

# **2022 Member Companion Guide**

Your complete guide and "how to" for 2022 plan changes and enhancements.



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# **Benefits at a Glance**

Effective January 1, 2022

Benefits	AdventHealth SunSaver Plan (HMO)
<b>Premium</b> (in addition to Part B premium)	• \$0
Maximum Out of Pocket (excludes Part D drugs and allowances)	• \$5,500
Deductible	• \$0
Preventive Services	
Annual wellness exam, bone mass measurement, colorectal and prostate cancer screening, colonoscopy, pneumonia and flu vaccines, mammograms, pap smears/pelvic exams	• \$0 for Medicare-covered screenings, exams, vaccines & measurements
Inpatient Care	
Hospital Care (90 days covered / benefit period <sup>†</sup> )	<ul><li>Days 1-8: \$200 per day</li><li>Days 9-90: \$0 per day</li><li>Out-of-pocket max/benefit period: \$1,600</li></ul>
Skilled Nursing Facility (100 days covered / benefit period†) 1-day prior inpatient stay required	<ul><li>Days 1-20: \$0 per day</li><li>Days 21-100: \$180 per day</li></ul>
Home Health Care	• \$0
Outpatient Care / Supplies	
<b>Doctor Office Visits</b> Referrals for specialists–Not required	<ul> <li>\$0 – PCP</li> <li>\$35 – Specialist</li> <li>\$20 – Chiropractor</li> </ul>
Surgery / Services	• \$175 / visit
Ambulance	• \$260 one way
Emergency Care – Worldwide* / Urgent Care Worldwide	• \$90
Urgent Care / Walk-In Clinic – Inside United States	• \$25
Outpatient Rehabilitation Services (Physical, occupational, speech therapy, cardiac/pulmonary rehab)	• \$20
Durable Medical Equipment	• 20%
Diabetes Programs / Supplies	• \$0 training, 10% for diabetes supplies, therapeutic shoes/inserts
Diagnostic Services  Additional Benefits	<ul> <li>\$0 for lab services</li> <li>\$35 for X-rays and diagnostic tests</li> <li>\$200 for specialty imaging services including MRI, CT, Nuclear and PET scans</li> </ul>
Dental	• \$30 for Medicare-covered dental benefits • \$1,000 annual allowance for preventive and comprehensive services
Hearing	<ul> <li>\$35 for Medicare-covered exams</li> <li>\$350 hearing aid allowance annually</li> <li>\$0 for routine hearing exam</li> <li>\$0 for hearing aid fitting evaluation</li> </ul>
Vision	<ul> <li>\$0 for one pair of eyeglasses or contacts after cataract surgery</li> <li>\$15 for Medicare-covered exams</li> <li>\$0 for Glaucoma screening exam</li> <li>\$0 for one routine exam</li> <li>\$300 annual allowance for eyewear</li> </ul>
Out-of-Network Benefits	<ul><li>\$90 Emergency Care and Urgent Care Worldwide</li><li>\$25 Urgent Care Inside United States</li><li>20% Renal Dialysis</li></ul>
Fitness Center Membership	• \$0 Silver&Fit®
Telehealth / Place of Service	<ul> <li>\$0 Primary Care</li> <li>\$35 Specialist</li> <li>\$25 Urgent Care</li> <li>\$0 Behavioral Health/Psychiatric/SubstanceAbuse/Opioid Treatment</li> </ul>
OTC Health Related and Drugs	• \$20 per quarter

Benefits	AdventHealth SunSaver Plan (HMO)
Part D Prescription Drugs	
Retail preferred network pharmacy (30-day supply)	<ul> <li>Tier 1 – \$0</li> <li>Tier 2 – \$5</li> <li>Tier 3 – \$45</li> <li>Tier 4 – \$90</li> <li>Tier 5 – 33%</li> </ul>
Non-preferred network pharmacy (30-day supply)	<ul> <li>Tier 1 – \$0</li> <li>Tier 2 – \$10</li> <li>Tier 3 – \$47</li> <li>Tier 4 – \$95</li> <li>Tier 5 – 33%</li> </ul>
Preferred network pharmacy (90-day supply)	<ul> <li>Tier 1 – \$0</li> <li>Tier 2 – \$15</li> <li>Tier 3 – \$135</li> <li>Tier 4 – \$270</li> <li>Tier 5 – N/A</li> </ul>
Non-preferred network pharmacy (90-day supply)	<ul> <li>Tier 1 – \$0</li> <li>Tier 2 – \$30</li> <li>Tier 3 – \$141</li> <li>Tier 4 – \$285</li> <li>Tier 5 – N/A</li> </ul>
Mail order (90-day supply)	<ul> <li>Tier 1 – \$0</li> <li>Tier 2 – \$0</li> <li>Tier 3 – \$112.50</li> <li>Tier 4 – \$225</li> <li>Tier 5 – N/A</li> </ul>
Coverage gap	Coverage for Tier 1
Coverage limitation	After your total yearly drug costs reach \$4,430, you will receive limited coverage by the plan on certain drugs. You will pay no more than 25% on brand-name drugs and 25% of the plan's costs for generic drugs until your yearly out-of-pocket drug costs reach \$7,050.
Catastrophic coverage	After your yearly out-of-pocket drug costs reach \$7,050, you pay \$3.95 copay for generic and \$9.85 copay for all other drugs, or 5% coinsurance (whichever is greater).



AdventHealth Advantage Plans continues to strive to build you the best health plan possible.

For 2022, we've added some exciting new perks for our members.

# **Dental Benefits**

## Dental allowance has increased to \$1,000!



In 2022 members will be covered for oral exams, cleaning, fluoride treatment, x-rays, restorative, periodontics and extractions with a \$1,000 allowance.

Your \$1,000 allowance can be used at any Liberty Dental network provider.

Please note, Liberty Dental is a change in network from your previous year network.

# **Vision Benefits**

We've also increased your non-Medicare covered eyewear allowance to \$300!



All plans now have a \$0 copay for routine non-Medicare covered eye exams.

Our vision network has changed to Davis Vision, to provide you with better benefits.

# **Hearing Benefits**

You'll still have your \$350 hearing aid allowance too.



Hearing benefits will now be through TruHearing. With this change, there is now a \$0 copay for all routine, non-Medicare covered hearing exams, and fitting/evaluations for hearing aids are now covered at \$0 copay.

# **Pharmacy and Over-the-Counter Benefits**

There have been a lot of positive changes to your pharmacy benefits for 2022.



#### **Tier Changes**

All Tier 6 prescription drugs have been moved to Tier 1 and are now at \$0 copay. This means no out-of-pocket cost for you when you fill a prescription for any of the Tier 1 drugs. With this change, AdventHealth Advantage Plans has eliminated the Tier 6. Plus, there are now more than 150 prescription drugs at a \$0 copay!

#### **Preferred Pharmacy Network**

Our preferred pharmacy network has changed. It now includes CVS. Preferred pharmacies offer a lower copay for prescription drugs versus regular in-network pharmacies. Members can still get prescriptions filled at other pharmacies but may pay a higher copay.

#### The preferred networks are:

- Health First Family Pharmacy
- Publix
- CVS
- Target
- Walmart

## **Pharmacy and Over-the-Counter Benefits**



# **Over-The-Counter Allowance (OTC)**

Great changes are coming to your OTC benefit. You'll continue to receive your \$20 per quarter allowance. New this year is an easier way to use your allowance:



- Vitamins, first aid and allergy medicines are some of the many over-the-counter items that are covered.
- You can now purchase items from several participating retail partners. Or if you choose you can purchase right from the OTC Network app.
- Some of the big names where the card can be used include:
  - CVS Pharmacy
  - Dollar General
  - Walmart
  - Walgreens
  - Family Dollar

As a member you will receive a new debit card for your OTC allowance. Please note, this card is only a debit card, and your credit account was not used to secure the new card.

## **Pharmacy Changes**



# **Pharmacy Benefits**

All pharmacy benefits will now be offered through CVS Caremark. If you receive information on your pharmacy benefits from CVS Caremark, rest assured it's part of your AdventHealth Advantage Plans package.



For a list of participating pharmacies and your plan formulary visit myAHplan.com/directory. To request a printed copy go to myAHplan.com/order or call your Care Team.

Other formulary changes have been made such as the addition and discontinuation of some drugs and some price adjustments. Please see your Annual Notice of Change and 2022 Formulary for a complete list of changes.

AdventHealth Advantage Plans is proud to continue offering more than 4,000 providers, in-network, to our members. We are committed to providing you with this extensive choice of providers now and in the future. Please note the changes to the following provider networks:



#### **Mental Health**

Our new Mental Health partner is Optum. With this change there may be a few providers who are not included in the new network, but we've also added providers. You can search for providers at:

Public search: myAHplan.com/directory

Phone number: **1-877-890-6970**\* | 711 (TDD/TYY)

#### **Dental**

To provide our members with a more enhanced dental benefit, our new network partner is Liberty Dental.

To search your 2022 providers visit myAHplan.com/directory or call your Care Team at: 1-877-535-8278 | 1-800-955-8771 (TDD/TYY).

#### Vision

As we continue to increase vision benefits, we've also changed partners in our vision network. Beginning January 1, 2022, Davis Vision will be the new AdventHealth Advantage Plans partner for vision care needs.

Participating vision providers can be found at myAHplan.com/directory.

**1-877-535-8278** | 1-800-955-8771 (TDD/TYY)

#### Hearing

Our hearing provider network has also changed. Hearing services will now by available through the TruHearing network.

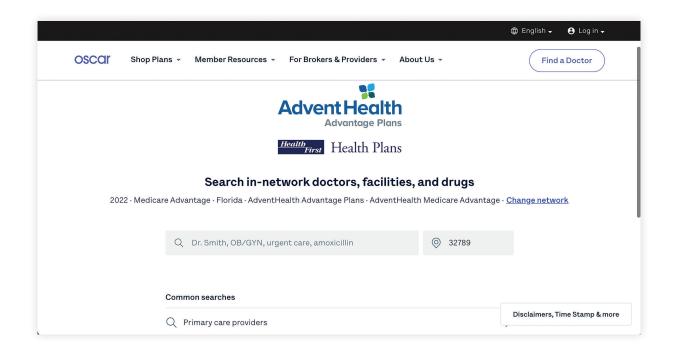
Participating providers can be found by searching your directory at myAHplan.com/directory. Or call your Care Team at 1-877-535-8278 | 1-800-955-8771 (TDD/TYY).

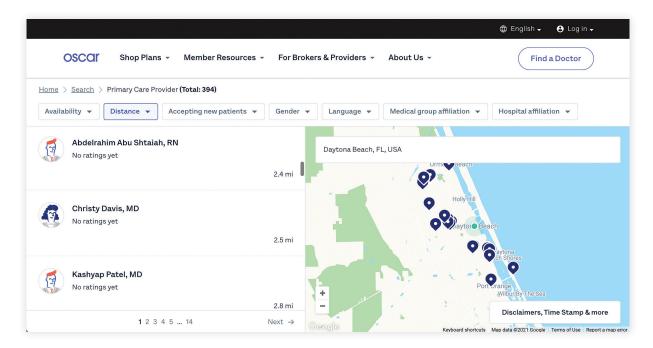
<sup>\*</sup>This number will not be active until December 13, 2021.

# **Your Provider Directory**

You'll notice a change in the look and feel of your 2022 provider directory. The online search function is easier to use and navigate. There's more interaction to help you find the right provider and location.







# **AdventHealth Advantage Plans and Oscar**



AdventHealth Advantage Plans has partnered with Oscar this year to give you access to digital tools and a Care Team to make accessing health care easier and more convenient.

# Your Customer Service Representatives are now Care Guides. What is a Care Team?

Your Care Team is made of experts dedicated to you, that can answer your health-related medical questions and provide you with high-quality care.

Your customer service representatives will become Care Guides, and they have one job – to help you get the most out of your health plan.

Your dedicated Care Team can also help walk you through any in-person follow up services like labs and prescriptions.

#### Plus, communicating with your Care Team is easy. You'll get:

- Quick Answers you can chat with a Care Guide by phone or via message right from the app or member portal.
- Quality Care your Care Team includes a licensed nurse who can help answer any questions about your care.
- Better Service your Care Team knows you and your history, so you won't get transferred around to answer one simple question.

#### **New Member Portal**



#### Get the most out of your plan with the new, easy-to-use member portal!

Announcing your new member portal, enhanced by Oscar. With the new portal you can update your payment information, complete the new Health Risk Assessment, find a provider, chat with your Care Guides and more.

#### It's easy to create an account.

- 1. Visit myAHplan.com/login
- 2. Click on the "portal login" button
- 3. Enter your email and choose a password
- 4. Check your email to verify your identity
- 5. Now log in to your account
- 6. Enter your contact information, so we know the best way to contact you
- 7. Fill in some more details that let us match you with your enrollment information
- 8. Congratulations, you're ready to use your enhanced member portal

#### You can also use the app to make accessing healthcare easy!

#### A few housekeeping items:

- All members will need to complete a new HIPAA form in 2022. Members will be able to fill out HIPAA both in the portal or by mail.
- Don't forget to complete a new Health Risk Assessment (HRA) in the new member portal. You earn rewards by completing healthy activities like the HRA.

The new app makes it easy to do just about everything related to your health, at any time. Including:







## Easily find the care you need

The search tool makes it easy to find a provider – you can filter by condition, location, specialty and more. Even better, it will only show you in-network options.



# Message your dedicated Care Team in one tap

For help finding a doctor, understanding your bills, getting prescription refills and more, simply message your Care Team.



## **Review your plan information**

You can use the app to review all your plan details, lab results, prescriptions, recent activity, your digital ID card and have all your doctors saved. You can pay your monthly premiums and set up autopay too.



## Download the app today

Download the app by searching for "Oscar Health" in the Apple App Store or Google Play Store. You can begin downloading the new app on October 1, 2021, however your 2022 benefit information will not be loaded until January 1, 2022.





## Your 2022 Explanation of Benefits or EOB will look a bit different than previous years.

Here's how to read your new Explanation of Benefits:



## **Overview Page**

The first page of your EOB provides a summary of key information including contact numbers.



#### **Monthly Spending Summary**

The Monthly Spending Summary page shows billed totals for the given month and how much you have paid towards your out-of-pocket amounts so far this year, as of the statement date.



#### **Claim Details**

The Claim Details Page provides key information, such as if a claim was denied, how much your health plan has paid for claims processed during the period, how much you may owe after your health plan has processed your claim and additional information on why a claim may have been denied.



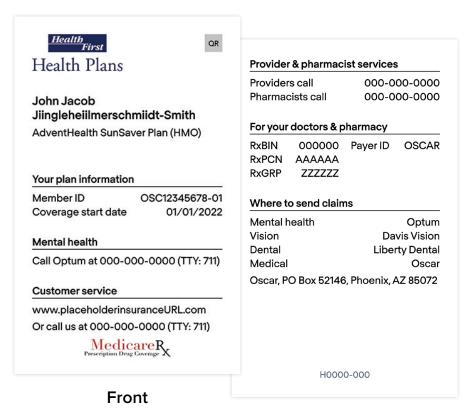


# **Your Appeal Rights**

This section explains how to appeal a claim decision. You will find instructions on what to do if you disagree with benefit decisions made on this claim statement.

#### Your 2022 ID cards will look a little different!

This new card will arrive in the mail on or before January 1 in your new welcome kit.



**Back** 

#### Frequency:

- Premium payments are due on the 1<sup>st</sup> of the month. Bills are mailed out around the 5<sup>th</sup> of the month prior.
- Autopay is drafted on last day of the month prior to when bills are due. Please note this is different than in previous years.

#### How to Pay:

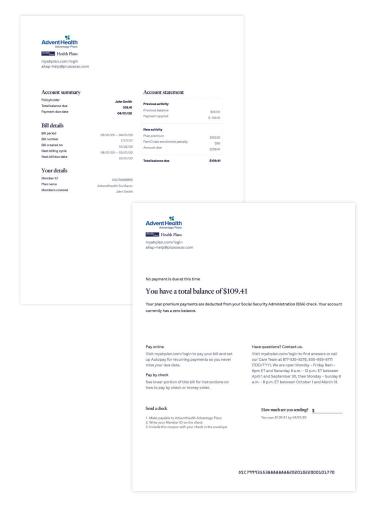
- First you'll need to create an online account in the member portal or the app.
- Visit myAHplan.com/login and input your email and a password.
- Click on "Pay your bill" from the menu.
- Enter your checking, debit, or credit card information.
- Autopay can be used for members with checking, credit or debit information that has been entered into your portal account.

## Other ways to pay your bill:

- Social Security Administration (SSA) and RailRoad deductions are still available as an option for premium payment.
- Pay over the phone: Call **1-877-535-8278** (Toll-free) | (TTY 1-800-955-8771) to pay with your checking or savings account (credit and debit cards are not accepted over the phone at this time).
- Pay by check or money order: Use the mailing address included on your bill. You can also find the address in your online account.

#### **New Address:**

 AdventHealth Advantage Plans c/o Oscar
 PO Box 628752
 Orlando, FL 32862-8752



#### **Grace Period Policy:**

As of January 1, 2022 AdventHealth Advantage Plans will be changing our Medicare Advantage Grace Period Policy. The following changes are occurring:

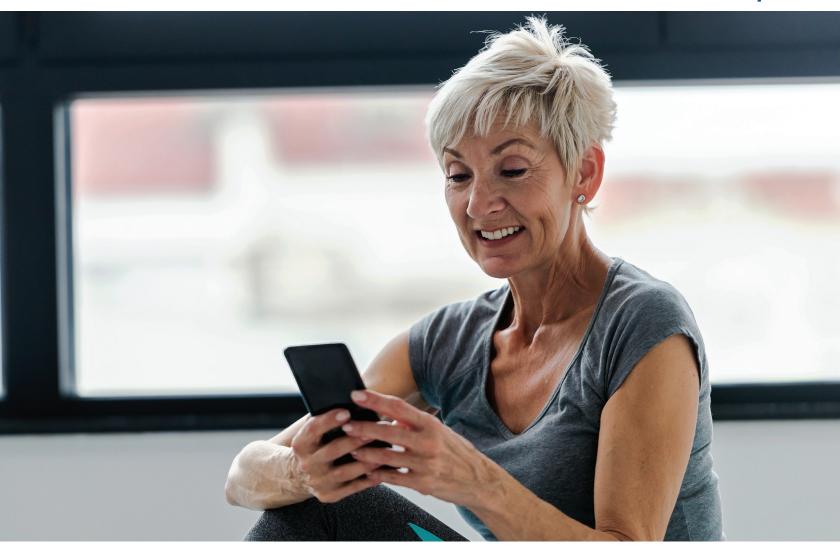
- AdventHealth Advantage Plans will be implementing a 6-month grace period, in place of our current 90-day grace period.
- AdventHealth Advantage Plans will no longer offer a "rolling" grace period. This means as of January 1, 2022, members must pay ALL past due amounts IN FULL before, or by, the end of the grace period to remain on the plan. Once a member has paid IN FULL, the grace period is removed (and, if applicable, time frames reset if member becomes past due in the future).
- If, as of December 31, 2021, a member is in a grace period, their balance information will be loaded into our new system for collections of the past due balance.
- As a member your grace period status will start over as of January 1, 2022.

What does this mean if you are in a grace period as of December 31, 2021 and have a past due balance from 2021?

Although grace period status will start over, members will still be expected to pay any past due balance owed from 2021 (and would enter their 1st month grace period as of January 2022, unless all past due balances were paid). If you were in a grace period status as of December 31, 2021 and a past due balance is owed for that time frame, any payment made in 2022 will be accounted back to the 2021 owed amount.

• As of January 1, 2022, members will receive their notifications regarding their grace period status.

# **Have Questions? Need Help?**



## Call your Care Team at:

**1-877-535-8278** | (TDD/TYY) 1-800-955-8771

or log in to your account to chat with your Care Team. We're available weekdays from 8am to 8pm and Saturdays from 8am to noon. From October 1 to March 31, we're available seven days a week from 8am to 8pm.





AdventHealth Advantage Plans - striving to provide our community with the best health plan possible.

