



2025 Product Certification



CONFIDENTIAL.
NO release until October 1, 2024.





**#1 in Customer Satisfaction
among Medicare Advantage
Plans in Michigan**



Priority Health differentiator



Our *award-winning, local customer service**



Innovative plans designed with every person in mind; versed in Employer, Individual, and Medicare plans.



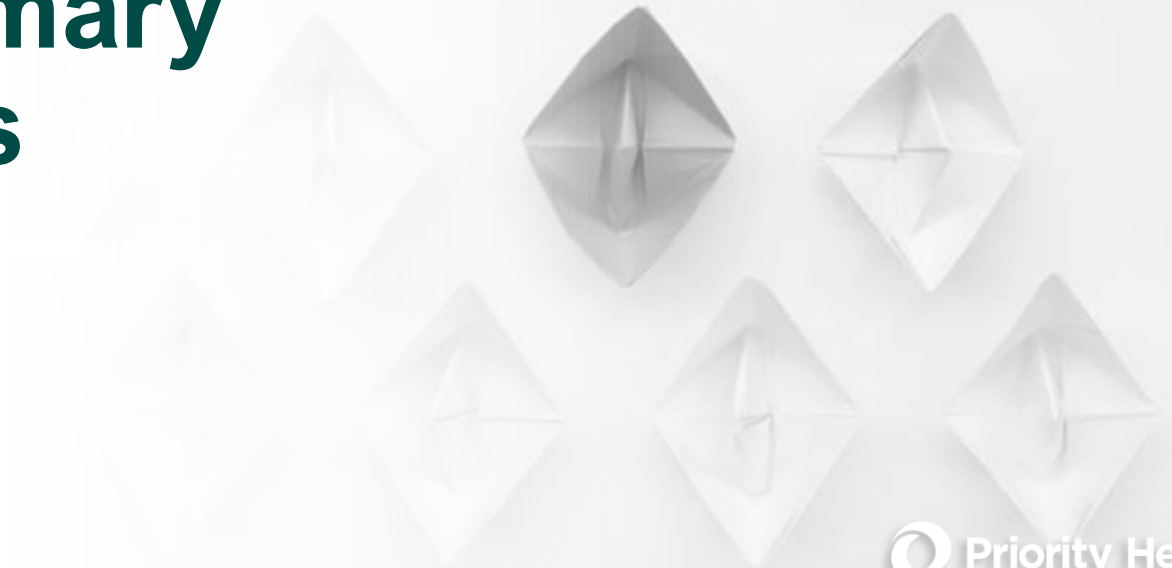
Financial stability and alignment with the largest healthcare system in Michigan



Personalized *agent marketing* materials including co-branded marketing

CONFIDENTIAL. NO release until October 1, 2024. *Based on an independent survey of U.S. customers who have either made purchases, used services, or gathered information about products or services in the past three years.

2025 Summary of changes



2025 plan enhancements

Benefit changes

- Every plan will have a \$0 PCP copay
- PT/OT/ST copays have been lowered on multiple plans
- Value and Thrive Plus (formerly Ideal) will now have our highest comprehensive dental benefits
- D-SNP will remain a VBID plan offering \$0 cost-share for RX and a flex card

Vendor improvements

- SilverSneakers® will be replaced with One Pass®
- BrainHQ® will be replaced with CogniFit® provided through the One Pass benefit
- Convey® will be replaced with Lynx® for OTC/Flex
- On 7/1/24 Best Buy Health® was replaced with Connect America® for all PERs devices
- Terminating contract with Papa® but keeping Carallel® for caregiver support



2025 plan changes

Plan expansions

- PM Thrive (PPO) and PM Thrive Plus (PPO) (formerly Ideal) will be part of our new wellness line
- Expanding PM Thrive (PPO) to all counties in the lower peninsula
- Launching **Priority**Medicare Vintage, an HMO-POS plan in regions 1, 2 and 5 with core medical coverage.

Plan cross walks

- Simplified portfolio to 10 plans
- Closing PM Compass (PPO) and cross walking to PM Thrive (PPO)
- Closing PM ONE (HMO-POS) and cross walking to PM Vintage (HMO-POS)
- Closing PM Select (PPO) and cross walking to PM Merit (PPO)
- Closing PM D-SNP Advantage (HMO) and cross walking to PM D-SNP (HMO)

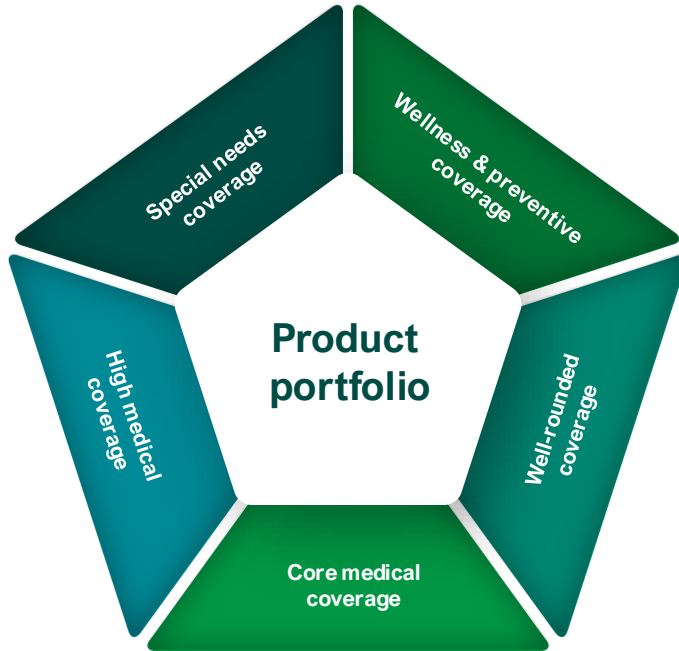
**No member is
termining. They
will cross walk
to another
plan.**





2025 Product portfolio/plan details

PY2025 Product portfolio



Wellness & prevention coverage

Thrive (PPO)

Thrive Plus (PPO) - previously Ideal

Well-rounded coverage

Key (HMO-POS)

Vital (PPO)

Value (HMO-POS)

Core medical coverage

Edge (PPO)

Vintage (HMO-POS) - New

High medical coverage

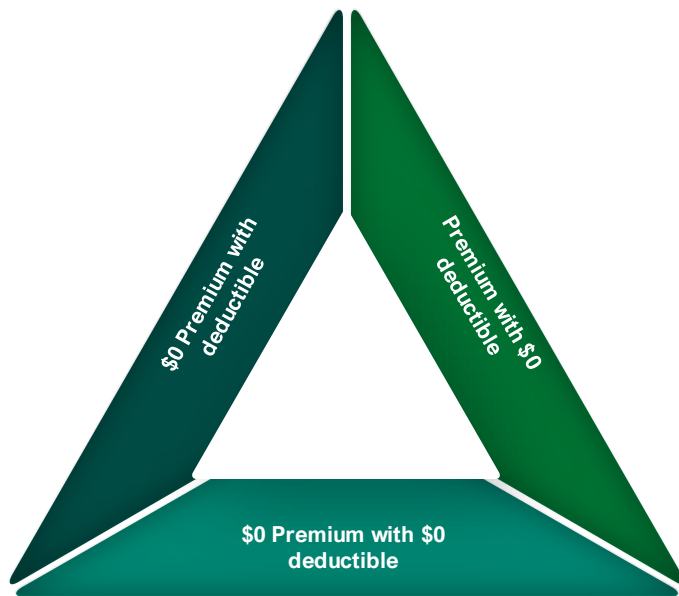
Medicare (HMO-POS)

Merit (PPO)

Special needs coverage

D-SNP (HMO)

PY2025 Product portfolio



\$0 Premium with deductible

Edge (PPO)
Key (HMO-POS)
Thrive (PPO)
Vital (PPO)

Premium with \$0 deductible

Medicare (HMO-POS)
Merit (HMO-POS)
Value (HMO-POS)
Thrive Plus (PPO) - previously Ideal

\$0 Premium with \$0 deductible

D-SNP (HMO)
Vintage (HMO-POS) - New

Deductibles & premiums



Don't let the deductible scare you

Does not apply to the deductible

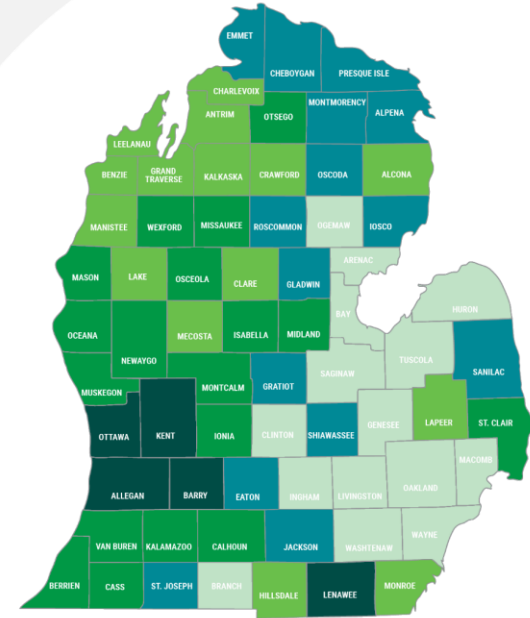
- ✓ Primary care provider visits
- ✓ Specialty provider visits
- ✓ Outpatient mental health, psychiatric services, substance abuse and opioid treatment program services
- ✓ Partial Hospitalization
- ✓ Home Health Services
- ✓ Acupuncture services (Medicare-covered and routine)
- ✓ Chiropractic services (Medicare-covered and routine)
- ✓ PT/OT/ST
- ✓ Podiatry
- ✓ Outpatient labs
- ✓ Outpatient tests
- ✓ ER, UC and observation
- ✓ Ambulance
- ✓ DME, prosthetic devices, medical supplies
- ✓ Diabetic supplies and diabetic therapeutic shoes/inserts
- ✓ Kidney disease education services
- ✓ Preventive services
- ✓ Part B insulin

Applies to the deductible

- ✓ Inpatient hospital – acute
- ✓ Inpatient hospital – psychiatric
- ✓ Skilled Nursing Facility (SNF)
- ✓ Cardiac rehabilitation
- ✓ Intensive cardiac rehabilitation
- ✓ Pulmonary Rehab
- ✓ SET for PAD Services
- ✓ Diagnostic radiology
- ✓ Therapeutic radiology
- ✓ Outpatient x-rays and ultrasounds
- ✓ Outpatient hospital services
- ✓ Ambulatory Surgical Center (ASC)
- ✓ Outpatient blood services
- ✓ Dialysis Services
- ✓ Medicare Part B Chemotherapy/Radiation Drugs
- ✓ Other Medicare Part B Drugs (**not Part B insulin**)

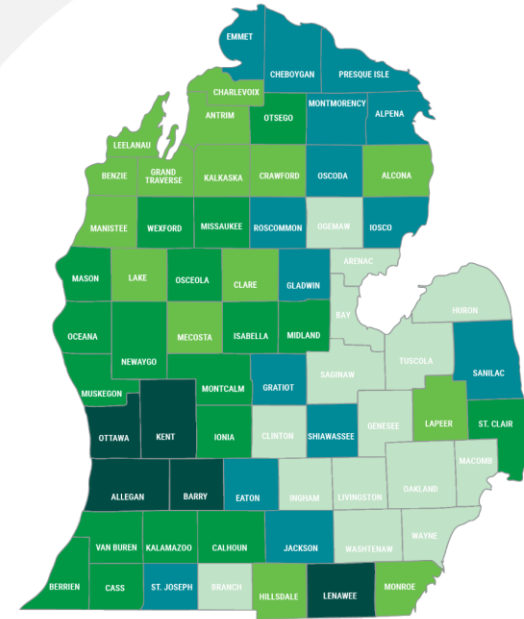
Individual MAPD \$0 premium plans

	Region 1	Region 2	Region 3	Region 4	Region 5	EDV Buy-up
Priority Medicare D-SNP (HMO)	✓	✓	✓	✓	✓	N/A
Priority Medicare Edge (PPO)	✓	✓	--	--	✓	\$49
Priority Medicare Key (HMO-POS)	✓	✓	✓	✓	✓	\$39
Priority Medicare Thrive (PPO)	✓	✓	✓	✓	✓	\$39
Priority Medicare Vintage (HMO-POS)	✓	✓	--	--	✓	\$49
Priority Medicare Vital (PPO)	✓	✓	--	--	✓	\$39



Individual MAPD premium plans

	Region 1	Region 2	Region 3	Region 4	Region 5	EDV Buy-up
PriorityMedicare (HMO-POS)	\$70	\$75	\$109	\$99	\$55	\$49
PriorityMedicare Merit (PPO)	\$59	\$72	\$104	\$118	\$95	\$49
PriorityMedicare Thrive Plus (PPO)	\$39	\$39	\$39	\$39	\$39	\$37
PriorityMedicare Value (HMO-POS)	\$18	\$32	\$69	\$44	\$32	\$37





Wellness & prevention coverage

PriorityMedicare Thrive (PPO)

PriorityMedicare Thrive Plus (PPO)

Our wellness & preventive plans were designed for those individuals looking to prioritize their physical, mental and sexual health.



Wellness coverage

Prioritizing physical, mental and sexual health.

**What makes this
product line
unique?**



🌿 Prevention & early detection 🌿

No cost annual skin checks, diagnostic mammograms, Galleri® cancer screening test



🌿 Staying active 🌿

Lower physical therapy copays, Optum One Pass®, OTC/flex allowance for fitness



🌿 Mental wellness 🌿

Low tier medications, Low-to-no cost mental health visits*



🌿 Sexual health 🌿

HRT/BHRT, Access to ED drugs*



Priority Medicare

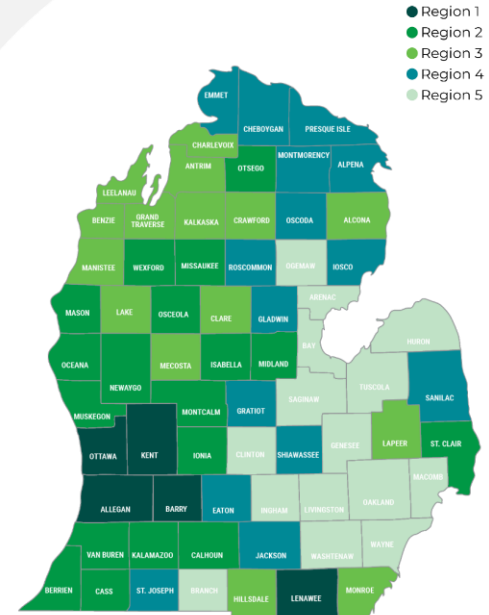
Thrive (PPO)

All regions

- ✓ Target aging in consumer who is actively engaged in their health and values prevention
- ✓ Adding a supplemental drug list to cover ED drugs to aid in wellness
- ✓ Adding Galleri® cancer screening test
- ✓ Adding an annual allowance towards fitness/wellness
- ✓ \$0 Thrive has been expanded statewide

***Compass members will cross walk to Thrive.**

	Thrive
Premium	\$0
MOOP	\$5,700 (\$5,900 in 3 & 4)
Medical Deductible	\$240 (\$570 in 3 & 4)
PCP	\$0
Specialist	\$40
Inpatient	\$320 (1-7)
Outpatient	\$400
PT/OT	\$25
Outpatient Mental Health	\$5
Rx Deductible	\$0
Rx Tiers	\$3/ \$10/ 25% 45%/ 33%
Dental	C/\$1,500 \$60/Q OTC
Flex	\$185/Y to use towards fitness/wellness
Supplemental Drug List	ED drugs
Galleri Cancer Screening Test	\$150 every other year



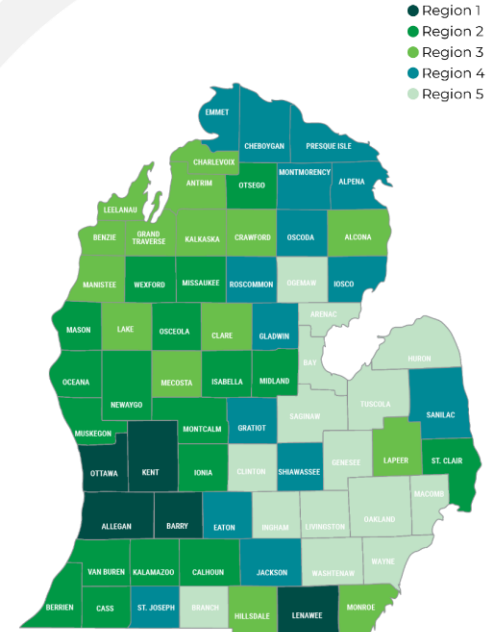
Priority Medicare Thrive Plus (PPO)

All regions

- ✓ Target aging in consumer who is actively engaged in their health and values prevention
- ✓ Adding a supplemental drug list to cover ED drugs to aid in wellness
- ✓ Adding Galleri® cancer screening test
- ✓ Adding an annual allowance towards fitness/wellness

***Previously Ideal, members will be cross walked.**

	<u>Thrive Plus</u>
Premium	\$39
MOOP	\$5,600
Medical Deductible	\$0
PCP	\$0
Specialist	\$40
Inpatient	\$300 (1-7)
Outpatient	\$350
PT/OT	\$15
Outpatient Mental Health	\$0
Rx Deductible	\$0
Rx Tiers	\$4/ \$13/ 25% 40%/ 33%
Dental	C/\$2,000 (+50% coins) \$50/Q OTC
Flex	\$285/Y to use towards fitness/wellness
Supplemental Drug List	ED drugs
Galleri Cancer Screening Test	\$75 every other year



Dental benefits

Dental Benefit

		Tier 1 (Good)	Tier 2 (Better)	Tier 3 (Best)	D-SNP
		Medical coverage focused plans with preventive only	\$0 plans with comprehensive coverage	Premium plans with highest level of comprehensive coverage	Preventive through Medicare. Comprehensive through Medicaid.
		PM, PM Merit PM Edge PM Vintage	PM Key PM Vital PM Thrive	PM Value, PM Thrive Plus	D-SNP
Preventive	\$0 for 2 preventive exams	Embedded prevention covered at 100%	Embedded prevention covered at 100%	Embedded prevention covered at 100%	Embedded prevention covered at 100% up to \$1,500
	\$0 for 2 cleanings (regular or periodontal)				
	\$0 for one set up bitewing x-rays				
	\$0 for periapical radiographs				
	\$0 for 1 brush biopsy				
	\$0 for radiographs (full-mouth or panoramic x-rays)				
Comprehensive	\$0 for simple extractions	EDV \$2,500 annual coverage limit \$49/M premium	Comprehensive coverage \$1,500 max EDV \$2500 annual coverage limit \$39/M premium	Comprehensive coverage \$2,000 max EDV \$4,500 combined annual coverage limit \$37/M premium	Coverage obtained through Medicaid benefits
	\$0 for fillings and crown repairs				
	50% for root canals				
	50% for crowns				
	50% for surgical extractions				
	50% for implant and implant related services				
	50% for dentures				
	50% for denture/bridge relines and repairs				
	50% for bridges	Not covered	Not covered		





Galleri® cancer screening

What is the Galleri® multi-cancer early detection test from GRAIL?

- ✓ Multi-cancer early detection test that looks for a signal shared by 50+ types of cancer with a single blood test
- ✓ Only 5 cancers have recommended screening tests. Using Galleri in addition to these tests can increase the chance of finding cancer early, to allow for earlier treatment
- ✓ Early detection can save lives!

Member experience

- ✓ Member has a pre-screening virtual visit with Grail
- ✓ Receives Galleri kit in the mail
- ✓ Schedules/get lab draw at a in-network Grail lab (500+ in MI including Quest®)
- ✓ Mail Galleri kit back to Grail's lab (10–14-day turnaround)
- ✓ Receive results
- ✓ If positive test result - PCP on intake form is notified and receives a phone call from Grail

The Galleri test is available by prescription only. Galleri does not detect a signal for all cancers and not all cancers can be detected in the blood. False positive and false negative results do occur.

Galleri is a screening test and does not diagnose cancer. Diagnostic testing is needed to confirm cancer. The Galleri test identifies DNA in the bloodstream shed by cancer cells and does not predict future genetic risk for cancer. The Galleri test should be used in addition to healthcare provider-recommended screening tests.

Galleri® eligibility requirements



Individuals age

65+

with certain risk factors

Copays apply

Must not be undergoing active cancer treatment*

1

Active 2025 coverage on one of the following plans

- ✓ PM Thrive Plus - \$75 copay, once every two years
- ✓ PM Thrive \$150 copay, once every two years

2

AND at least one of the following

- ✓ Diagnosis of HPV
- ✓ Currently smokes or history of smoking
- ✓ Elevated BMI
 - Female ≥ 30 kg/m²
 - Male ≥ 35 kg/m²



The Galleri test is intended to be **used in addition to, and not replace, other cancer screening tests** recommended for you such as mammography, colonoscopy, PSA, or cervical cancer screening.

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*Though history of cancer (excluding basal or squamous cell carcinoma of the skin) with treatments completed at least 5 years ago is permitted.



Well-rounded coverage

PriorityMedicare Key (HMO-POS)

PriorityMedicare Value (HMO-POS)

PriorityMedicare Vital (PPO)

Our well-rounded coverage plans were designed to meet the needs of everyone. If they are looking for solid medical coverage with some extras, one of these is the plan for them.



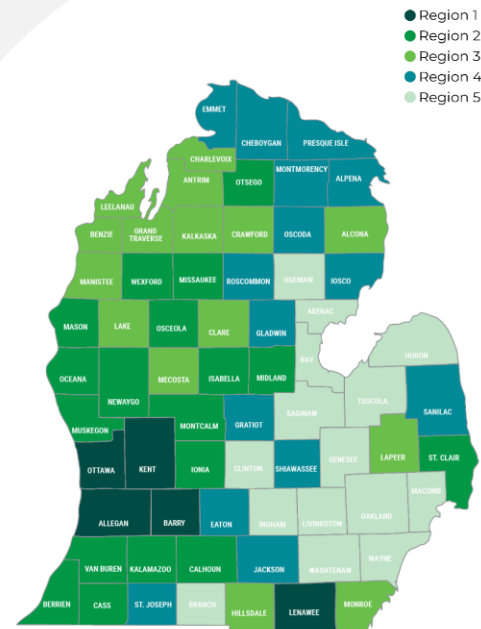
Priority Medicare

Key (HMO-POS)

All regions

- ✓ Key is the #1 selling plan in Michigan.
- ✓ Appeals to all different membership types.
- ✓ Preventive and comprehensive dental remains the same with a slightly lower max.

	Key
Premium	\$0
MOOP	\$5,500 (all regions)
Medical Deductible	\$275 (1, 2 & 5) \$250 (3 & 4)
PCP	\$0
Specialist	\$40
Inpatient	\$350 (1-7)
Outpatient	\$350
RX Deductible	\$0
Rx Tiers	\$4/ \$15/ 25%/ 45% 33%
Dental	C/\$1,500
OTC	\$75/Q (1&2), \$45/Q (3&4), \$80/Q (5)
PT/OT	\$25

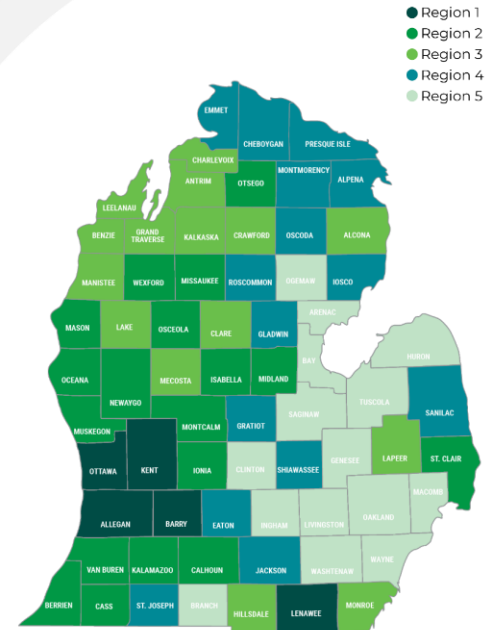


Priority Medicare Value (HMO-POS)

All regions

- ✓ The goal of Value is to retain current membership while potentially capturing \$0 members who are willing to pay a premium for enhanced medical benefits and dental.
- ✓ \$0 PCP and reduced PT/OT/ST costs.
- ✓ Highest tier of dental offered by PH MAPD plans.

	Value
Premium	\$18-69
MOOP	\$4,900
Medical Deductible	\$0
PCP	\$0
Specialist	\$35
Inpatient	\$325 (1-7)
Outpatient	\$325
RX Deductible	\$0
Rx Tiers	\$2/ \$10/ 25% 50%/ 33%
Dental	C/\$2,000 + 50% services
OTC	\$50/Q (Region 1) \$25/Q (Regions 2-5)
PT/OT	\$15



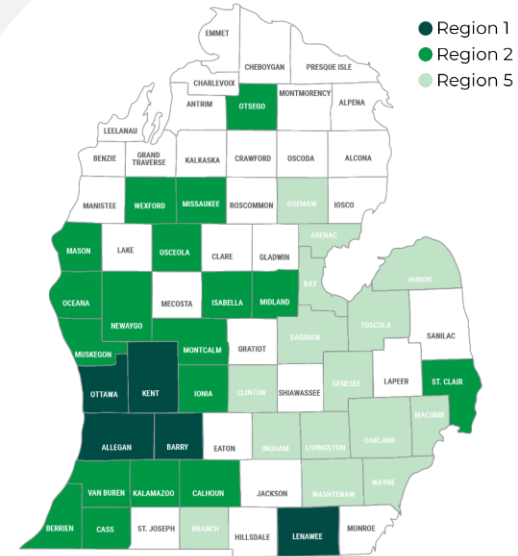
Priority Medicare

Vital (PPO)

Regions 1, 2 and 5

- ✓ Targets members that want cash back in their pocket without sacrificing supplemental benefits.
- ✓ \$0 open-network PPO
- ✓ Increased Part B buyback
- ✓ Preventive and comprehensive dental
- ✓ \$0 for TruHearing® advanced aids, one per ear, every **two** years
- ✓ OTC is monthly

	Vital
Premium	\$0
MOOP	\$5,600
Medical Deductible	\$375
PCP	\$0
Specialist	\$50
Inpatient	\$350 (1-5)
Outpatient	\$350
RX Deductible	\$350 (T3-T5)
Rx Tiers	\$1/ \$10/ \$42 45%/ 28%
Dental	C/\$1,500
OTC	\$25/M
PT/OT	\$30
Part B Buyback	\$45



Core medical coverage

PriorityMedicare Edge (PPO)

PriorityMedicare Vintage (HMO-POS)



These plans are designed for those looking for core medical coverage over the "extras". Members who want a \$0 plan while feeling confident in their coverage and get high quality, affordable medical care.

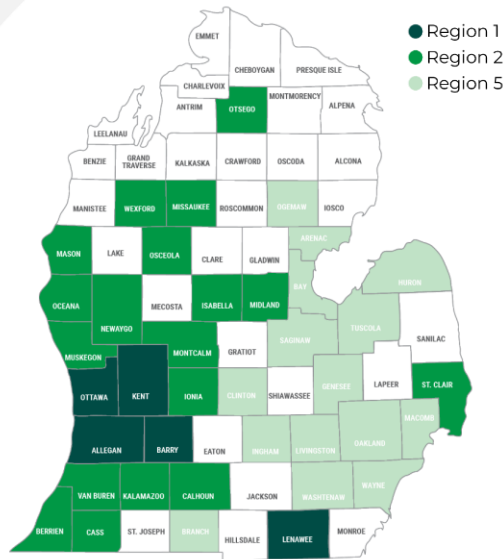


Priority Medicare Edge (PPO)

Regions 1, 2 and 5

- ✓ A \$0 PPO plan that has good medical coverage and a medical deductible that is equal to one inpatient stay.
- ✓ OTC monthly allowance
- ✓ Unlimited caregiver support

	<u>Edge</u>
Premium	\$0
MOOP	\$5,700
Medical Deductible	\$195
PCP	\$0
Specialist	\$35
Inpatient	\$350 (1-7)
Outpatient	\$350
RX Deductible	\$0
Rx Tiers	\$2/ \$8/ 25% 40%/ 33%
Dental	Preventive
OTC	\$25/M
PT/OT	\$40



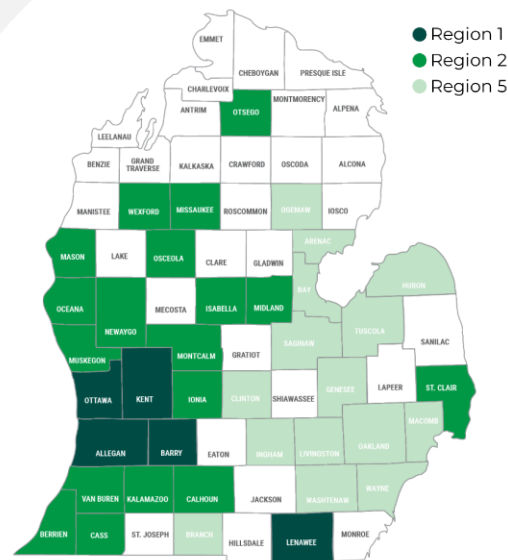
Priority Medicare Vintage (HMO-POS)

Regions 1, 2 and 5

- ✓ Our new \$0 HMO-POS plan with no INN medical deductible.
- ✓ A HMO-POS plan that acts like a PPO for those members looking to get back to the basics of insurance.
- ✓ Preventive dental, \$100 eyewear allowance and a copay structure for hearing aids are included
- ✓ Unlimited caregiver support.
- ✓ 30 one-way trips up to 100 miles provided by SafeRide.

***ONE members will be cross walked to this plan.**

	Vintage
Premium	\$0
MOOP	\$5,300
Medical Deductible	\$0
PCP	\$0
Specialist	\$35
Inpatient	\$320 (1-7)
Outpatient	\$350
RX Deductible	\$0
Rx Tiers	\$4/ \$15/ 25% 40%/ 33%
Dental	Preventive
OTC	No
PT/OT	\$25
Fitness	No





High medical coverage

PriorityMedicare (HMO-POS)

PriorityMedicare Merit (PPO)

Our highest premium plans also offer our highest medical coverage. These plans are designed for those who want a predictable and reliable health plan. With low MOOPs, no INN deductibles and low copays – these are our two longest standing plans for a reason.



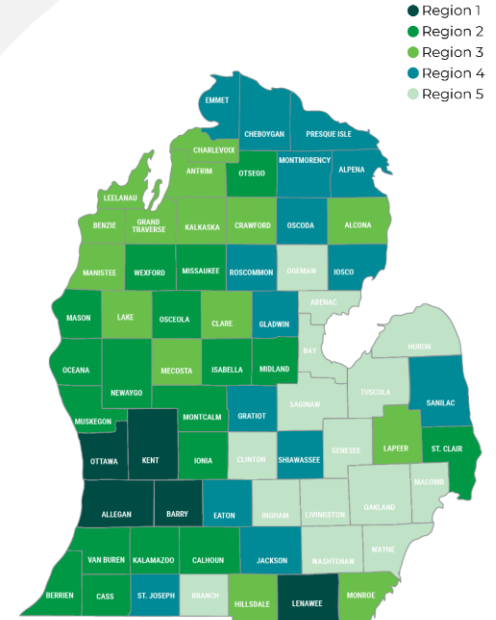
Priority Medicare

(HMO-POS)

All regions

- ✓ Medicare is the longest-standing PH MAPD plan for a reason – it is a reliable plan with great benefits.

Medicare	
Premium	\$55-\$109
MOOP	\$4,500
Medical Deductible	\$0
PCP	\$0
Specialist	\$40
Inpatient	\$225 (1-6)
Outpatient	\$175
RX Deductible	\$0
Rx Tiers	\$1/ \$8/ 25% 45%/ 33%
Dental	Preventive
OTC	No
PT/OT	\$35



Priority Medicare

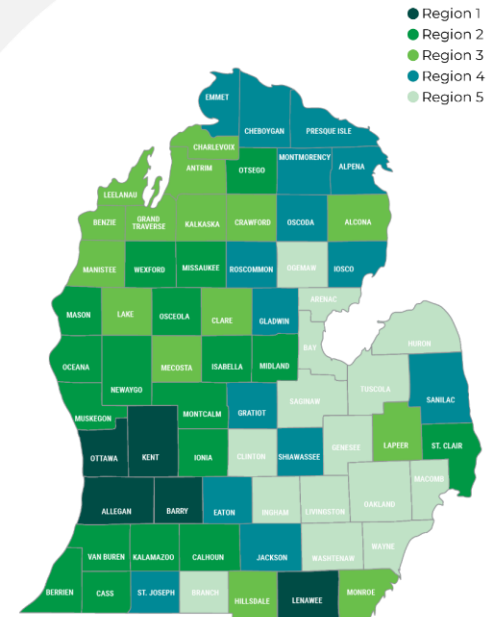
Merit (PPO)

All regions

- ✓ Merit is a reliable PPO for current membership.
- ✓ Select members will experience lower premiums and great medical benefits.

**Select members will be cross walked into this plan.*

	Merit
Premium	\$59-\$118
MOOP	\$4,100
Medical Deductible	\$0
PCP	\$0
Specialist	\$45
Inpatient	\$275 (1-6)
Outpatient	\$225
RX Deductible	\$0
Rx Tiers	\$2/ \$10/ 25% 50%/ 33%
Dental	Preventive
OTC	No
PT/OT	\$35



Special needs coverage

PriorityMedicare D-SNP (HMO)

This plan is designed for individuals with full Medicaid and Medicare coverage who need higher support services.



Priority Medicare D-SNP (HMO)

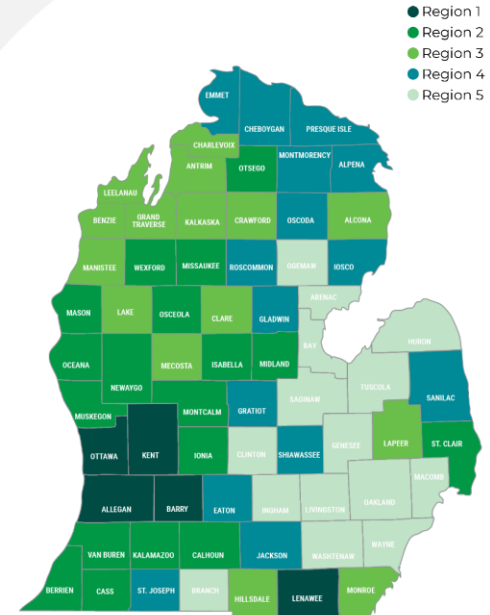
All regions

- ✓ Members must have full Medicaid coverage to be a D-SNP member
- ✓ Medical cost-share is \$0 – if member falls into the grace period there will be a cost-share for most medical benefits
- ✓ \$0 prescription drug copays across all tiers
- ✓ Flex card will still include OTC, food, select utilities, pest control and online meal delivery through Modify Health®
- ✓ Unlimited caregiver support

****D-SNP Advantage members will be cross walked into this plan.***

	D-SNP
Dental	\$1,500 max with preventive services only
Flex	\$70/M
PERs	Coverage for device and services
Transportation	30 rides at 100 miles (reimbursement)
Hearing	\$0 for advanced aids, once per ear every TWO years PLUS ear molds
Caregiver support	\$0 for unlimited caregiver support

All services covered by Original Medicare are a \$0 liability to the D-SNP member



D-SNP eligibility

- ✓ Live permanently within Michigan's lower peninsula
- ✓ Eligible for and enrolled in Medicare Parts A & B
- ✓ Eligible for full Medicaid benefits
 - Qualified Medicare Beneficiary Plus (QMB+)
 - Specified Low-Income Medicare Beneficiary (SLMB+)
 - Full Benefits Dual Eligible (FBDE)
- ✓ 21 years of age or older

Reminder: Members will present both Medicaid and Priority Health cards.



D-SNP general reminders

LIS Outreach

- ✓ LIS Assistance
 - ✓ Priority Health is working with providers to assist their patients to enroll in LIS when appropriate
 - ✓ Priority Health has launched an internal program to assist members with qualifying for D-SNP or LIS through member outreach via letter and concierge phone calls
 - ✓ Prequalification questions can be found on cms.gov; if you have members who may be eligible you can call Priority Health customer service

Medicaid Redeterminations

- ✓ Public Health Emergency redeterminations wrap up in November 2024
- ✓ Annual redeterminations will continue as they did pre-COVID

Special Enrollment Period change

- ✓ Starting in 2025 Priority Health D-SNP members non-SNP LIS members will no longer have a quarterly SEP and will only be able to enroll during AEP, OEP, or if they have another SEP available
- ✓ A monthly SEP will be granted to D-SNP and LIS members to enroll in a standalone Part D plan



A pathway for impacted members

A path for every Key member

- ✓ Value, Key and Vintage were designed this year to appeal to every potential outcome for our members.
- ✓ Lower medical costs and better dental? Pay a small premium and move to Value.
- ✓ Refuse to pay a premium but still want decent medical and dental? Stay put on Key.
- ✓ Don't want a premium or a deductible, but want to feel confident in your medical coverage? Vintage is the right choice.



	Vintage	Key	Value
	<i>A HMO-POS core medical plan with no premium or deductible (Regions 1, 2, & 5)</i>	<i>A stable HMO-POS plan providing access to your routine care before the deductible.</i>	<i>A HMO-POS plan with high medical coverage and better dental</i>
Premium	\$0	\$0	\$18-\$69
MOOP	\$5,300	\$5,500	\$4,900
Medical Deductible	\$0	\$275 (1, 2 & 5) \$250 (3 & 4)	\$0
PCP	\$0	\$0	\$0
Specialist	\$35	\$40	\$35
Inpatient	\$320 (1-7)	\$350 (1-7)	\$325 (1-7)
Outpatient	\$350	\$350	\$325
RX Deductible	\$0	\$0	\$0
Rx Tiers	\$4/ \$15/ 25%/ 40%/ 33%	\$4/ \$15/ 25%/ 45%/ 33%	\$2/ \$10/ 25%/ 50%/ 33%
Dental	Preventive only	C/\$1,500	C/\$2,000 + 50% services
OTC	No	\$75/Q (1&2) \$45/Q (3&4), \$80/Q (5)	\$50/Q (1) \$25/Q (2-5)
PT/OT	\$25	\$25	\$15
Fitness	No	Yes	Yes

A path for every Edge member

- ✓ Edge was redesigned for PY2025 to appeal to members who want a PPO with core medical coverage.
- ✓ Members who want a little bit more can move to Vital and receive a \$45/M part b buyback, plus \$0 hearing aids, comprehensive dental and our highest vision allowance.
- ✓ For members looking to prioritize their physical, mental and sexual health we have expanded Thrive to be a statewide \$0 offering.



	Edge	Vital	Thrive
	<i>A PPO for members looking for a core medical plan with reliable coverage.</i>	<i>A PPO for members looking for well-rounded coverage with all the extras.</i>	<i>A PPO for members looking to prioritize wellness as they age</i>
Premium	\$0	\$0 (\$45/M Part B buyback)	\$0
MOOP	\$5,700	\$5,600	\$5,700
Medical Deductible	\$195	\$375	\$240
PCP	\$0	\$0	\$0
Specialist	\$35	\$50	\$40
Inpatient	\$350 (1-7)	\$350 (1-5)	\$320 (1-7)
Outpatient	\$350	\$350	\$400
RX Deductible	\$0	\$350 (T3-T5)	\$0
Rx Tiers	\$2/ \$8/ 25% 40%/ 33%	\$1/ \$10/ \$42 45%/ 28%	\$3/ \$10/ 25% 45%/ 33%
Dental	Preventive	C/\$1,500	C/\$1,500
OTC	\$25/M	\$25/M	\$60/Q OTC and \$185/Y to use towards fitness/wellness
PT/OT	\$40	\$30	\$25
Fitness	Yes	Yes	Yes

A path for every Compass member

- ✓ Compass members will be cross walked to Thrive, a plan with a focus on wellness. If this is a priority for them and they do not mind the deductible this plan is for them.
- ✓ If these members want to focus on core medical coverage with a smaller deductible, the Key plan is for the plan for them.
- ✓ Don't want a deductible and want comprehensive medical coverage, wellness benefits and a flex card – Thrive Plus is the perfect plan.



	Key <i>An HMO-POS for Compass members looking to focus on well-rounded medical coverage</i>	Thrive <i>Compass members will be moved into this PPO plan with great wellness coverage</i>	Thrive Plus <i>A PPO plan with a \$39 monthly premium that is less than a deductible, with the highest dental coverage</i>
Premium	\$0	\$0	\$39
MOOP	\$5,500	\$5,900	\$5,600
Medical Deductible	\$250	\$570	\$0
PCP	\$0	\$0	\$0
Specialist	\$40	\$40	\$40
Inpatient	\$350 (1-7)	\$320 (1-7)	\$300 (1-7)
Outpatient	\$350	\$400	\$350
RX Deductible	\$0	\$0	\$0
Rx Tiers	\$4/\$15/ 25% 45%/ 33%	\$3/ \$10/ 25% 45%/ 33%	\$4/ \$13/ 25% 40%/ 33%
Dental	C/\$1,500	C/\$1,500	C/\$2,000 +50% coins
OTC/Flex	\$45/Q	\$60/Q OTC 185/Y to use towards fitness/wellness	\$50/Q OTC \$285/Y to use towards fitness/wellness
PT/OT	\$25	\$25	\$15
Fitness	Yes	Yes	Yes



Embedded extras

2025 Supplemental benefit overview

Supplemental Benefit	Medicare	Merit	Value	Thrive Plus	Edge	Key	Vital	Thrive	Vintage	D-SNP
Mental Health (Teladoc Health Mental Health®)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Travel (Multiplan® & Assist America®)	✓	✓	✓	✓	✓	✓	✓	✓	✓	-
Fitness (Optum One Pass®)	✓	✓	✓	✓	✓	✓	✓	✓	✓	Digital only
Memory Fitness (CogniFit® through Optum One Pass®)	✓	✓	✓	✓	✓	✓	✓	✓	-	-
Cancer Screening (Galleri®)				\$75 copay every 2 years				\$150 copay every 2 years		
PERs (Connect America®)	-	-	-	-	-	-	-	-	-	✓
Transportation (Saferide®)	-	-	-	-	-	-	-	-	✓	✓
Caregiver Support (Caralle®)	-	-	-	-	✓	-	-	-	✓	✓
OTC (Lynx®)	-	-	\$50/Q (1) \$25/Q (2-5)	\$50/Q	\$25/M	\$75/Q (1&2) \$45/Q (3&4) \$80/Q (5)	\$25/M	\$60/Q	-	-
ThriveFlex (Lynx®)	-	-	-	\$285Y to use on fitness facilities, equipment and nutrition support.	-	-	-	\$185Y to use on fitness facilities, equipment and nutrition support.	-	-
PriorityFlex (Lynx®)	-	-	-	-	-	-	-	-	-	\$70/M to use on OTC, food, meals, select utilities and pest control



Enhanced dental and vision

	PM Merit, PM, PM Edge & PM Vintage	PM Key, PM Vital & PM Thrive	PM Value & PM Thrive Plus
Monthly premium	\$49	\$39	\$37
Dental (Delta Dental®)	<p>\$0 copay for fillings, crown repairs, emergency treatment of dental pain, anesthesia and one fluoride treatment</p> <p>50% coinsurance for crowns/onlays, root canals, dentures, denture relines & repairs, bridge repairs, simple extractions and surgical extractions/oral surgery, implants & implant repairs</p> <p>\$2,500 annual coverage limit to use towards enhanced comprehensive dental services.</p>	<p>\$0 copay for emergency treatment of dental pain, anesthesia and one fluoride treatment</p> <p>50% coinsurance for crowns/onlays, root canals, dentures, denture relines & repairs, bridge repairs, surgical extractions/oral surgery, implants & implant repairs</p> <p>\$2,500 annual coverage limit to use towards enhanced comprehensive dental services.</p>	<p>\$0 copay for emergency treatment of dental pain, anesthesia and one fluoride treatment</p> <p>50% coinsurance for crowns/onlays, dentures, bridges, denture relines & repairs, bridge repairs, surgical extractions/oral surgery, implants & implant repairs</p> <p>\$4,500 annual coverage limit to use towards <i>both embedded and enhanced</i> comprehensive dental services.</p>
Vision (EyeMed®)	\$150 additional eyewear allowance per year with OON reimbursement option.		



Vision and Hearing

- Routine **vision** through EyeMed®
 - ✓ Vital has a \$125 allowance
 - ✓ All other non-D-SNP plans have a \$100 allowance embedded
 - ✓ D-SNP has a \$200 allowance
- Routine **hearing** through TruHearing®
 - ✓ **D-SNP Plans and Vital**: \$0 copay for up to two (2) TruHearing® brand 'Advanced' hearing aids, one per ear **every two years**.
 - ✓ All other plans have a \$295-\$1,495 copay range for hearing aids



OTC

Powered by Lynx®



- ✓ The flexibility to use OTC allowance in-store, online, by phone or through the mobile app
- ✓ Online ordering through priorityhealth.com/shopotc, Walgreens.com, Kroger.com and Albertsons.com
- ✓ In-store Retailers: Costco, CVS, Kroger, Meijer, Walgreens, Walmart, Family Dollar and Dollar General
- ✓ Our easy-to-use Priority Health OTC mobile app
- ✓ Access to a digital card

	OTC Allowance
PriorityMedicare Edge	\$25/M
	\$75/Q (1,2)
PriorityMedicare Key	\$45/Q (3,4)
	\$80/Q (5)
PriorityMedicare Value	\$50/Q (1)
	\$25/Q (2-5)
PriorityMedicare Vital	\$25/M

ThriveFlex

Powered by Lynx[®]



- **ThriveFlex** will be on Thrive and Thrive Plus
 - ✓ Two purses on this flex card – OTC (quarterly) and wellness (yearly)
 - ✓ OTC will work as explained on the previous slide.
 - ✓ Wellness purse can be used to purchase things like fitness equipment, fitness facilities and nutrition support.

	OTC Allowance	Flex Allowance
PriorityMedicare Thrive	\$60/Q	\$185/Y
PriorityMedicare Thrive Plus	\$50/Q	\$285/Y





PriorityFlex

Powered by Lynx[®]

- **PriorityFlex** will continue to be included on a D-SNP
 - ✓ \$70/M (no rollover)
 - ✓ One purse, which means members can use their benefit how/when they want.
- Member must have a Low-Income Subsidy (LIS) of any level
- A debit card will be issued that members can use toward:
 - ✓ Healthy food and produce
 - ✓ Pest control services through individually contracted companies or through a partnership with The Helper Bees[®]
 - ✓ Utilities (water, sewer, trash, septic, gas, electric, internet, phone)
 - ✓ OTC items
 - ✓ Pre-packaged meal delivery



Fitness

Powered by One Pass®



- Fitness benefit now offered through new vendor, One Pass®
 - ✓ Fitness will be on all plans except Vintage
 - ✓ D-SNP members will have access to a digital only fitness experience.
- Perks of One Pass
 - ✓ Holland Aquatic Center and Evergreen Commons are in the One Pass network PLUS facilities like the YMCA and Planet Fitness as well as boutique gyms like Pure Barre, Orange Theory and Stretch Lab.
 - ✓ Fitness kits designed for members who prefer to workout at home:
 - Strength, yoga or dance kit
 - ✓ Healthy meal delivery through Mom's Meals® (out-of-pocket for members, not a PH benefit)
 - ✓ Access to the Fitbit® community and Fitbit® Premium (no Fitbit® needed)

Memory Fitness

Powered by One Pass®

- Memory fitness benefit now offered by CogniFit® through the One Pass network.
 - ✓ Available on all plans except Vintage and D-SNP
- Perks of CogniFit
 - ✓ A memory fitness program that includes a collection of brain games and tailors the training the member receives specifically towards what the member needs.
 - ✓ Continuously adjusts the difficulty level to challenge and keep members from becoming bored or frustrated while using.
 - ✓ Provides a comprehensive workout by training more than 20 cognitive skills that we use daily, including working memory, perception, attention, reasoning and coordination.
 - ✓ Available in 18 languages



Transportation services

- Available on D-SNP and Vintage through SafeRide®, eligible members will have a benefit of 30 one-way trips per year to assist with their transportation needs. Each one-way trip is limited to **100 miles** (updated from 40). Trips do not need authorization, but they must meet the guidelines listed below.
- Guidelines:
 - ✓ The trip must be to or from “a related health location” (e.g., doctor’s appointment, pharmacy, etc.)
 - ✓ Rides must be scheduled at least 48 hours before desired pick-up time.
 - ✓ Members can call less than 48 hours before to see if there is availability, but it is not guaranteed.
 - ✓ Rides must be cancelled at least three (3) hours before the pick-up time, or the trip will be counted against the member’s total # of rides.
 - ✓ **NEW in 2025:** Members may submit for mileage reimbursement if they’d prefer to utilize their trip allowance this way. This will count toward their 30 one-way trip allowance and will also be limited to 100 miles.



Priority Health travel pass



Priority Health Travel Pass bundles the following together:

- ✓ Members pay in-network prices when seeking care from Medicare accepting providers anywhere in the U.S. outside of the lower peninsula of Michigan.
- ✓ Access to even more providers through the Multiplan[®] Medicare Advantage providers.
- ✓ Members may see any Medicare participating provider when traveling- however, they may have to pay out-of-pocket and submit for reimbursement.
- ✓ Worldwide urgent and emergent coverage
- ✓ Worldwide travel assistance through Assist America[®] when more than 100 miles from home

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*Excludes Priority Medicare D-SNP (except worldwide urgent and emergent care)

Pharmacy



2025 Formulary changes



- ✓ T2 insulin was moved to T3 - \$35 cap is still in place so the member will never pay more than \$35
- ✓ Generic Symbicort (highest cost inhaler) moved to T3, all others will remain at T2
- ✓ Opioids moving from T2 to T4
- ✓ \$0 cost share on all Part D drugs (all tiers) on D-SNP
- ✓ ED Drugs added to Thrive and Thrive Plus – these drugs will NOT roll up to the tROOP since ED is not a part D indicator.
 - ↳ Sildenafil (generic Viagra) will be on T2
 - ↳ Tadalafil and Vardenafil will be on T3
- ✓ All MAPD plans will continue to have the same formulary



2025 IRA changes

- Starting 1/1/25 the coverage gap will be eliminated, and the tROOP will drop to \$2,000. Once a member pays \$2,000, they will pay \$0 for drugs the remainder of the plan year.
 - ✓ There will no longer be a coverage gap (donut hole) or catastrophic phase. Members will go from deductible phase (if they have one) > initial coverage phase > hitting \$2,000 and paying \$0 the remainder of the plan year.
- Medicare Prescription Payment Plan (M3P)
 - ✓ A new opportunity that allows members the option to pay out-of-pocket prescription drug costs in monthly payments instead of at the pharmacy
 - Not all members will benefit from this option, so caution is advised when communicating with members.
 - ESI, our pharmacy benefits manager, will be assisting with enrolling members in the M3P program
 - Members with high OOPC at the beginning of the plan year are the ones more likely to benefit.
 - ✓ These members may find more benefit in applying to the Low-Income Subsidy (LIS) program instead of M3P
 - LIS program lowers OOPC and eligibility for this program was expanded in 2024 so more members are eligible. *****UPDATE**, Pharmacies will not be enrolling into program. We will update soon.





Medigap

Benefits of a Priority Health Medigap plan



- ✓ In 2025, members will see an **11.6% increase in monthly premiums.**
- ✓ **New Priority Health Medigap members** who've never before had Priority Health Medigap coverage previously are eligible for a **6.5% reduction in their monthly premium** for the first year of enrollment.
- ✓ Members are eligible for a **12% reduction in premium** if another person in their household currently has or is enrolling in a Priority Health Medigap plan.
- ✓ **12-month rate guarantee**, with renewals on members' enrollment anniversary date each year.
- ✓ Fast-track **underwriting** for applicants who are age 65+ and within three years of Part B enrollment – minimal health questions.
- ✓ **No hidden fees**, and no application or association fees, so your clients start saving money sooner.
- ✓ Billing starts when the plan goes into effect.
- ✓ **Low or no cost sharing** for your clients.
- ✓ Members have access to Assist America® for global travel assistance when more than 100 miles from home or in a foreign country at no extra cost.
- ✓ Medigap members have access to a **discounted gym membership** through Active&Fit®. To get started, members should go to their member portal to access the discounted rate.
- ✓ Hearing aid coverage through **TruHearing®** plus discounted rates with **Connect America®** (PERS) and **EyeMed®** (vision).

Medigap bonus program

Earn an additional service fee through our two-tier Medigap bonus program when enrolling a **new to Priority Health Medicare member in a Medigap plan with a 2025 effective date**. Here's how the program works:

- **Tier 1:** Enroll 10 to 24 clients in a Medigap plan and you'll get a **\$50 bonus, per enrollment; retroactive to enrollment #1**. Paid out monthly.
- **Tier 2:** Enroll 25 or more clients and the bonus increases to **\$75 per enrollment; retroactive to enrollment #1**. Paid out monthly. Once tier 2 has been reached, the increased service fee is not cumulative.



Agent experience

Marketing support

- ✓ Plan compare tool for both current and prospective members
- ✓ Access to ANOC videos to send to your clients pre-AEP
- ✓ An agent guidebook to use as a toolkit including sell sheets and key contacts
- ✓ Copy of our 2025 OTC catalog to show clients approved items.
- ✓ Co-branded marketing materials



ABOB enhancements

This AEP you'll have access to more in-depth reporting in our Book of Business tool (ABOB) including:

- ✓ Termination alerts
- ✓ Access to members entering the D-SNP Grace Period
- ✓ Age-in report (if you have an Individual BOB)



Elite agents

Qualifying to become a Medicare Elite agent

Medicare Elite Agents are defined as top performers in size of Medicare book of business per territory or 50 contracts in a calendar year. We review qualification framework annually. Qualifications to earn elite status for 2025 are as follows per territory.

Region	BOB Size
Southern	200
Eastern	100
Northern	300
Southeastern	100
Central	400

Elite agent perks:

- ✓ A \$400 allowance for marketing items including co-branded business cards, certification expenses, office supplies and more
- ✓ Option to use \$400 allowance for a RetireFlo subscription
- ✓ A dedicated customer service phone number
- ✓ A dedicated email address for agent servicing
- ✓ Monthly Elite Agent meetings
- ✓ A friends and family referral program
- ✓ An Elite Agent logo for your email signature and website
- ✓ Certificate of recognition



Elite+ agents

Qualifying to become a Medicare Elite+ agent

Medicare Elite+ Agents are defined as agents who have sold 100+ Medicare contracts, are top performers in size of Individual contracts per territory (top 2% of OEP sales) or met Medicare **and** MyPriority Elite status.

Elite+ agent perks:

In addition to the perks listed on the previous slide, Elite+ agents also enjoy the following:

- ✓ 100% discount for RetireFlo
- ✓ Certificate of recognition
- ✓ Listing in our Find an Agent webpage
- ✓ Annual Medicare certification fee waived (\$125)
- ✓ An Elite Plus Agent logo for your email signature and website
- ✓ Appreciation event
- ✓ Certificate of recognition





Priority HealthTM

