

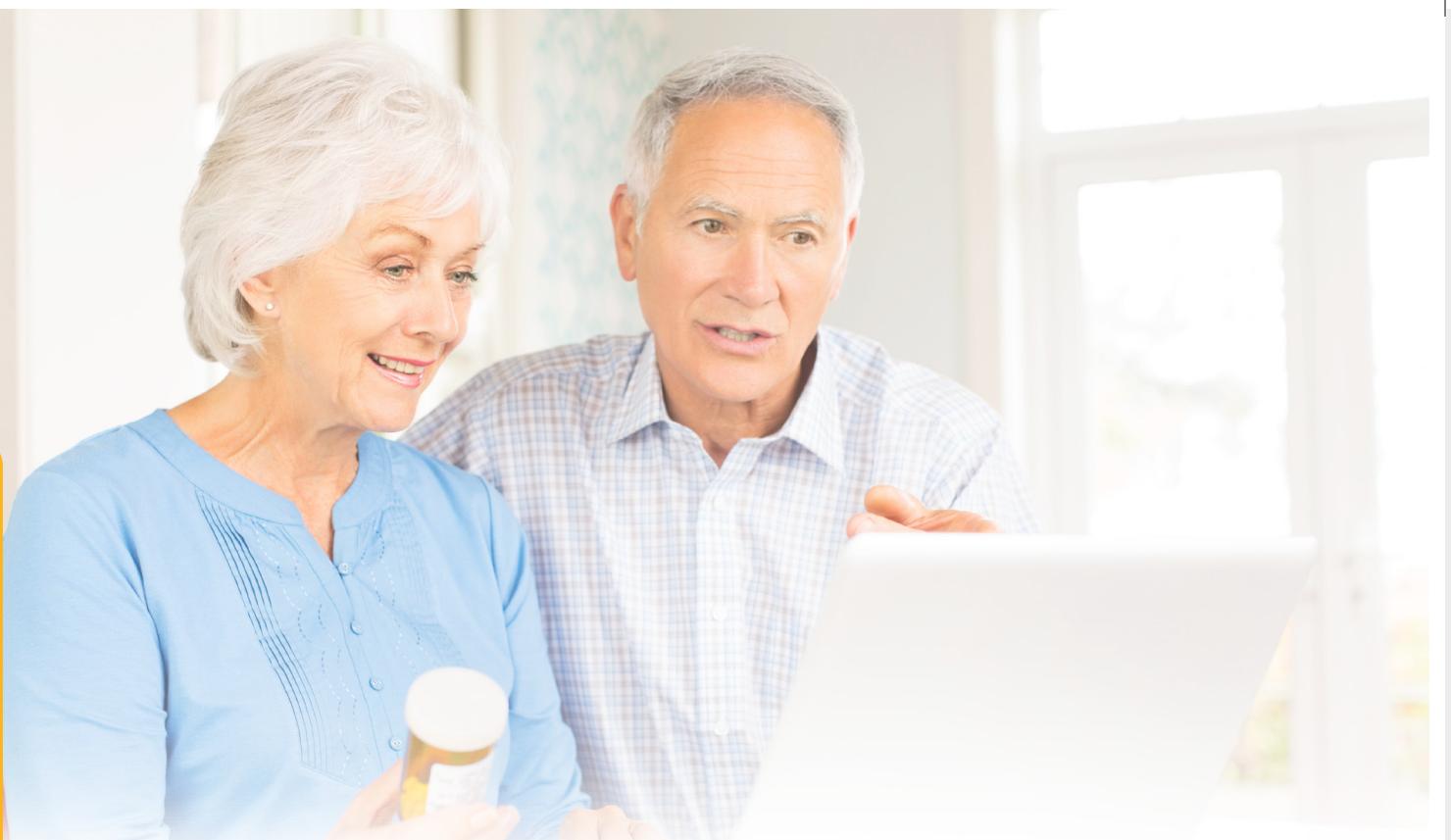
Welcome to Your 2021 Health Plan



Memorial Hermann Medicare Advantage Plus HMO
A Quick Look at Your Benefits.

MEMORIAL[®]
HERMANN
Health Plan

MEMORIAL HERMANN ADVANTAGE
HMO



Memorial Hermann Health Plan:

Website: healthplan.memorialhermann.org/medicare

Customer Service: 855.645.8448

8 a.m. to 8 p.m. CT, 7 days a week from Oct. 1 – March 31

8 a.m. to 8 p.m. CT, Monday - Friday from April 1 – Sept. 30



Prescription Drug Information:

Pharmacy Customer Service: 855.645.8448

Costco Mail Order Pharmacy: 800.607.6861



Other Resources:

Nurse Health Line: 844.632.0074

Teladoc: 1-800-TELADOC (835.2362) or visit teladoc.com

Medical Management: 855.645.8448

Optum Behavioral Health: 888.280.3557

Delta Dental: 888.845.6023 or visit

deltadentalins.com/MHHPMedicareAdvantage

NOTE: The information contained within this booklet is not a complete description of benefits. For more plan details, visit healthplan.memorialhermann.org/medicare-advantage/our-plans, reference your Evidence of Coverage (EOC), or call our Customer Service team at **855.645.8448** (TTY 711).

Welcome to Your 2021 Plan Year!

Dear Member,

On behalf of the Memorial Hermann Health Plan family, **thank you** for enrolling in the Medicare *Advantage* Plus HMO Plan. When you become a Medicare *Advantage* member, you are joining a team of thousands dedicated to providing you with the best possible health and wellness coverage. We appreciate the opportunity to be your health care partner.

To get the most from your plan, we'd like to remind you of the benefits and services available to you. It's important to understand that you have health coverage that extends beyond just those times when you're not feeling your best. Your Medicare *Advantage* Plan is also there to help you maintain and even find ways to improve your health and well-being. To do this we need to work together. If you know how your plan works, it enables us to provide you with a superior health care experience.

Here's your checklist of the important topics covered in this **Plan Highlights** booklet:

- A review of the **Benefits and Services** within your plan
- Answers to Members' Frequently Asked Questions
- Importance of selecting and working with your in-network **Primary Care Physician (PCP)**
- Why scheduling your **Annual Wellness Visit** is so important to your overall care
- Details on our **Healthy Advantage Wellness Program** and how to join the **Silver&Fit®** Fitness Program – at no cost to you
- Your access to the Memorial Hermann online portal – **Everyday Well** – an easy, helpful, and secure resource
- Information about your **Prescription Drug coverage** and convenient mail-order services
- Available 24/7 telehealth services from **Teladoc** - at no additional cost

Thank you again for joining the only Medicare *Advantage* plan backed by Memorial Hermann, a health system Houstonians have known and trusted for more than 100 years.

Wishing you the very best in health,

Your Memorial Hermann Medicare *Advantage* Team



Welcome Members

Memorial Hermann Medicare Advantage Plus HMO

With your \$50 monthly premium¹, your Plus HMO plan provides you with all the benefits of Original Medicare in an “all-in-one” plan. Some plan highlights and additional benefits include:

Benefits Overview



\$0 Copay for primary care physician (PCP) visits



Preventive screenings and services at no additional cost



Vision and Hearing coverage with a yearly allowance²



Prescription drug coverage with mail-order service available



\$20 Copay to see any network specialist and no referral needed



Maximum out-of-pocket costs of \$3,900



National/worldwide urgent care and emergency coverage



Convenient telehealth services via phone or online



Fitness benefits and wellness program incentives



Enhanced Dental benefits and lower fee costs³



Over-the-Counter benefit⁴



Lifestyle Drug benefit⁵

Please see page 15 for additional information. For more details on benefits and services offered within your specific plan, visit healthplan.memorialhermann.org/medicare-advantage/our-plans or refer to your Evidence of Coverage (EOC).

Frequently Asked Questions



Customer Service is Here To Help.

We are proud to have a local, Houston-based Customer Service team always available to help address any concerns or issues you may have. For any questions or information, please call us at **855.645.8448**.

Q: Are referrals needed to see a specialist?

A: No referrals are required to see an in-network specialist. However, if the request is to see a physician that is out-of-network, prior authorization will be required.

Q: What pharmacies are included in the preferred pharmacy?

A: CVS, Walmart, HEB and Memorial Hermann Pharmacies are some of the preferred pharmacies. If you have any questions about any other pharmacy, please contact Customer Service at **855.645.8448**.

Q: What is the Donut Hole?

A: Also known as the Coverage Gap, this is a temporary limit on what the drug plan will cover. The gap begins after you and your drug plan have spent a certain amount for covered drugs. After meeting your initial coverage limit of \$4,130 for 2021 plan year, you're in the coverage gap. During this stage, you pay discounted prices for Formulary drug coverage – 25% of the cost of brand name drugs and 25% for generic drugs – until you meet your yearly out-of-pocket maximum drug cost of \$6,550 in 2021. This amount and rules for counting costs towards reaching this amount have been set by Medicare.

Q: What is a Late Enrollment Penalty and Why am I Receiving this Bill?

A: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for a continuous period of 63 days or more, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later. ("Creditable" coverage is the coverage that is expected to be paid on average, which is at least as much as Medicare's standard prescription drug coverage.) Memorial Hermann *Advantage* issues a monthly invoice which details the member's Late Enrollment Penalty.

Q: Are shots for shingles covered and where can I get one?

A: This shot (Zostavax Suspension Reconstituted 19400 Unt/0.65MI Subcutaneous) is covered under a member's Part D benefit. This injection must be provided at the pharmacy or by your healthcare provider.

PCP Requirement



Primary Care Physician (PCP) Requirement

For the 2021 plan year, all Memorial Hermann *Advantage* members are required to select a Primary Care Physician (PCP) upon enrollment. The better your PCP knows you, the more they can help you be successful; healthcare is different for everyone. Here are some reasons why your relationship with your assigned PCP is important and how to navigate this requirement:

Your Primary Care Physician (PCP) is the captain of your healthcare team.

This provider is your first point of contact and most likely will be the first to see signs of things like depression, chronic disease or other health concerns. Their job is to make sure you get the right care in a way that fits your needs and values. This could include managing those symptoms or referring you to a specialist when necessary.

Working with a PCP can help you better manage your future healthcare costs.

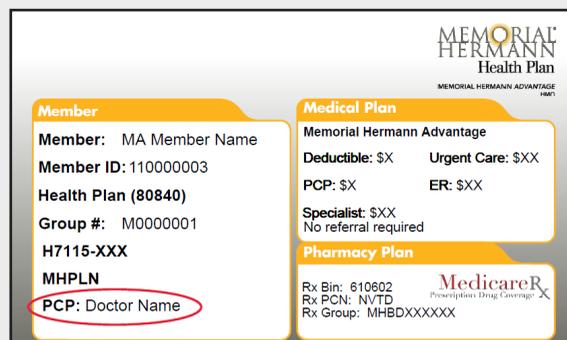
Maintaining a relationship with your PCP provides more opportunity to track incremental changes in your health and to create a plan of action, before it becomes a greater issue with potential financial and health implications.

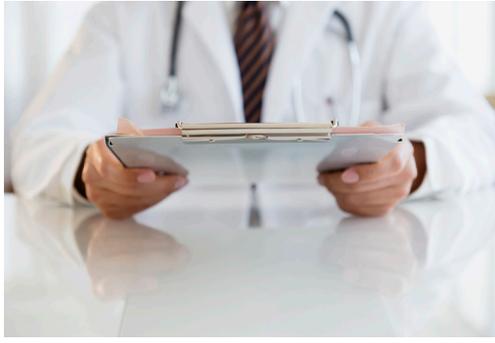
Your PCP can work together with your specialist. You do not need a referral from your PCP to make an appointment with a specialist. However, it is strongly recommended that you work with your PCP or discuss your plans to see a specialist ahead of time. This way they can help best coordinate your care and share any necessary details with the specialist.

A PCP can also assist with finding in-network specialists for you to receive the highest quality, most affordable care.

Your PCP is selected by you. If you did not select a PCP at time of enrollment, one was selected for you and assigned based on time and distance requirements. You may change your assigned PCP at any time by calling our Customer Service team at **855.645.8448** for help. PCP changes made after the 1st of the month will be effective on the 1st of the following month.

Please visit healthplan.memorialhermann.org/medicare-advantage/resource-center/member-faq for related PCP FAQ or call us at **855.645.8448** with questions.





Annual Wellness Visit

A new year brings the opportunity to maintain or improve your overall health. Start by scheduling your Annual Wellness Visit with your primary care physician (PCP). Your Annual Wellness Visit is an excellent way to develop and update your personal health prevention plan. This plan can aid in preventing future illnesses based on your current health situation and risk factors.

Your Annual Wellness Visit provides the perfect forum to discuss health problems that you were always meaning to ask your doctor about but haven't had a chance to, such as frequent falls, medication issues, brain fog, urinary incontinence or leakage. In addition, by completing your Annual Wellness Visit, you are eligible for a gift card worth \$25. For more detailed information on our rewards program, please see page 8 or visit healthplan.memorialhermann.org/medicare-advantage/healthy-advantage-wellness-program.

The beginning of the year is an excellent time to set goals and accomplishments for the months to come. Don't overlook how important it is to take care of your health and wellness. Make plans to schedule an in-person or virtual visit via phone or online today.



To search for a provider, visit healthplan.memorialhermann.org/find-a-doctor.

Also, in order to keep track of your general health, new and existing members will be sent a personalized letter outlining a list of health services that have not been completed. This letter will describe what services are due, as well as details on how to schedule for them.

New to the Plan?

If you're new to Memorial Hermann Medicare *Advantage* and have not been contacted already, our Medical Management team will be conducting individual **Health Risk Assessments (HRA)** with each new member to the plan.

Health Risk Assessments are beneficial for you and our team to review your current health conditions and needs in order to be knowledgeable of your general well-being.

During this call, you will also have the chance to schedule future appointments or preventative services, including your Annual Wellness Visit. We look forward to getting to know you and your healthcare needs during this assessment.

What does an Annual Wellness Visit consist of?

- A review of your medical and family history
- A review of your current medications
- Height, weight, body mass index (BMI) and blood pressure stats
- Hemoglobin A1c for diabetes and other routine measurements
- Screening for depression and any cognitive impairments
- Advanced care planning
- An opportunity to establish health goals
- Scheduling of preventive health services such as immunizations, annual eye exam, mammogram, and colon cancer screening

Healthy Advantage Wellness Program

Healthy Advantage Wellness Program

The Memorial Hermann Healthy *Advantage* Wellness Program is designed specifically for our Medicare *Advantage* members who want to make the most of their plan benefits, while taking steps toward improving their overall health and well-being.

The Healthy *Advantage* Wellness Program has set rewards for certain health-related activities. Each reward will vary based on the type of service completed during the plan year.

The following services are eligible for a reward:

	Service	Reward Amount
	Annual Wellness Visit	\$25
	Breast Cancer Screening	\$25
	Colon Cancer Screening	\$50
	Annual Eye Exam*	\$25
	Osteoporosis Exam	\$25



***Annual Eye Exam:** This includes glaucoma screening and diabetic retinopathy screening. Subject to Vision Care benefit outlined in Evidence of Coverage (EOC).

How The Program Works:

Once a member completes a service and a claim is filed, we will run monthly reports to identify which members have completed which activities. We will then mail a MasterCard gift card with the specific allotted value for that particular service. The gift card can be used for any purchases, whether online or at brick and mortar locations. The card is not reusable and can be disposed of after the valued amount has been entirely spent.

Please allow up to 60 days from the date the claim was received for processing and mailing of your gift card.

For more detailed information on our rewards program, please visit healthplan.memorialhermann.org/medicare-advantage/healthy-advantage-wellness-program or call Customer Service at 855.645.8448.

Silver&Fit® Program

As a Memorial Hermann *Advantage* member, you also have full access to the Silver&Fit® Healthy Aging and Exercise Program, as well as all the benefits and rewards that come along with it – at no cost to you!

No-cost fitness center memberships

Enjoy access to one of 15,000+ participating fitness centers.

Home Fitness Kits

Pick up to 2 kits per benefit year from 34 unique options, including Tai Chi, Chair-Based Exercise, and more.*

Fitness Tracking

Track and view your activity levels through your wearable fitness devices or the Silver&Fit Connected!™ mobile app.**



Stay Fit Kits

Choose one of three kit options each benefit year to keep you active in the comfort and safety of your own home.

Digital Workout Videos

Go to SilverandFit.com to view yoga, strength, and many other workout videos.

Online Workout Videos

Join daily workout classes. To learn more visit:
facebook.com/SilverandFit
youtube.com/SilverandFit

Please remember to consult your physician before you participate in a fitness program or make changes in your activity levels.

How To Get Started:

- 1 Go to SilverandFit.com to find a participating fitness center near you.
- 2 Choose a participating no-cost fitness center online or with a Silver&Fit representative over the phone at **877.427.4788**.
- 3 Take your Silver&Fit fitness card directly to your participating fitness center and get started. If you prefer to workout at home, you can enroll in the Home Fitness Program.



For questions about the Silver&Fit program, call toll-free at **877.427.4788** (TTY 711), Monday through Friday, 5 a.m. to 6 p.m. PT. *Members cannot select the same Home Fitness Kit twice in the same benefit year. Once selected, kits cannot be exchanged. **Purchase of a wearable fitness tracker or app may be required to use the Connected! tool and is not reimbursable by the Silver&Fit program.

EVERYDAYWELL

Stay connected to your health information with Everyday Well. An online account or patient portal that gives you access to the care and services you need to stay healthy. Access anytime, anywhere to manage your health, schedule appointments and more.

Everyday Well lets you:



Find affiliated physicians and locations



Schedule appointments or check in online



Virtually connect with a healthcare provider using eVisit or Virtual Clinic



Print ID Cards and check your Deductible Tracker and claim status



See a summary of your medical record



View your lab and imaging results



Send and receive secure messages with your healthcare team



Access online bill pay and much more

How can I join Everyday Well?

It's so easy to get started. All you have to do is provide your email address at the time of your visit. After your discharge from the hospital or after your office visit, a secure email invitation will be sent to your email address. Click on "Accept Invitation" in the email and follow the steps to create your Everyday Well account.

You can also call **713.222.CARE (2273)** to request an email invitation and then follow the same steps to create your Everyday Well account.

Who do I call for help with Everyday Well?

Call patient support at **713.222.CARE (2273)**. To learn more and get answers to Frequently Asked Questions, you can also visit **EverydayWell.com**.



So many reasons to use Teladoc

Teladoc® gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. As a Medicare *Advantage* member, this telehealth service is available to you - at no additional cost!

Teladoc doctors can diagnose and treat many non-emergency medical conditions such as cold & flu symptoms, allergies, sinus problems, respiratory infections and more.



Receive quality care anytime, anywhere you happen to be.



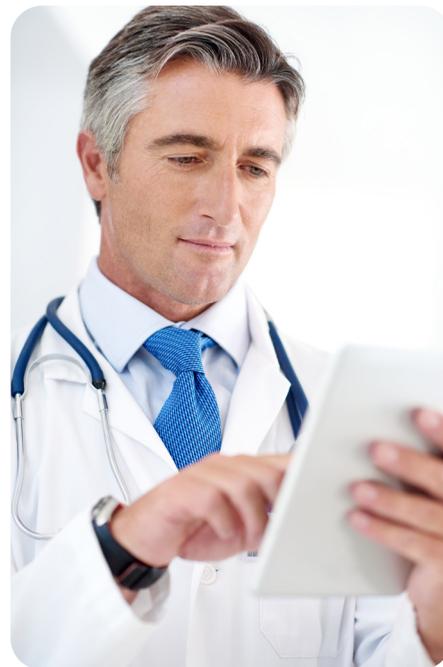
Prompt treatment. Talk to a doctor in minutes.



Prescriptions sent to pharmacy of choice if medically necessary.



Teladoc is less expensive than the ER or urgent care.



Teladoc® Telehealth Services

Easily set up your account in minutes.

You can download the Teladoc app or get started online at **Teladoc.com**. You can also call **1-800-Teladoc (835-2362)**. Then just fill out a brief medical history like you would at a doctor's office to get started.

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.



Teladoc.com



Teladoc.com/mobile



1-800-TELADOC (835-2362)

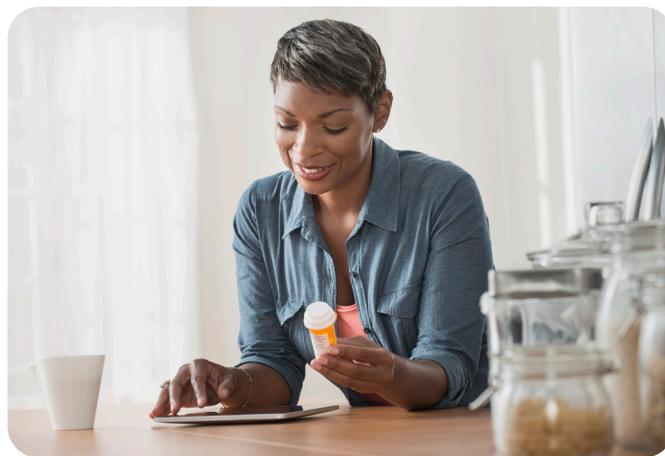
News from Your Health Plan Pharmacy Team



We are proud to announce that Memorial Hermann Health Plan will be utilizing **Navitus Health Solutions** as our pharmacy benefit manager starting January 1, 2021 and will manage the pharmacy benefits on behalf of Memorial Hermann Health Plan. All members should have received new ID cards by mail for the new 2021 Plan Year. Be sure to show this new ID card to your pharmacy on or after January 1, 2021.

As part of this transition, Memorial Hermann Health Plan and Navitus Health Solutions are partnering with **Costco Mail Order Pharmacy** to provide your mail order prescription benefits. Please send mail order prescriptions to Costco Mail Order Pharmacy starting on January 1, 2021. It is easy to begin using Costco Mail Order Pharmacy. You can register online at [costco.com/Pharmacy/home-delivery](https://www.costco.com/Pharmacy/home-delivery). Please allow at least 14 calendar days from the day you submit your order to receive your medication(s). **You do not need to be a Costco member to use Costco Mail Order Pharmacy.** Any existing prescriptions at your current mail order pharmacy can be transferred to the new Costco Mail Order Pharmacy or you can have your doctor send new prescriptions directly to Costco Mail Order Pharmacy for home delivery. Please contact Costco Mail Order Pharmacy at **800.607.6861** for assistance with setting up your online account or mail order services.

We are also proud to partner with **MedWiseRx™ (formerly SinfoniaRx)** to provide Medication Therapy Management (MTM) services to our members for FREE. This valuable service is done in the comfort of your home in just one phone call. Through this service, MedWiseRx™ reviews your medicines and health conditions to find ways to improve your health and answer all your questions regarding your medications, along with any concerns you may have. To talk to a pharmacist or licensed pharmacist intern about your medicines, or to opt out of this program, call MedWiseRx™ (formerly SinfoniaRx) toll free at **844.866.3735**, Monday through Friday, 9 a.m. to 7 p.m. (TTY/TDD users, please call 800.367.8939.) Don't wait – call today to take advantage of this helpful service.



If you have any questions or concerns, please contact our Customer Service team at **855.645.8448** (TTY 711) for assistance.

We look forward to serving you on your journey to better health.

Pharmacy Benefits FAQ



Pharmacy Benefits FAQ

Q: What is Navitus Health Solutions?

A: Navitus Health Solutions is a Pharmacy Benefit Manager (PBM). A PBM primarily provides the pharmacy claims processing platform and supports administrative services for the pharmacy portion of health care benefits. Navitus will work with Memorial Hermann Health Plan and network pharmacies to provide cost-effective prescription drug benefits for Memorial Hermann Health Plan members and to improve member health and minimize their out-of-pocket costs.

Q: Will members still be able to get the same medications at their local pharmacy?

A: Yes, for most members the prescriptions they currently receive will continue with no changes. There may be a few pharmacies that will no longer be in Memorial Hermann Health Plan's pharmacy network. Members can call Customer Service to ask specific questions on pharmacies and prescriptions that they are taking. You can also search for network pharmacies at: healthplan.memorialhermann.org/find-other-services.

Q: How do members find a network pharmacy?

A: Look in the Pharmacy Locator on Memorial Hermann Health Plan's website at healthplan.memorialhermann.org/find-other-services or call Customer Service at **855.645.8448** for additional information. (TTY users should call 711.) Hours between October 1st and March 31st are 8 a.m. to 8 p.m. CT, 7 days a week; closed Thanksgiving Day and Christmas Day, and open on New Year's Day, Martin Luther King Jr.'s Day, and President's Day. Hours of operation between April 1st and September 30th are 8 a.m. to 8 p.m. CT, Monday through Friday; closed weekends and federal holidays.

Q: I currently receive my prescriptions through the mail. What will change?

A: Costco Mail Order services is the preferred vendor for Navitus and Memorial Hermann Health Plan. Members will need to setup a new account online or call Customer Service for assistance. It is easy to begin using Costco Mail Order Pharmacy. You can register online at costco.com/Pharmacy/home-delivery. Please allow at least 14 calendar days from the day you submit your order to receive your medication(s). You do not need to be a Costco member to use Costco Mail Order Pharmacy.

NOTE: For more FAQ, please visit healthplan.memorialhermann.org/medicare-advantage/resource-center/pharmacy-faq.



COVID-19 & Vaccine FAQ



Q: What are the symptoms of COVID-19?

A: Similar to many viral respiratory illnesses, the symptoms of the virus mimic the common cold and include mild to severe respiratory illness with fever, cough and difficulty breathing. Symptoms may appear between 2 to 14 days after exposure to the virus. Also be mindful that we are in flu season and pollen counts are high, so there are many other causes for upper respiratory symptoms that are much more common than COVID-19. To learn more visit Memorial Hermann's Everyday Well Blog, which lays out the symptoms and offers advice on what to do if you think you might have the virus, at blog.memorialhermann.org/recognizing-the-symptoms-of-covid-19.

Q: What is the process when you think that you have the symptoms of COVID-19?

A: Based on CDC guidelines, if you think you may have COVID-19 and are experiencing minor symptoms, it is recommended that you self-quarantine at home for at least 14 days. We recommend that you utilize our Memorial Hermann virtual care options at memorialhermann.org/virtual-care to consult with a healthcare provider. If you have a Primary Care Physician (PCP) who is now utilizing virtual care for office visits, the copay is still \$0 for members. For severe symptoms, call ahead to your local Emergency Center prior to arriving or dial 911 if you need emergent care.

Q: Is COVID-19 testing covered?

A: Through February 28, 2021, all cost-shares and co-pays associated with COVID-19 diagnostic testing will be waived, regardless if the doctor is in or out of network. In addition, Telemedicine, such as Teladoc and virtual care visits, are paid at 100%. This benefit update will be reevaluated each month by the Health Plan.

Q: Will the COVID-19 vaccine be covered?

A: Yes. Members will not have to pay any out-of-pocket costs for a COVID-19 vaccine. CMS has indicated it will pay for the cost of the vaccine for all Medicare beneficiaries, including those in a Medicare Advantage plan.

Additional Member FAQs can be found on our website at:

healthplan.memorialhermann.org/medicare-advantage/resource-center/member-faq

healthplan.memorialhermann.org/medicare-advantage/healthy-advantage-wellness-program/healthy-advantage-faq



¹ You must continue to pay your Medicare Part B premium.

² With the Vision and Hearing benefits, receive a \$400 annual benefit toward the purchase of hearing aids and a \$200 annual benefit toward the purchase of eye-wear or contacts.

³ For the Dental benefit, the PPO (Preferred Provider Organization) benefit provides access to a larger network of dentists to choose from and lower fee costs. In the Plus HMO plan, a member must see an in-network provider, but does not need to designate a dentist. To learn more about the dental benefits offered with your specific plan, visit Delta Dental at deltadentalins.com/MHHPMedicareAdvantage or call **888.845.6023**.

⁴ For the Over-the-Counter benefit, Medline At Home provides over-the-counter products covered under your specific plan at no additional cost to you. To learn more about the Over-the-Counter (OTC) benefit offered with your specific plan, visit athome.medline.com/MHHP.

⁵ The Lifestyle Drug benefit helps with cost of drugs for Erectile Dysfunction.

The information contained within this booklet is not a complete description of benefits. For complete plan details, please reference your Evidence of Coverage (EOC) or call Customer Service at **855.645.8448** (TTY 711) more information.

Memorial Hermann *Advantage* HMO is provided by Memorial Hermann Health Plan, Inc., a Medicare Advantage organization with a Medicare contract. Enrollment in this plan depends on contract renewal.

Memorial Hermann *Advantage* complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855.645.8448 (TTY 711).

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Health Plan

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Houston, TX 77024

PRSR STANDARD
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Health and wellness or prevention information.

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