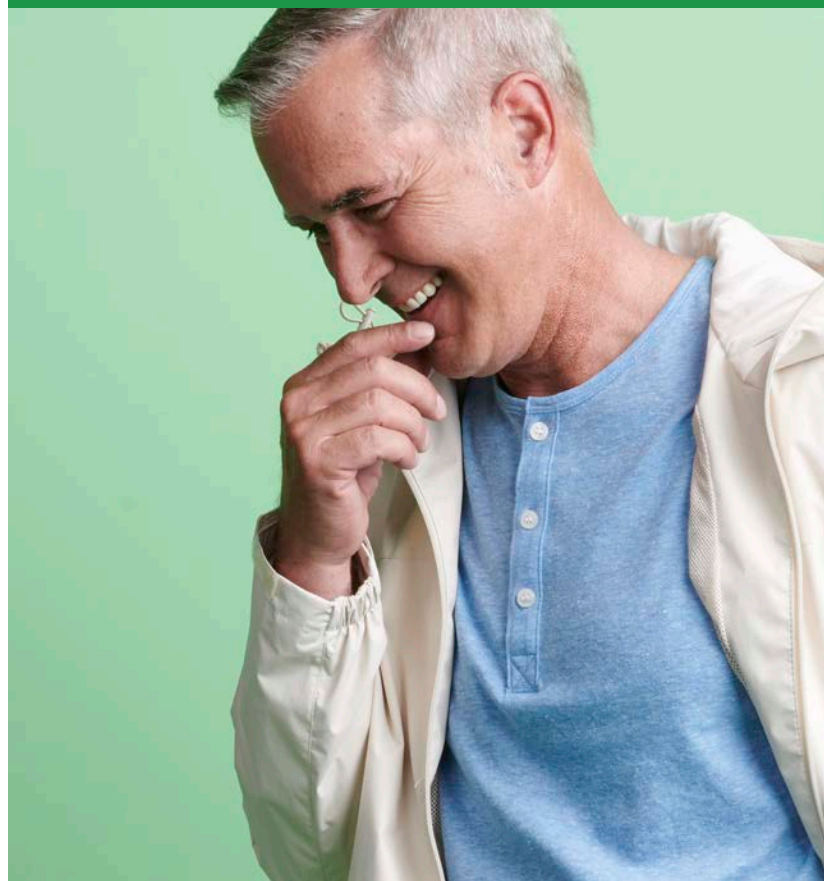


2022

# Plan Information

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Your Guide to Priority Health  
Medicare Advantage Plans





A Medicare plan  
that cares about  
your health and  
your budget



**\$0** drug deductibles  
medical deductibles  
PCP doctor visits  
premium options

## Endless ways to take care of your health— and budget

An affordable Medicare plan with more of the benefits you want is closer than you think. Priority Health has always been based in Michigan, so we know what Michigan residents want out of their Medicare. With a network that includes all major hospital systems in the Lower Peninsula,<sup>1</sup> out-of-state coverage at in-network prices and tons of \$0 options, it's no wonder more individuals choose a Priority Health Medicare Advantage plan than any other in the state.<sup>2</sup>

The Priority Health Medicare network includes 9 out of 10 primary care providers in Michigan.<sup>3</sup>

Priority Health Medicare Advantage plans are the highest rated in the state—and some of the highest rated in the nation.<sup>4</sup>

97% of our Medicare members stayed with us, compared to the national average of 88%.<sup>5</sup>

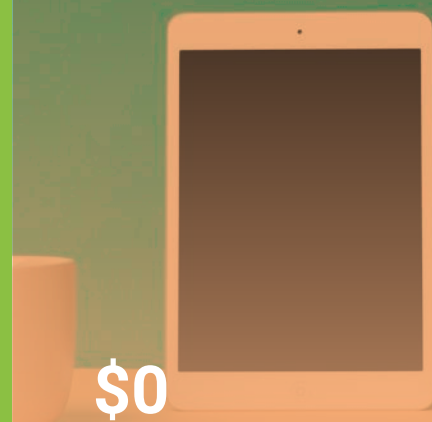
# Choose from plans with more benefits—for less.



Doctor visits,  
hospital coverage  
and prescription  
drug coverage

**\$0**  
medical  
deductibles

and Part D prescription  
drug deductibles (on  
most plans).



**\$0**  
virtual visits

for in-network primary  
care, specialists and  
behavioral health.

**\$0**  
copays for 90-day  
mail order\*

for many common  
generic drugs.

Routine hearing  
and vision  
coverage

including hearing aids and a  
\$100 allowance for eyewear.

Over-the-counter  
allowance

on most plans for things  
like allergy medication, eye  
drops, vitamins and more.  
Shop in-store, online and  
over the phone.

\*\$0 copay applies to tier 1 and tier 2  
generic drugs



Flip to the back of this booklet for a side-by-side comparison of our plan benefits and pricing by county.

**No referrals  
needed to see  
a specialist.**

**\$0**  
**dental services**

like exams, cleanings and  
panoramic X-rays with access  
to the Delta Dental® network.<sup>6</sup>

**\$0**  
**annual physical  
exam**

You're free to talk without being  
charged for an office visit.

**A free  
SilverSneakers®  
fitness  
membership**

Home fitness kits and  
access to online classes.

**Support for your  
mind and body**

with acupuncture and mental  
wellbeing tools like BrainHQ  
and myStrength.

**Priority Health  
Travel Pass has  
you covered**

Out-of-state travel benefit that  
covers you anywhere in the  
U.S. outside of Michigan at in-  
network prices.

Unlimited worldwide  
emergency and urgent  
coverage.

Global emergency travel  
assistance on the go with  
Assist America.®

# There's more:

## Dental, vision and hearing coverage are included in all plans.



### Dental

\$0 preventive dental comes standard on all plans, plus comprehensive periodontal maintenance and panoramic X-rays at no additional cost. And you'll have access to the largest network of dentists in the country with Delta Dental.®



### Vision

Vision coverage, including a no-cost routine eye exam and \$100 eyewear allowance. Access to in-network providers through the EyeMed "Select" network or the option to go out of network and be reimbursed.



### Hearing

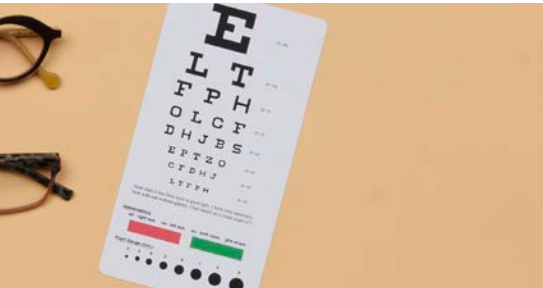
\$0 routine hearing exam and coverage for hearing aids through our partner TruHearing.® Each hearing aid purchase includes a 60-day trial period, a year of unlimited follow-up visits and 80 batteries.



# Optional enhanced dental and vision package

If you want more coverage than what comes standard, you can upgrade to our enhanced package that includes additional dental coverage with **\$2,500 to spend each calendar year** and another \$150 per year toward your eyewear allowance.

Plan	Premium	Vision	Dental
<b>PriorityMedicare Key<sup>SM</sup></b> (HMO-POS)	\$23	<b>Eyewear:</b> \$150 additional eyewear allowance per calendar year	<b>Dental services:</b> \$0 copay for fillings, crown repair, anesthesia, one fluoride treatment and emergency treatment of dental pain per calendar year.  50% of the cost for oral surgery, crowns, inlays, onlays, root canals, and relines and repairs to bridges and dentures per calendar year.  50% of the cost for implants and implant services per tooth every 5 years.  \$2,500 yearly limit per calendar year.
<b>PriorityMedicare Edge<sup>SM</sup></b> (PPO)  <b>PriorityMedicare Compass<sup>SM</sup></b> (PPO)  <b>PriorityMedicare Vital<sup>SM</sup></b> (PPO)  <b>PriorityMedicare Ideal<sup>SM</sup></b> (PPO)  <b>PriorityMedicare Value<sup>SM</sup></b> (HMO-POS)	\$29	<b>Eyewear:</b> \$150 additional eyewear allowance per calendar year	<b>Dental services:</b> \$0 copay for fillings, crown repair, anesthesia, one fluoride treatment and emergency treatment of dental pain per calendar year.  50% of the cost for oral surgery, crowns, inlays, onlays, root canals, and relines and repairs to bridges and dentures per calendar year.  50% of the cost for simple extractions (non-surgical)  50% of the cost for implants and implant services per tooth every 5 years.  \$2,500 yearly limit per calendar year.





# Get more of the benefits you need and the extras you want

## **\$0 virtual care:** See a doctor from anywhere

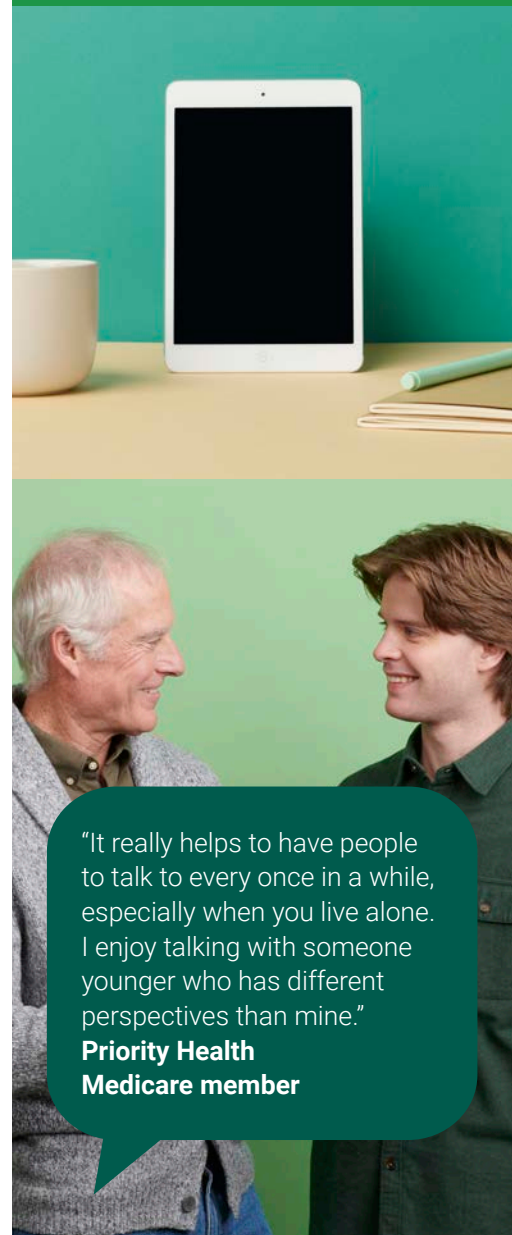
With \$0 in-network virtual care, seeing a provider is easier than ever. You can use a virtual visit to speak with your primary care provider, a specialist (like a dermatologist, for example) or a behavioral health provider (for services like counseling) without ever leaving home—and all for a \$0 copay. All you need is an internet connection and a computer, smartphone or tablet.

## **Companion Care with Papa**

*Available on PriorityMedicare Edge, PriorityMedicare Compass and PriorityMedicare Ideal.*

Get up to six hours of in-person or virtual companion care/in-home assistance on select plans. We've partnered with Papa, a company that connects college students (Papa Pals) to Medicare members who need assistance with transportation, house chores, technology and other senior services.

These plans also include unlimited Papa Care Concierge, a team of caring individuals who can help you navigate your benefits, schedule doctor appointments, find providers and so much more.



"It really helps to have people to talk to every once in a while, especially when you live alone. I enjoy talking with someone younger who has different perspectives than mine."

**Priority Health  
Medicare member**



## Over-the-counter allowance

Get an over-the-counter benefit allowance on many of our plans and purchase the health and wellness products you need to support your health. If your plan is eligible, you'll receive an OTC card loaded quarterly with a stipend to use on things like aspirin, cold medicine, compression socks and more. There are three convenient ways to buy health items: shop in-store at Walmart, CVS, Kroger and other participating store locations near you, call for delivery or order online with free two-day shipping.

You'll get a card in the mail to use for eligible purchases; it will be automatically reloaded for you every quarter.

### Healthy food discount

Use your OTC card in-store at Walmart, Kroger and other participating stores for up to \$2,500 per year in discounts on healthy foods with the Healthy Savings program.

### Produce allowance for the Vital plan

The **Priority**Medicare Vital plan gives you another way to save more on groceries with a \$10 per month fresh produce allowance for eligible members. The amount is added to your OTC card each month and can be used in-store at Walmart, Kroger and other participating stores or at [walmart.com](https://walmart.com) for in-store pickup to save on produce.

## Healthy from head to toe.

Priority Health Medicare plans include benefits for your mind and body. Our plans have solutions for the whole you, from head to toes.



Plans include Medicare-covered acupuncture for chronic lower back pain, plus six additional acupuncture sessions for any other diagnosis.



With BrainHQ, you can access online exercises and games that improve memory, attention, brain speed and more.



With \$0 behavioral health virtual visits, you can get the help and support you need from mental health professionals from the comfort and safety of your own home.



Self-care and coping skills are critical to your mental health and overall wellbeing, which is why we partner with digital health specialist myStrength to offer ongoing free access to mental wellness resources.

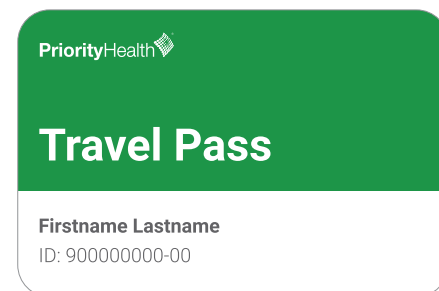


"I learned about BrainHQ through Priority Health. All of the exercises are beautifully done. My favorite exercise is Hawkeye, which I feel has helped me become more observant."

**Priority Health  
Medicare member**



"I love that I'm covered  
no matter where I  
travel—and there's no  
hassle when I see a  
doctor out of state!"



# Travel smarter with the Priority Health Travel Pass

Hitting the road soon? Seeking warmer weather come winter? Travel without worry knowing you can see a doctor wherever you go—all while paying your regular in-network cost.

When you visit any Medicare-participating provider in the U.S. outside of Michigan,<sup>7</sup> you'll pay in-network costs. You also have MultiPlan Medicare Advantage network access to help you find providers when seeking care outside of Michigan. You can see any provider (outside of Michigan) who participates with Medicare. Whether you're a snowbird or regularly go to another state for your care, go with confidence knowing you're covered—even for routine visits.

## Traveling abroad or across the U.S.?

Your plan includes unlimited worldwide urgent and emergency care, and Assist America® when you're more than 100 miles away from home or in a foreign country. Assist America can also:

- ✓ Coordinate your care during a medical travel emergency
- ✓ Provide pre-trip assistance to help you prepare for your travel
- ✓ Find a doctor or pharmacy near you while you're traveling
- ✓ Fill your prescriptions at your destination
- ✓ Help locate lost luggage

# More ways to stay healthy



We know that being healthy goes beyond visiting a doctor when you don't feel well—it's about living healthy habits every day. That's why every one of our plans includes benefits, tools and services to help you be your healthiest and save money.



## Medical care for people living with a serious illness

We now offer \$0 palliative care physician visits on all plans. If you're living with a long-term illness and want to talk to a provider about getting relief from the symptoms and physical and mental stress, visit a palliative care physician for no cost.



## Get fit for free.

The SilverSneakers program<sup>8</sup> is included at no cost to you when you become a Priority Health Medicare Advantage plan member. You choose how you want to work out—from the comfort of home or at a fitness center.

Program benefits include:

- Membership at thousands of participating SilverSneakers fitness centers nationwide. Plus, you're not tied to one fitness center: Try a new gym as often as you like, and visit locations while you're traveling, too.
- Access to members-only virtual exercise classes and online workshops, plus workout options to do from the comfort of home with the SilverSneakers GO™ fitness app or home fitness kits.
- You can also sign up for Tuition Rewards® through SilverSneakers to earn money toward college tuition for family members.



## Nutritious meals delivered right to you.

Get the proper nutrition you need following an inpatient stay with fresh, ready-to-heat meals delivered to your home at no additional cost. All of our plans include 28 home-delivered meals, provided through Mom's Meals, up to four times per year following discharge from an inpatient hospital, psychiatric hospital or skilled nursing facility (SNF) stay.





## **Know the cost before you go to the doctor or pharmacy.**

With Cost Estimator, you can take control of your budget and see costs for some medical services before you even have a procedure. You can also see your medication costs and pharmacy options before you refill your next prescription and save money when you use a preferred pharmacy. Once you become a Priority Health member, you can access the Cost Estimator through your online member account.



## **A little extra care goes a long way.**

A little extra care can make all the difference. Every Priority Health Medicare plan includes support from the licensed nurses and social workers on our care management team. They offer guidance and support by phone or in person for chronic conditions and more. There's no cost to you and you can get started with just a phone call.



## **Get the preventive care you need.**

There are many services Medicare covers at no cost, including preventive mammograms and colonoscopies, vaccines (COVID-19, flu, hepatitis B, pneumococcal) and more.

Priority Health Medicare plans include a truly \$0 annual physical exam—with no hidden fees for your office visit. You can talk with your physician to discuss any concerns you have and won't be charged for the office visit no matter what or how much is discussed.

In addition to \$0 preventive care, we also offer our members access to tools and services so you can get healthy and stay healthy, including:

- A personalized online hub where members can get rewarded for completing health screenings, participate in health challenges, view instructional fitness videos and more
- An in-home health assessment provided by Signify Health® at no additional charge

# Prescription drug coverage

Fill your prescriptions at any of the more than 64,000 pharmacies in our network, including big-name chains and small local pharmacies, long-term care, Indian Health Service/Tribal/Urban Indian Health Program (I/T/U) and home-infusion pharmacies.

## The drug tiers

Priority Health divides drugs into five tiers to make it easier for you and your doctor to understand the cost. Each tier has its own copay or coinsurance:

- Tier 1 (preferred generic drug tier)
- Tier 2 (generic drug tier)
- Tier 3 (preferred brand drug tier)
- Tier 4 (non-preferred drug tier)
- Tier 5 (specialty drug tier)

All of our plans have a \$0 drug deductible for tier 1 and tier 2 drugs, and most plans have a \$0 deductible for all drug tiers, keeping more money in your pocket.



### Mail order

You'll pay \$0 for a 90-day supply of tier 1 and tier 2 drugs through mail order with Express Scripts (ESI) no matter what plan you choose. For other drugs, you can usually get up to a 90-day supply through ESI for the cost of two and a half copayments using mail order.



### Preferred pharmacy<sup>9</sup>

All of our plans include preferred pharmacy copays. You pay as little as \$1 for a one-month supply of certain drugs filled within our preferred pharmacy network, including Meijer, Walgreens, Kroger, Walmart and more.



## The approved drug list

Not all drugs are covered by every Medicare plan. Remember to check our approved drug list to make sure your drugs are covered by Priority Health Medicare. The list shows both generic and brand-name drugs that we cover, including the more than 300 drugs in our preferred generic drug tier. You can view the approved drug list by going to [prioritymedicare.com](https://prioritymedicare.com).

## Yearly medication review

Our plans include a no-cost, face-to-face visit or phone appointment with a pharmacist who can help you understand your drugs and maximize results while controlling your out-of-pocket costs.

## Part D senior savings program for insulin

With PriorityMedicare Value and PriorityMedicare Key plans, you save on select insulins before you reach the coverage gap ("donut hole"), and even while you're in it, to help you manage your diabetes.

- At the pharmacy, you'll pay no more than \$35 for a month's supply, regardless of whether you fill it at a preferred or standard retail pharmacy.
- When you order via Express Scripts mail order, you pay \$0 for a 90-day supply of Humalog, Humulin 100 ML or Lyumjev and \$87.50 for a 90-day supply of Lantus or Toujeo, depending on your plan.

### Select insulins include:

**Tier 2:** Humalog, Humulin 100 ML or Lyumjev

**Tier 3\*:** Lantus or Toujeo

\*The PriorityMedicare Value Part D deductible is waived for tier 3 insulins Lantus and Toujeo.



A middle-aged man with grey hair, smiling, wearing a tan blazer over a grey sweater. He is standing against a light green background.

Which Priority Health  
Medicare plan is right  
for you?

# 2022

## Priority Health Medicare Advantage benefit comparison

Summary of the most frequently used benefits on many of our plans. Complete benefit details are available in the Evidence of Coverage document.

Benefit (In-network)	PriorityMedicare Edge <sup>SM</sup> (PPO) Available in select counties; see the listing in the premiums chart.	PriorityMedicare Compass <sup>SM</sup> (PPO) Available in select counties; see the listing in the premiums chart.	PriorityMedicare Key <sup>SM</sup> (HMO-POS)	PriorityMedicare Vital <sup>SM</sup> (PPO) Available in select counties; see the listing in the premiums chart.
Monthly premium	\$0	\$0	\$0	\$0
Medical deductible	\$0	\$0	\$0	\$0
Office visit: primary care	\$0 copay	\$0 copay	\$0 copay (regions 1, 2 and 5), \$10 copay (regions 3 and 4)	\$0 copay
Office visit: specialist	\$45 copay	\$50 copay	\$45 copay	20% coinsurance
Outpatient diagnostic services (labs, X-rays, imaging)	\$0 copay for lab services \$20 copay for X-rays \$275 copay for diagnostic radiology/imaging	\$0 copay for anticoagulant labs \$20 copay for all other lab services \$20 copay for X-rays \$275 copay for diagnostic radiology/imaging	\$0 copay for anticoagulant labs \$10 copay for all other lab services \$35 copay for X-rays \$150 copay for diagnostic radiology/imaging	\$0 copay for lab services 20% coinsurance for X-rays 20% coinsurance for diagnostic radiology/imaging
Inpatient hospital coverage	\$350 copay per day, days 1-5	\$350 copay per day, days 1-5	\$325 copay per day, days 1-6	\$435 copay per day, days 1-4
Outpatient hospital coverage	\$0-\$325 copay for each visit	\$0-\$325 copay for each visit	\$0-\$290 copay for each visit (regions 1, 2 and 5) \$10-\$290 copay for each visit (regions 3 and 4)	20% coinsurance for each visit
Outpatient hospital observation	\$90 copay, including all services received	\$90 copay, including all services received	\$90 copay, including all services received	20% coinsurance for each visit, and all services received
Unlimited U.S. and worldwide emergent / urgently needed services	\$90 copay / \$30 copay	\$90 copay / \$30 copay	\$90 copay / \$50 copay	20% coinsurance, up to \$90 / 20% coinsurance, up to \$65
Routine chiropractic (12 visits per year)	✓	✓	✓	✓
Routine acupuncture (6 visits per year)	✓	✓	✓	✓
Annual out-of-pocket maximum	\$5,300 combined in- and out-of-network	\$5,650 combined in- and out-of-network	\$5,000 (regions 1, 2 and 5), \$5,500 (regions 3 and 4)	\$4,700 combined in- and out-of-network
Dental (by Delta Dental)	\$0 copay for two exams, two cleanings, one set of bitewing X-rays and one brush biopsy each year  \$0 copay for all other X-rays, including panoramic, once every 2 years	\$0 copay for two exams, two cleanings, one set of bitewing X-rays and one brush biopsy each year  \$0 copay for all other X-rays, including panoramic, once every 2 years	\$0 copay for two exams, two cleanings, one set of bitewing X-rays and one brush biopsy each year  \$0 copay for all other X-rays, including panoramic, once every 2 years  50% coverage for fillings, crown repairs and simple extractions, no limit	\$0 copay for two exams, two cleanings, one set of bitewing X-rays and one brush biopsy each year  \$0 copay for all other X-rays, including panoramic, once every 2 years
Routine vision (by EyeMed)	\$0 copay for one routine eye exam and one retinal imaging test each year \$100 eyewear allowance each year	\$0 copay for one routine eye exam and one retinal imaging test each year \$100 eyewear allowance each year	\$0 copay for one routine eye exam and one retinal imaging test each year \$100 eyewear allowance each year	\$0 copay for one routine eye exam and one retinal imaging test each year \$100 eyewear allowance each year
Routine hearing (by TruHearing)	\$0 copay for one routine hearing exam per year \$295-\$1,495 copay per ear per year for hearing aids	\$0 copay for one routine hearing exam per year \$295-\$1,495 copay per ear per year for hearing aids	\$0 copay for one routine hearing exam per year \$295-\$1,495 copay per ear per year for hearing aids	\$0 copay for one routine hearing exam per year \$0 copay for up to 2 TruHearing-branded "Advanced" hearing aids, one per ear per year
Over-the-counter (OTC) allowance	\$50 per quarter	\$25 per quarter	\$70 per quarter (regions 1, 2, and 5) \$45 per quarter (regions 3 and 4)	\$40 per quarter
Companion care (by Papa)	\$0 for up to 6 hours of companion care each month and unlimited Papa Care Concierge support	\$0 for up to 3 hours of companion care each month and unlimited Papa Care Concierge support	Not covered	Not covered
Prescription drug deductible	\$0 (all tiers)	\$0 (all tiers)	\$0 (all tiers)	\$350 (tiers 3-5)
Preferred retail pharmacy costs for 30-day supply	Tier 1: \$2 Tier 2: \$8 Tier 3: \$38 Tier 4: 40% coinsurance Tier 5: 33% coinsurance	Tier 1: \$4 Tier 2: \$15 Tier 3: \$42 Tier 4: 45% coinsurance Tier 5: 33% coinsurance	Tier 1: \$4 Tier 2: \$15 Tier 3: \$42 / \$35 for select insulins Tier 4: 45% coinsurance Tier 5: 33% coinsurance	Tier 1: \$1 Tier 2: \$10 Tier 3: \$42 Tier 4: 45% coinsurance Tier 5: 26% coinsurance
\$0 for 90-day supply of mail-order drugs through Express Scripts (Tier 1 and tier 2)	✓	✓	✓	✓
Part D Senior savings on insulin			✓	

Benefit (In-network)	PriorityMedicare Ideal <sup>SM</sup> (PPO)	PriorityMedicare Value <sup>SM</sup> (HMO-POS)
Monthly premium	\$24	\$16-\$72
Medical deductible	\$0	\$0
Office visit: primary care	\$15 copay	\$5 copay
Office visit: specialist	\$45 copay	\$45 copay
Outpatient diagnostic services (labs, X-rays, imaging)	\$0 copay for anticoagulant labs \$15 copay for all other lab services \$40 copay for X-rays \$150 copay for diagnostic radiology/imaging	\$0 copay for anticoagulant labs \$10 copay for all other lab services \$35 copay for X-rays \$225 copay for diagnostic radiology/imaging
Inpatient hospital coverage	\$300 copay per day, days 1-6	\$325 copay per day, days 1-5
Outpatient hospital coverage	\$15-\$250 copay for each visit	\$5-\$225 copay for each visit
Outpatient hospital observation	\$90 copay, including all services received	\$90 copay, including all services received
Unlimited U.S. and worldwide emergent / urgently needed services	\$90 copay / \$50 copay	\$90 copay / \$55 copay
Routine chiropractic (12 visits per year)	✓	
Routine acupuncture (6 visits per year)	✓	✓
Annual out-of-pocket maximum	\$5,800 combined in- and out-of-network	\$4,900
Dental (by Delta Dental)	\$0 copay for two exams, two cleanings, one set of bitewing X-rays and one brush biopsy each year  \$0 copay for all other X-rays, including panoramic, once every 2 years	\$0 copay for two exams, two cleanings, one set of bitewing X-rays and one brush biopsy each year  \$0 copay for all other X-rays, including panoramic, once every 2 years
Routine vision (by EyeMed)	\$0 copay for one routine eye exam and one retinal imaging test each year \$100 eyewear allowance each year	\$0 copay for one routine eye exam and one retinal imaging test each year \$100 eyewear allowance each year
Routine hearing (by TruHearing)	\$0 copay for one routine hearing exam per year \$295-\$1,495 copay per ear per year for hearing aids	\$0 copay for one routine hearing exam per year \$295-\$1,495 copay per ear per year for hearing aids
Over-the-counter (OTC) allowance	\$75 per quarter	\$25 per quarter
Companion care (by Papa)	\$0 for up to 6 hours of companion care each month and unlimited Papa Care Concierge support	Not covered
Prescription drug deductible	\$125 (tiers 3-5)	\$75 (tiers 3-5)
Preferred retail pharmacy costs for 30-day supply	Tier 1: \$4 Tier 2: \$13 Tier 3: \$42 Tier 4: 50% coinsurance Tier 5: 30% coinsurance	Tier 1: \$2 Tier 2: \$10 Tier 3: \$42 / \$35 for select insulins Tier 4: 50% coinsurance Tier 5: 31% coinsurance
\$0 for 90-day supply of mail-order drugs through Express Scripts (Tier 1 and tier 2)	✓	✓
Part D Senior savings on insulin		✓

# 2022 monthly premiums

	PriorityMedicare Edge <sup>SM</sup> (PPO)	PriorityMedicare Compass <sup>SM</sup> (PPO)	PriorityMedicare Key <sup>SM</sup> (HMO-POS)
<b>Region 1:</b> Allegan, Barry, Kent, Lenawee, Ottawa	\$0		\$0
<b>Region 2:</b> Berrien, Calhoun, Cass, Ionia, Isabella, Kalamazoo, Mason, Midland, Missaukee, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Otsego, St. Clair, Van Buren, Wexford	\$0	PriorityMedicare Compass is not available in these counties.	\$0
<b>Region 3:</b> Alcona, Antrim, Benzie, Charlevoix, Clare, Crawford, Grand Traverse, Hillsdale, Lake, Lapeer, Leelanau, Manistee, Mecosta, Monroe	PriorityMedicare Edge is not available in these counties.	\$0	\$0
<b>Region 4:</b> Alpena, Cheboygan, Eaton, Emmet, Gladwin, Gratiot, Iosco, Jackson, Kalkaska, Montmorency, Oscoda, Presque Isle, Roscommon, Sanilac, Shiawassee, St. Joseph		\$0	\$0
<b>Region 5:</b> Arenac, Bay, Branch, Clinton, Genesee, Huron, Ingham, Livingston, Macomb, Oakland, Ogemaw, Saginaw, Tuscola, Washtenaw, Wayne	\$0	PriorityMedicare Compass is not available in these counties.	\$0

	PriorityMedicare Vital <sup>SM</sup> (PPO)	PriorityMedicare Ideal <sup>SM</sup> (PPO)	PriorityMedicare Value <sup>SM</sup> (HMO-POS)
<b>Region 1:</b> Allegan, Barry, Kent, Lenawee, Ottawa	\$0	\$24	\$16
<b>Region 2:</b> Berrien, Calhoun, Cass, Ionia, Isabella, Kalamazoo, Mason, Midland, Missaukee, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Otsego, St. Clair, Van Buren, Wexford	\$0	\$24	\$35
<b>Region 3:</b> Alcona, Antrim, Benzie, Charlevoix, Clare, Crawford, Grand Traverse, Hillsdale, Lake, Lapeer, Leelanau, Manistee, Mecosta, Monroe	PriorityMedicare Vital is not available in these counties.	\$24	\$72
<b>Region 4:</b> Alpena, Cheboygan, Eaton, Emmet, Gladwin, Gratiot, Iosco, Jackson, Kalkaska, Montmorency, Oscoda, Presque Isle, Roscommon, Sanilac, Shiawassee, St. Joseph		\$24	\$47
<b>Region 5:</b> Arenac, Bay, Branch, Clinton, Genesee, Huron, Ingham, Livingston, Macomb, Oakland, Ogemaw, Saginaw, Tuscola, Washtenaw, Wayne	\$0	\$24	\$50





# Ready to enroll?

There are three requirements you must meet before you can enroll in a Priority Health Medicare Advantage plan.

- 1** | You must have both Medicare Parts A and B and continue to pay your Part B premium (unless it's paid by Medicaid or another third party).
- 2** | You must have a primary residence in our service area, which includes the 68 counties in Michigan's Lower Peninsula, listed on page 18.
- 3** | You must be enrolled in only one Medicare Advantage or Medigap plan at a time.

*You may enroll or disenroll from a Medicare Advantage plan only during specific times of the year. If you have questions about when you can enroll, call the number at the top of the next page.*





# How to enroll

Once you've chosen a plan,  
there are three easy ways to enroll:



## Phone

Call one of our Medicare experts toll-free at 888.230.0371 from 8 a.m.–8 p.m., seven days a week. TTY users should call 711.



## Online

Go to [prioritymedicare.com](https://prioritymedicare.com) to complete and submit the form online.



## Mail

Complete the form in this packet and mail it back to us in the envelope provided.







# Understanding Medicare

We know Medicare can be confusing, which is why we offer free tools to help you better understand how Medicare works.

### **Medicare Helpline**

Call our Medicare experts to get your questions answered toll-free at 888.230.0371, from 8 a.m.–8 p.m., seven days a week. TTY users should call 711.

### **Personalized plan recommendation**

Use our Plan Advisor tool and get a plan recommendation personalized to your health care needs by answering a few quick questions. Go to [priorityhealth.com/medicareplanadvisor](https://priorityhealth.com/medicareplanadvisor) to get started.

### **Medicare Learning Center**

This is your one-stop shop for a variety of easy tools to help you understand how Medicare works and find which plan is right for you. Explore our Medicare Explained videos, take a short quiz and read informational articles about Medicare. Plus, use our calculator tool to estimate how much you might pay for your health care. Visit [prioritymedicare.com](https://prioritymedicare.com) to start exploring.

### **Medicare e-book**

Go to [priorityhealth.com/medicarebook](https://priorityhealth.com/medicarebook) and download your free Medicare e-book. It provides simple explanations about all parts of Medicare, along with tips about eligibility, enrollment and much more.

### **Award-winning customer service**

"I experienced a difficult billing situation a few weeks ago, and Katrina led me right to the solution—with expertise, empathy and follow-up. How did I know she was smiling while talking to me on the phone?"

**Priority Health**  
**Medicare member**



<sup>1</sup>Excludes hospitals in Michigan's Upper Peninsula; based on American Hospital Directory April 2019 data and Priority Health provider contracts. Network varies by plan.

<sup>2</sup> According to May 2021 monthly enrollment reports from the Centers for Medicare and Medicaid Services.

<sup>3</sup> According to CMS National Downloadable File for Physicians, July 2021. Network varies by plan.

<sup>4</sup> Priority Health Medicare Advantage HMO-POS plans are the highest-rated HMO-POS plans in Michigan and some of the highest-rated Medicare insurance plans in the nation, with a rating of 4.5 out of 5 in the NCQA Medicare Health Insurance Plan Ratings 2019–2020.

<sup>5</sup> According to the 2019 Medicare Advantage Health and Drug Plan Disenrollment Reasons Survey Results issued by the Centers for Medicare and Medicaid Services (CMS), September 2020. Results for HMO-POS plans.

<sup>6</sup> In-network (participating) dentists are those in Michigan, Indiana and Ohio who are in Delta Dental's Medicare Advantage PPO or Medicare Advantage Premier network. All other dentists are considered out-of-network (non-participating) providers. If out-of-network (non-participating) dentists charge more for a service than what Delta Dental has agreed to pay, you will be responsible for the difference. All dentists must participate with Medicare, Delta Dental cannot pay for services received from a dentist that has opted out of Medicare. See the Delta Dental Certificate of Coverage for more details.

<sup>7</sup> Out-of-network/non-contracted providers are under no obligation to treat Priority Health 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.

<sup>8</sup> The SilverSneakers® program is provided by Tivity Health®. All programs and services may not be available in all areas.

<sup>9</sup> Priority Health's pharmacy network includes limited lower-cost, preferred pharmacies in Michigan. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 888.389.6648, TTY users call 711, or consult the online pharmacy directory at [prioritymedicare.com](https://prioritymedicare.com).

Priority Health has HMO-POS and PPO plans with a Medicare contract. Enrollment in Priority Health Medicare depends on contract renewal.

If you have questions regarding the utilization management process and decisions, please contact Priority Health. Know that utilization management decisions are based on appropriateness of care and service and that no financial incentives exist for issuing denials. Visit [priorityhealth.com](https://priorityhealth.com) for more information.