

Trinity Health Plan of Michigan 2025 Broker First Look

August-September 2024



Trinity Health Plan
of Michigan

Our Team



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Meeting Objectives

- Get a first look at Trinity Health Plan of Michigan's 2025 Medicare Advantage product offering
- Active dialogue and teamwork on how to differentiate Trinity Health Plan of Michigan in the eyes of prospects
- Identify next steps and immediate action items to support you in building plan awareness and increase member enrollment



Why Represent Trinity Health Plan of Michigan

Trinity Health Plan of Michigan is a Medicare Advantage plan, fully owned by Trinity Health. It's designed to provide our members with a more seamless health care experience, while also making it easier for health care teams to coordinate and deliver the best possible care.

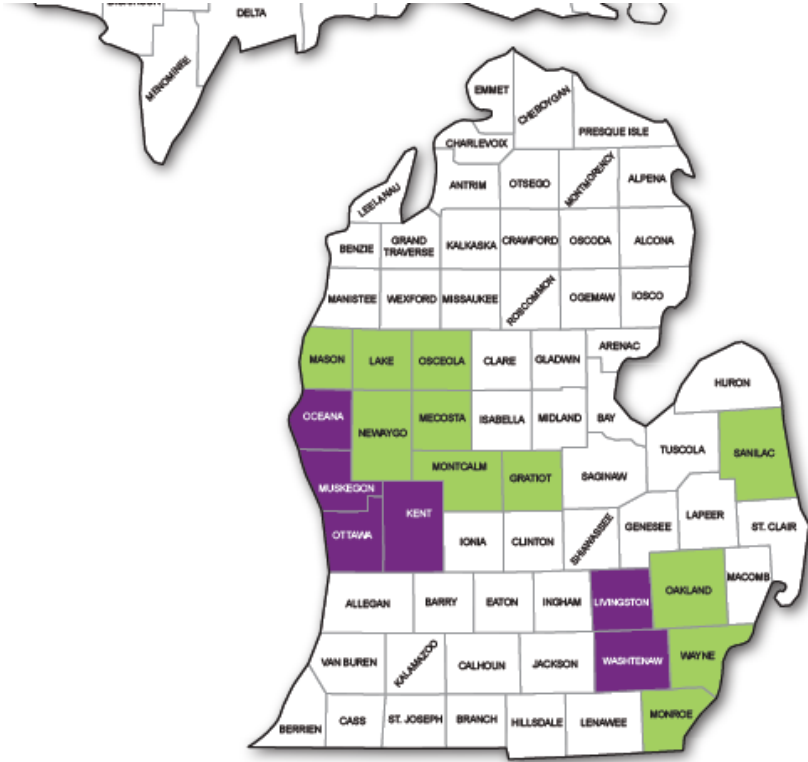
About Trinity Health Plan of Michigan

Trinity Health Plan of Michigan is:

- A Medicare Advantage (MA) plan **100% owned by Trinity Health** – Trinity Health Plan of Michigan shares the same faith-based mission.
- **Not-for-profit.**
- Designed by doctors to **make coordinated health care work better for patients and providers.**

**For more than 25 years, Trinity Health ministries
have served the needs of MA beneficiaries
with expertise and compassion.**

Expanded Service Area



2024 Counties:

Kent

Livingston

Muskegon

Oceana

Ottawa

Washtenaw

2025 Expansion Counties:

Gratiot

Lake

Mason

Mecosta

Monroe

Montcalm

Newaygo

Oakland

Osceola

Sanilac

Wayne

Large Provider Network to Support Your Clients



Hospitals

*(Acute Care,
Critical Access,
General Acute,
Trauma)*

42+



Primary Care Provider

*(Physicians/
APPs)*

3,045+



Specialists

*(Cardiologists,
Orthopods,
Oncology, etc.)*

12,497+



Others

*(Rehabilitation,
Behavior Health,
Ancillaries,
Clinics, etc.)*

88+



Pharmacies

*(National
Pharmacy
Network)*

65,000+

Large Provider Network to Support Your Clients

Current Network Partners

- Corewell
- Henry Ford
- Holland Hospital
- McLaren
- MediLodge nursing home chain
- Michigan Medicine (University of Michigan)
- Sparrow Health
- Northern Ottawa Community Health System
- Trinity Health Michigan

Proposed Additions

- Battle Creek
 - Ascension
 - Bronson Healthcare
- ... **And More!**

Competitive Benefits

Product Highlights*

- \$0 premium on all plans
- \$1,941 Cash Back annually on select plans
- Generous Flexible Benefit Card for covered vision and hearing out-of-pocket costs
- \$0 deductible on medical services
- \$0 primary care copays
- Low out-of-pocket maximums
- \$0 copays on Tier 1 and Tier 2 generics at mail order
- \$1,000 combined maximum for preventive and basic comprehensive embedded dental

** 2025 Medicare cost share may change on January 1, 2026. Benefits vary by plan; see specific plans for details.*

For no additional premium, all plans include:

- Member rewards
- 24-hour nurse line
- Virtual clinic visits
- Preventive and basic comprehensive dental
- Post-discharge meals
- One Pass® free fitness membership
- Acupuncture
- OTC (Over-the-Counter) allowance
- Hearing aid coverage (with copay)
- Vision hardware allowance
- Visitor travel allowance

Competitive Formulary

Part D Highlights*

- No prescription deductible on select plans
- National pharmacy network, including more than 65,000 pharmacies
- \$0 Tier 1 (preferred generic) copays
- \$0 copay mail order for Tier 1 and Tier 2 drugs on all plans

**Not applicable to MA Only or no Part D plans*



Members Stay with Us Longer

*Average member is enrolled
95 months which breaks down
to 7.9 year!*

As of June 2024, we still have
134 members with an effective
date of 1997 – *the year our
Plan was created!*

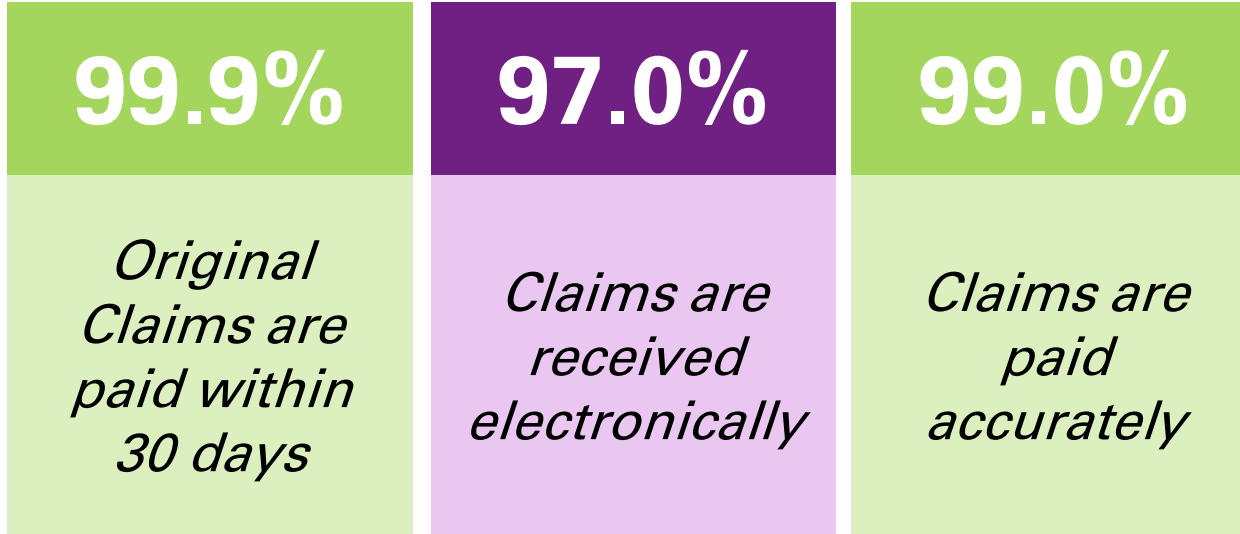
*A total of about
479 members have
been with us for
25+ years!*

*We have a total of 51 members
that are the age of 100 or older!*



Exceptional Claims Performance

Claims are paid quickly with limited denial – but more importantly, fewer prior authorizations needed



Strong Marketing Presence

ON MEDICARE?

ENROLL IN MICHIGAN'S NEW CHOICE FOR MEDICARE ADVANTAGE!

Trinity Health Plan of Michigan

CASH BACK

Trinity Health Plan of Michigan

Michigan's Smart Medicare Advantage Choice

\$0 PREMIUM TRINITY HEALTH PLAN OF MICHIGAN (HMO)

Trinity Health Plan of Michigan

888-451-1678 (TTY: 711)

8 a.m. to 9 p.m., seven days a week*

Or visit us online: T19Medicare.com/Enrolling4

Trinity Health Plan of Michigan

GET MORE CONNECTED CARE
and more money back in your pocket!

- ✓ **\$1,800 CASH BACK** per year to your Social Security check
- ✓ **UP TO \$1,000** FLEXIBLE EXPENDITURE CARD for dental and vision
- ✓ **DENTAL BENEFIT** with comprehensive coverage
- ✓ **\$0 MONTHLY PREMIUM** gets you off start and more!

Trinity Health Plan of Michigan

GET \$1,800 CASH BACK per year to your Social Security check.

Trinity Health Plan of Michigan

Michigan's **NEW** choice for Medicare Advantage

\$1,800 CASH BACK PER YEAR

DYNAMIC

Michigan's **NEW** choice for Medicare Advantage

Trinity Health Plan of Michigan

1200 x 1200

DYNAMIC

Michigan's **NEW** choice for Medicare Advantage

Trinity Health Plan of Michigan

1200 x 1500

DYNAMIC

Michigan's **NEW** choice for Medicare Advantage

Trinity Health Plan of Michigan

800 x 418

Easy ways to put a doctor-built \$0 premium Medicare Advantage plan in place!

\$0 monthly premium

SMILE!

Top 5 Advantages

Trinity Health Plan of Michigan

Product and Prescription Drug Detail

Trinity Health Plan of Michigan is a Medicare Advantage plan, fully owned by Trinity Health. It's designed to provide our members with a more seamless health care experience, while also making it easier for health care teams to coordinate and deliver the best possible care.

Plan Benefits for 2025

	No Premium (HMO)	Cash Back (HMO)	Glory No RX (HMO)
Monthly Premium	\$0	\$0	\$0
Cash Back	\$14.50 every month	\$161.80 every month	\$100 every month
Annual Maximum Out-of-Pocket	\$4,500	\$6,700	\$5,500
Flexible Benefit Card	\$500 per year to spend towards plan-covered vision and hearing services	\$250 per year to spend towards plan-covered vision and hearing services	\$500 per year to spend towards plan-covered vision and hearing services
Primary Care (including Telehealth)	\$0 copay	\$0 copay	\$0 copay
Specialty Care (including Telehealth)	\$30 copay	\$40 copay	\$30 copay
Over-the-Counter (OTC) Allowance	\$115 every 3 months	\$50 every 3 months	\$100 every 3 months

Plan Benefits for 2025, continued

	No Premium (HMO)	Cash Back (HMO)	Glory No RX (HMO)
Inpatient Hospital Visit	\$300 per day, days 1-6 \$0 per day, days 7-90	\$395 per day, days 1-5 \$0 per day, days 6-90	\$275 per day, days 1-7 \$0 per day, days 8-90
Outpatient Surgery	\$250 copay	\$350 copay	\$275 copay
PRESCRIPTION COVERAGE – 30-Day Retail			
Annual Prescription Drug Deductible	\$0	\$350 (Tiers 3-5)	Not applicable
Tier 1: Preferred Generic	\$0 copay	\$0 copay	Not applicable
Tier 2: Generic	\$0 copay	\$5 copay	Not applicable
Tier 3: Preferred Brand	25% of the total cost	25% of the total cost	Not applicable
Tier 4: Non-Preferred Drug	50% of the total cost	50% of the total cost	Not applicable
Tier 5: Specialty Tier	33% of the total cost	28% of the total cost	Not applicable

Formulary Detail

- **Tier 1 and Tier 2 generic drugs for \$0 copay** for select plans
- **89.7% of all prescriptions dispensed are generics**
- **48 out of the top 50 utilized generics (by day supply)** are on Tier 1 of the formulary
- **Tier 1 and Tier 2 drugs with no deductible** includes:
 - Cardiovascular medications
 - ACE - Angiotensin-converting enzyme (Lisinopril, benazepril)
 - ARBs - Angiotensin Receptor Blockers (Losartan, Irbesartan etc.)
 - Cholesterol medications (Statins)
 - Oral diabetic medications

A photograph of four people—two women and two men—dancing on a stage. They are dressed in light-colored shirts and blue jeans. The background is a blue wall with trees and foliage visible behind it. The text 'Supplemental Benefits' is overlaid in white on the left side of the image.

Supplemental Benefits

Trinity Health Plan of Michigan is a Medicare Advantage plan, fully owned by Trinity Health. It's designed to provide our members with a more seamless health care experience, while also making it easier for health care teams to coordinate and deliver the best possible care.

Dental

Embedded

- Embedded preventive and basic comprehensive dental on all plans
- No deductible on all plans; \$1,000 combined annual maximum on all plans
- Included: Exams and cleanings, x-rays, minor restorative and extractions, tele-dentistry

Supplemental Silver Plan

- Diagnostic, preventive, and **comprehensive** services
- \$15 monthly premium
- \$1,500 annual benefit; no deductible

Supplemental Gold Plan

- Diagnostic, preventive, and comprehensive services
- \$39 monthly premium
- \$2,000 annual benefit, no deductible

Vision and Hearing

Spectera, Inc. Vision

- Member pays \$0 for vision exam, diabetic retinopathy exam; Medicare covered eye exams are at specialist copay
- Over 107,000 private practice and retail chain providers nationwide
- Yearly hardware allowance amounts ranging from \$125-\$225 on all plans and can be used on frames, lenses, and contacts

TruHearing Premium Hearing

- Member pays \$0 for hearing exam, hearing aid fitting/evaluation; Medicare covered hearing exams are at specialist copay
- Hearing aid per ear coverage from \$599-\$899 (varies by hearing aid) includes:
 - Premium digital features; iPhone connectivity
 - Full range of styles; up to 5 different colors

Flexible Benefit Card and Member Rewards

Members will continue to have an opportunity to earn rewards for completing healthy activities. Reward funds will be issued through our Flexible Spending Card.

Members Incentivized with \$50 Reward for Annual Wellness Visits or In-Home Assessment

The Flexible Benefit Card will also have \$250-\$500 per year to spend towards plan-covered vision and hearing services.



Other Supplementary Benefits

- **Post Hospital Discharge Meals**: Offered at no additional charge to members
- **Over-the-Counter Allowance**: \$50 to \$115 per quarter depending on plan with no quarterly carryover
- **24-Hour Nurse Advice Line**: Offered at no additional charge to members
- **Travel Benefit**: This benefit has an \$1,500-\$3,500 annual coverage maximum per calendar year depending on the plan (amounts do not carry over year to year).
- **Fitness Membership**: Offered at no additional cost to the member through our partner, One Pass[®]
- **Acupuncture**: Member pays \$20 a visit, 6-12 visits per calendar year depending on the plan



Why Partner with Us

Trinity Health Plan of Michigan is a Medicare Advantage plan, fully owned by Trinity Health. It's designed to provide our members with a more seamless health care experience, while also making it easier for health care teams to coordinate and deliver the best possible care.

Our Plan's Value

- **\$1,941 Cash Back annually** on select plans
- **\$0 premium plans** which includes:
 - \$0 unlimited primary care provider visits
 - Drug coverage – covering 100 out of the top 100 prescribed medications and \$0 copay for Tier 1 and 2 medications through the mail
 - Hearing, vision, and dental benefits – \$0 copay for routine hearing, vision and dental exams
- **Generous Flexible Benefit Card** for covered vision and hearing out-of-pocket costs
- **Solid supplemental benefits in all plans** includes things like OTC allowance, travel allowance, vision/hearing allowance, and free fitness membership

Why Your Clients Will Stay With Us

- **US-based member call center with exceptional service** – 80% of calls answered within the first 30 seconds
- **Comprehensive provider network** with most of the large health systems included
- **Significantly fewer prior authorizations needed** for providers
- **No referrals needed when seeing in-network specialist**
- **In 2024, 5-Star Rating for Ohio and Iowa HMO plans** – 4-Star Rating for PPO plans
 - Star Ratings are calculated each year and may change from one year to the next. Our Michigan plans are too new for a rating.
- **Claims paid faster and with less denials** than other payers – 99.88% of original claims are paid within 30 days

What You Can Get from Your Certification

As an agent, you'll appreciate all this:

- **CMS maximum commission**
- **Quick and easy annual certification process**
- **Local, dedicated Broker Account Executive (BAE)**
- **Assistance with marketing and recruiting**
- **Lead incentive program**
- **Operate information stations and present seminars** in Trinity Health Michigan facilities and practices

Questions & Answers

**How can we help you grow
your Trinity Health Plan of
Michigan business?**



Thank you!

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