurance experience, **they know Medicare**
- They offer plans to **fit your needs**
- They **do what's right**, even when it isn't easy
- They're **honest and hardworking**, just like you, Wisconsin
- They get you what you need, with **no surprises or confusing insurance jargon**
- **They've got a plan for you**

We do what's

RIGHT

because it's

WHO WE ARE.

Health insurance is

WHAT WE DO.

Q&A

Plan Follow Up Questions

Network Health 855-232-2814 (TTY 800-947-3529)
Monday-Friday from 8 a.m. to 5 p.m.

Network Health Medicare Advantage Plans include PPO plans with a Medicare contract. Enrollment in Network Health Medicare Advantage Plans depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Network Health members, except in emergency situations. Please call our member experience number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services. H5215_4173-02-0723_M