

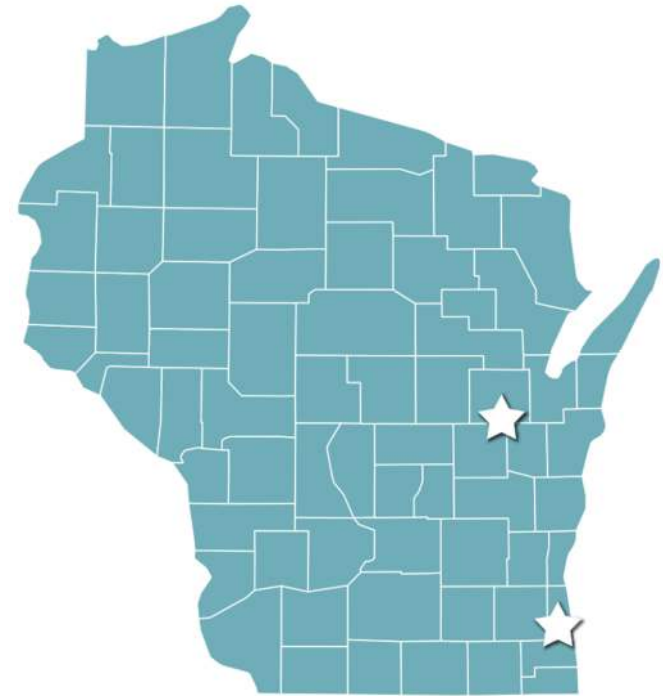


networkhealth.com

Waukesha County Group Medicare Advantage Plans

Who is Network Health?

- We are **Wisconsin**. Just like **you**. Trusted by Wisconsin for over 43 years.
- Currently have more than 137,000 Medicare Advantage members
- The largest provider-owned Medicare Advantage plan in Wisconsin
 - Owned by Froedtert ThedaCare
- Direct access to local Member Experience and Pharmacist teams
 - Easy-to-understand language
 - No automated messages

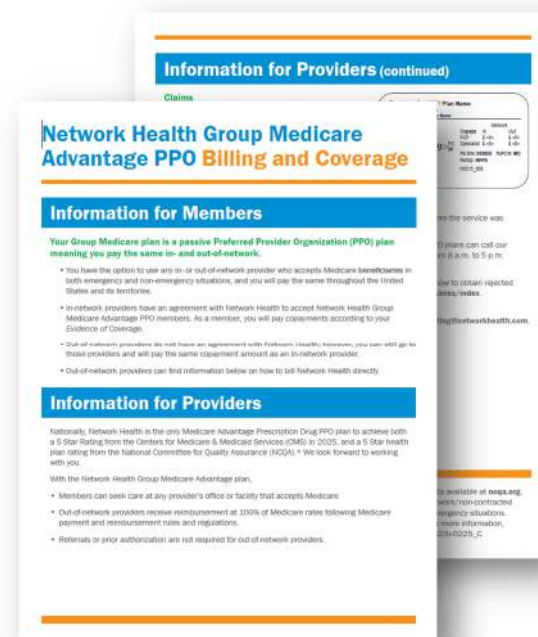


Your Network Health Plan

Preferred Provider Organization (PPO)

Choose any provider that accepts Medicare and agrees to bill the plan.

- No copayment for certain preventive care
- Out-of-pocket maximum
- Extra Supplemental Benefits
- 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

Benefit	Cornerstone (PPO) \$0 Premium	Cornerstone 1005 (PPO) \$25 Premium
Annual Medical Deductible	\$700	\$500
Annual Maximum Out-of-Pocket	\$5,000	\$4,500
Inpatient Hospital Services <i>Deductible applies</i>	\$275 days 1-6, \$0 day 7+	\$275 days 1-6, \$0 day 7+
Outpatient Hospital Services <i>Deductible applies</i>	\$350	\$260
Primary Care Provider Visit <i>Deductible applies out-of-network</i>	\$0	\$0
Specialist Visit <i>Deductible applies out-of-network</i>	\$45	\$45
Emergency Room Visit	\$130	\$130
Urgent Care Visit Free-standing facility	\$45	\$45

Medical Deductible

New on Some Plans in 2027

Benefits Never Subject to Deductible:

- Annual Routine Preventive Physical Exam
- CBC or Lipid Panel when performed with AWW or routine physical
- Emergency Room Services
- Hospice Care
- Medicare Covered Preventive Services
- Part B Insulin Drugs
- Supplemental Benefits (through outside vendors)
- Urgent Care Services
- Worldwide ER/Urgent Care

Benefits Subject to Deductible Only Out-of-Network:

- Air & Ground Ambulance Services
- Ambulatory Surgery Center (ASC)
- Chiropractic Care
- Continuous Glucose Monitors (CGMs)
- Diabetic Supplies
- Diagnostic Colonoscopy
- Diagnostic Mammography
- Home Infusion Supplies
- Lab Services
- Outpatient Blood Services
- Primary Care Provider (PCP)
- Specialist Visits

Your Network Health Plan

Benefit	Cornerstone (PPO)	Cornerstone 1005 (PPO)
Additional Eyewear	\$200 Allowance	\$350 Allowance
Dental Services	100% preventive, 50% comprehensive coverage in-network \$2000 combined in- and out-of-network annual maximum	100% preventive, 50% comprehensive coverage in-network \$1,500 combined in- and out-of-network annual maximum
Fitness with One Pass™	Included	Included
Hearings Aids	Included	Included
Virtual Doctor Visits	Covered	Covered



Your Network Health Plan Options

- \$0 Annual routine vision exam with an EyeMed Provider
 - LensCrafters
 - Pearle Vision
 - Vision Mart
 - Shopko Optical
 - Wisconsin Vision
 - America's Best
 - Target
- Eyewear Benefits
 - Discount on vision hardware
 - 35 percent off frames
 - Lens discounts, depending on the type of lens
 - 15 percent off conventional contact lens
 - LASIK or PRK discount

Eyewear Allowance

- \$200 **Cornerstone**
- \$350 **Cornerstone 1005**

Your Network Health Plan

- In-network
 - 100% covered preventive services
 - 50% covered comprehensive services
- Out-of-network
 - Member pays 80% for preventive services and comprehensive services

Access to more than 1,000 dentists in-network and growing

Maximum Benefit

- \$2,000 **Cornerstone**
- \$1,500 **Cornerstone 1005**

Your Network Health Plan

- Unlimited access to over 27,000 premium and core fitness locations
 - Waukesha YMCA
 - Planet Fitness™
 - Anytime Fitness®
 - Crunch Fitness
 - Hatch
 - Find a location near you at youronepass.com
- More than 35,000 digital classes, brain health tools, and social events and activities.
- Fitness classes for all levels

Your Network Health Plan

- Routine hearing exam - \$0 in-network

Premium	Advanced	Standard	Basic
\$1,695 per aid	\$1,295 per aid	\$895 per aid	\$495 per aid
Built for the most challenging listening environments like restaurants and large groups of people.	Designed for an active lifestyle and spending time in challenging environments.	Good for spending time in less challenging listening environments.	Suitable for quiet or mild environments, like 1-on-1 conversations.

Your Network Health Plan

Virtual Doctors Visits

You can connect with a board-certified physician for treatment of a wide range of conditions—24 hours a day, seven days a week.

MD Live can assist with these conditions:

- ✓ Acne
- ✓ Allergies
- ✓ cold and flu
- ✓ Constipation
- ✓ Cough
- ✓ Diarrhea
- ✓ ear problems
- ✓ Fever
- ✓ Nausea and vomiting
- ✓ Pink eye
- ✓ Rash
- ✓ respiratory problems
- ✓ sore throats
- ✓ urinary problem
- ✓ and more

All for \$0 Copayment

Your Hometown Health Plan



A Wisconsin-based company with over 40 years of insurance experience, **we know Medicare**



Pharmacist Team



Member Experience Team

- They offer plan options that **fit your needs**
- **98 percent** of Medicare Advantage members stay with Network Health
- Most plans are a PPO which means you can see providers in- or out-of-network



Your Network Health Plan



**Member
Wellness**



**Condition
Management**



**Care
Management**



**Secure Online
Member Portal**



networkhealth.com

Pharmacy Benefit Updates

<Jessica Reeve
Pharmacist>

Your Network Health Plan

Part D Benefit Coverage		
	Cornerstone (PPO)	Cornerstone 1005 (PPO)
Drug deductible	\$320 Tiers 2-5	
Tier 1	\$1	
Tier 2	\$8	
Tier 3	22%	
Tier 4	28%	
Tier 5	29%	
Catastrophic	\$2,400 total out-of-pocket, you pay \$0 copayment	

Pharmacy Benefit at Preferred Retail Pharmacy

Estimating Drug Costs



Network Health Member Portal

login.networkhealth.com

Directs you to Express Scripts®



EVERNORTH
HEALTH SERVICES



Explanation of Benefits (EOB)

Medicare.gov

Network Health Medicare Advantage Formulary

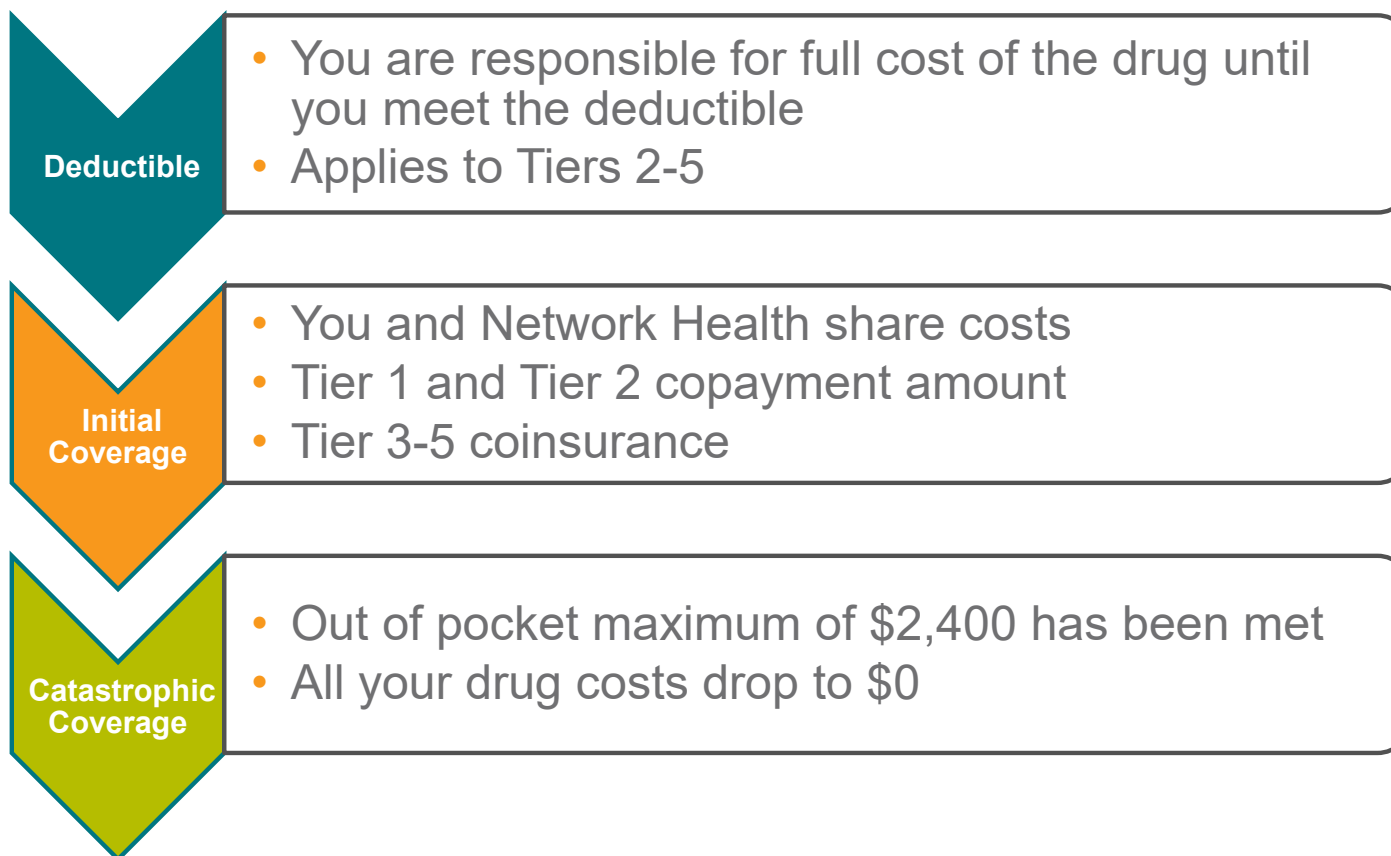
Available at networkhealth.com

Look up the tier for a medication

Look up any prior authorization requirements



Understanding Costs





Copayment and Cost Share Examples

Tier 2 example

- Once deductible satisfied, move to copayment

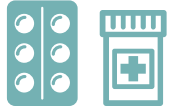
Duloxetine (90-day supply)	
Deductible Phase	\$48 (full cost)
Initial Phase	\$20 at retail or \$0 at mail order

Tier 3-5 example

- Once deductible satisfied, move to co-insurance %

Ozempic® (30-day supply)	
Deductible Phase	\$274 (full cost)
Initial Phase	$\$274 \times 22\% = \$60$

2027 Medicare Drug Price Negotiation Program



Drug Name	Commonly Treated Conditions	Agreed to Negotiated Price	List Price (2024)
Ozempic; Wegovy®	Type 2 diabetes; Type 2 diabetes and cardiovascular disease;	\$274	\$959
Trelegy Ellipta	Asthma; Chronic obstructive pulmonary disease	\$175	\$654
Xtandi®	Prostate cancer	\$7,004	\$13,480
Pomalyst®	Kaposi sarcoma; Multiple myeloma	\$8,650	\$21,744
Ibrance®	Breast cancer	\$7,871	\$15,741
Ofev®	Idiopathic pulmonary fibrosis	\$6,350	\$12,622
Linzess®	Chronic idiopathic constipation; Irritable bowel syndrome with constipation	\$136	\$539

2027 Medicare Drug Price Negotiation Program



Drug Name	Commonly Treated Conditions	Agreed to Negotiated Price	List Price (2024)
Calquence®	Chronic lymphocytic leukemia/small lymphocytic lymphoma; Mantle cell lymphoma	\$8,600	\$14,228
Austedo®; Austedo XR®	Chorea in Huntington's disease; Tardive dyskinesia	\$4,093	\$6,623
Breo® Ellipta	Asthma; Chronic obstructive pulmonary disease	\$67	\$397
Tradjenta®	Type 2 diabetes	\$78	\$488
Xifaxan®	Hepatic encephalopathy; Irritable bowel syndrome with diarrhea	\$1000	\$2,696
Vraylar®	Bipolar I disorder; Major depressive disorder; Schizophrenia	\$770	\$1,376
Janumet™; Janumet XR™	Type 2 diabetes	\$80	\$526
Otezla®	Oral ulcers in Behçet's Disease; Plaque psoriasis; Psoriatic arthritis	\$1,650	\$4,722



Member Cost Examples

Network Health Anywhere Benefit*

Medication	Member 2026 Cost 30 days	Member 2027 cost 30 days
Trelegy	$\$654 \times 22\% = \$144$	$\$175 \times 21\% = \$37$
Linzees	$\$270 \times 22\% = \$59$	$\$136 \times 21\% = \$29$
Xifaxan®	$\$2,696 \times 29\% = \$782$	$\$1,000 \times 21\% = \$210$

* Dollar amounts may vary depending on the specific benefit cost sharing amount



Mail Order Pharmacy Options

Froedtert Home Delivery

- Wisconsin-based
- Excellent Customer Service
- Monday-Friday, 6:30 a.m. to 6:30 p.m.

Express Scripts

- Automation
- Mobile app and **express-scripts.com**
- Open 24/7
- 31+ day supply

Mark Cuban Cost Plus Drugs

- Excellent Pricing on generic medications
- Unique pharmacy model that negotiates directly with manufacturer
- Transparent pricing
- Online only
 - Must sign up on **costplusdrugs.com**

Mark Cuban Cost Plus Drugs



Incredibly low pricing on expensive generics

Sign up online at costplusdrugs.com

Medication	Retail (90-day)	Cost Plus Drugs (90-day)
Cyclosporine 0.05% (Generic Restasis®)	\$1,195	\$225.80
Icosapent Ethyl (Generic Vascepa®)	\$850	\$112.50
Esomeprazole (Generic Nexium®)	\$348	\$7.59
Clobetasol 0.05% Cream 60 grams	\$145	\$9.60

Transition Fill and Formulary Exclusions



Transition Fill

- Eligible members can receive a one-month transition fill during the first 90 days of their enrollment
- Excludes statutorily excluded indication (i.e., weight loss)

Formulary Exclusions

- Must try and fail **all** formulary alternatives prior to exception being granted
- Medical necessity reviews



2027 Pharmacy Highlights

Annual Out-of-pocket maximum increasing to \$2,400

Deductible amounts are not changing

100-day supplies on Tier 1 medications

Available at mail order, preferred and standard pharmacies

Limited pharmacy network changes

CVS continues to be out of network



2027 Pharmacy Highlights

Dexcom® and FreeStyle Libre® CGM

- \$0 if purchased at a pharmacy
- 20% coinsurance if purchased from a durable medical equipment (DME) provider
- Prior authorization requirement of type 1, type 2 or gestational diabetes

Accu-chek® and Freestyle® testing supplies

- \$0 if purchased at a pharmacy

Formulary Covered Insulins

- \$35 per one-month supply
- Humulin moving to preferred without prior authorization



Formulary Changes

Non-Formulary

- Skyrizi® is moving Non-Formulary

Formulary Additions

- Tremfya®
- Entyvio®

Biosimilar and Generic Promotion

- Must use biosimilar for Prolia® in 2027
- Use generic Lumigan® eye drops

Tier Reductions

- Miebo™ moving from Tier 4 to Tier 3
- Qulipta® and Nurtec® moving from Tier 5 to Tier 3



GLP-1 Impact

Ozempic/Trulicity/Mounjaro

- Covered for Type 2 diabetes

Wegovy/Ozempic/Rybelsus

- Covered as part of Medicare Fair Price (MFP)
- Not covered for weight loss under Part D benefit
- Rybelsus rebranded as Ozempic tablets

Zepbound

- Listed as non-formulary and require exception



GLP-1 Bridge Program

Description

- Pilot program providing temporary Medicare Part D access to GLP-1 weight loss medications
- Processing occurs via Original Medicare (not Network Health)

Effective Dates

- July 1, 2026 – December 31, 2027

Eligible Drugs

- Wegovy, Zepbound, Foundayo

Who's Eligible

- Medicare Part D Recipients
- Must meet PA criteria

Who's Not Eligible

- If you are already receiving a GLP-1 through Network Health
- If you have Type 2 Diabetes, Obstructive Sleep Apnea or NASH

Beneficiary Cost

- \$50 monthly copayment
- Copayment does not count toward TrOOP and LIS does not apply

More Information

- Visit [medicare.gov/coverage/weight-loss-drugs](https://www.medicare.gov/coverage/weight-loss-drugs)
- Call 1-800-MEDICARE



What If I Can't Afford Drug Coverage?

**You may be able to get Extra Help to pay for your
prescription drug premiums and costs**

Extra Help

To see if you qualify, call **1-800-MEDICARE** or **1-800-633-4227**
(TTY 1-877-486-2048), 24 hours a day, seven days a week

Or

Social Security Office

Call **1-800-772-1213** (TTY 1-800-325-0778),
Monday–Friday from 7 a.m. to 7 p.m.

What If I Can't Afford Drug Coverage?



[GoodRx.com](https://www.GoodRx.com)



[Costplusdrugs.com](https://www.Costplusdrugs.com)



[Rxassist.org](https://www.Rxassist.org)



Medicare Prescription Payment Plan



dhs.wisconsin.gov/seniorcare/index.htm



dhs.wisconsin.gov/adrc/index.htm



Medication Therapy Management (MTM) Program



Medicare Star Measure for 2027

Qualification

- Drug spend
- Number of medications
- Number of chronic conditions

Hybrid Approach

- Outcomes (Retail Pharmacists), MedWatchers and Express Scripts

Network Health Pharmacists will reach out

- Discuss lower cost alternatives, gaps in care and drug-related challenges



Your Local Pharmacist Team



Beth Coopman



Anna Peterson-Sanders



Cory Bowers



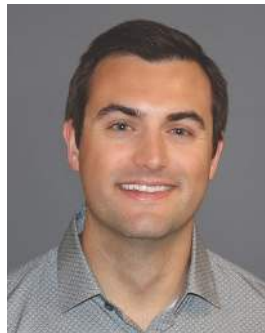
Andy Wheaton



Sarah Wilczek



Ted Regalia



Jack Kumbalek



Lauren Lubinski



Jessica Reeve

920-720-1287

pharmacist@networkhealth.com



Online Information

networkhealth.com/waukesha-co

The screenshot shows the Network Health website interface for Waukesha County. At the top, there is a navigation bar with links: "Find a Doctor", "Find a Pharmacy", "Look Up Medication", a search bar with the placeholder "Help me find...", and a magnifying glass icon. Below the navigation bar is the Network Health logo and a secondary navigation menu with links: "What We Offer", "For Members", "For Employers", "For Dental and Medical Providers", "For Agents", "About", "LOGIN", and "Contact".

Group Medicare Advantage – Waukesha County

For Waukesha County employees. 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](#)

Extra Benefits

Network Health Group Medicare Advantage plans offer several benefits that go above and beyond. Learn more about your plan options.

[Dental](#)
[Virtual Doctor Visits](#)

[Vision](#)
[Fitness](#)

[Hearing](#)
[Part B Premium Giveback](#)

What To Expect



Your Plan Name (PPO) offered by Network Health Insurance Corporation

Annual Notice of Change for 2027

You're enrolled as a member of Network Health <Plan Name>.

This material describes changes to our plan's costs and benefits next year.

- You have from October 15 – December 7 to make changes to your Medicare coverage for next year. If you don't join another plan by December 7, 2026, you'll stay in Network Health <Plan Name>.
- To change to a different plan, visit [Medicare.gov](https://www.Medicare.gov) or review the list in the back of your *Medicare & You 2027* handbook.
- Note this is only a summary of changes. More information about costs, benefits and rules is in the *Evidence of Coverage*. Get a printed copy at networkhealth.com/medicare/plan-materials or call member experience at 800-378-5234 (TTY users call 711) to get a copy by mail.

More Resources

- Our member experience team has free language interpreter services available for non-English speakers (phone numbers are in Section 5 of this document).
- Call our member experience team at 800-378-5234 (TTY users call 711) for more information. Hours are Monday - Friday from 8 a.m. to 8 p.m. From October 1, 2026 through March 31, 2027, we're available every day from 8 a.m. to 8 p.m. This call is free.
- This information is available for free in other formats.

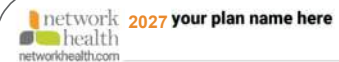
About Network Health <Plan Name>

- Network Health Medicare Advantage Plans include PPO plans with a Medicare contract. Enrollment in Network Health Medicare Advantage Plans depends on contract renewal.
- When this material says "we," "us" or "our," it means Network Health Insurance Corporation. When it says "plan" or "our plan," it means Network Health Choice.
- If you do nothing by December 7, 2026, you'll automatically be enrolled in Network Health <Plan Name>. Starting January 1, 2027, you'll get your medical and drug coverage through Network Health Choice. Go to Section 3 for more information about how to change plans and deadlines for making a change.



2027 GROUP

Medicare Advantage Plan Member Guide



Member

FirstName MI LastName

Member ID

000000000

PC
00

Health Plan (80840)

Group 2001899

MedicareRx
Prescription Drug Coverage

Your plan specific details



Next Steps

If currently enrolled in a Waukesha County plan

- If enrolled in the **Network Health Cornerstone 1003**
 - You will be automatically enrolled into the Cornerstone plan for 2027
- To **change to the Cornerstone 1005** plan
 - Complete a short enrollment form and provide it to Waukesha County by November 7, 2026

If NOT currently enrolled in a Waukesha County plan

- Complete an enrollment form and provide it to Waukesha County by November 7, 2026
 - You will need to know your Medicare number

Q&A

Plan Follow Up Questions

Network Health Member Experience

855-232-2814 (TTY 711)

Network Health Sales

877-780-6722

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_4173-05-0826_M

