Harvard Pilgrim Health Care

Maine 2018

Stride℠ (HMO) Medicare Advantage Plan

In Step With Your Health Care Coverage Needs

Y0098_18012 Approved

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Harvard Pilgrim Health Care

Dear Friend,

We're delighted that you're interested in Harvard Pilgrim Health Care's Stride℠ (HMO) Medicare Advantage Plan.

Stride℠ (HMO) offers you more benefits than Original Medicare. Some of the features of our plan include:

- Choice of two plan options: Value Rx Plan and Value Rx Plus Plan
- Part D Prescription drug coverage, including enhanced alternative drugs
- Inpatient hospital coverage
- Dental exams, cleanings and X-rays
- Routine care and wellness visits
- Yearly allowance of $150 for over-the-counter (OTC) products
- Up to $200 annual Fitness reimbursement
- Yearly routine eye and hearing exams
- Coverage for eyeglasses and contact lenses
- Hearing aid coverage

And, if you choose the Value Rx Plus Plan, you will also receive:

- $0 Copayment for Primary Care Provider (PCP) visits

To learn more about Stride℠ (HMO), please review the enclosed materials or join us for an informational sales meeting. There, in a relaxed and informal setting, a sales person will be present with information and applications, and can further explain the plan and answer your questions. A list of dates and locations for upcoming informational sales meetings is enclosed.

If you have any questions, or for accommodations of persons with special needs at sales meetings, please don't hesitate to call us at 1-877-431-4742, for TTY service call 711.
Our hours of operation are:

- October 1 - February 14, 8 a.m. - 8 p.m. 7 days a week
- February 15 - September 30, 8 a.m. - 8 p.m. Monday – Friday.

You can also visit us online at **kit.hpforlife.org.**

Thank you for considering Harvard Pilgrim's Stride℠ (HMO) Plan.

Sincerely,

Margaret Dziedzic - Mood

Margaret Dziedzic - Mood
Director, Retiree Solutions

Harvard Pilgrim is an HMO plan with a Medicare contract. Enrollment in Stride℠ (HMO) depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information.
Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium.

Introduction to Medicare Basics

If you're eligible for Medicare, don't let choosing the wrong type of health care coverage slow you down. Take a step in the right direction with Harvard Pilgrim's Stride℠ (HMO) Medicare Advantage Plan.

A Stride℠ (HMO) Medicare Advantage Plan makes getting your medical care easier. Want to keep your doctor? Chances are Stride℠ (HMO) may include the doctors and hospitals you already know and trust. Dread processing paper work and multiple bills? You won't have to. Plus, you won't waste time making a lot of phone calls when you need to access care and comprehensive coverage. Harvard Pilgrim knows you have better things to do.

And when you do have a question or concern, take comfort knowing Harvard Pilgrim has provided Medicare solutions for more than 30 years. Our dedicated Member Services team is here to listen and answer your questions.

What is Medicare?

Medicare is a Federal government health insurance program that was created in 1965 by the Social Security Administration. It's health insurance for people 65 or older, under 65 with certain disabilities and any age with End-Stage Renal Disease (ESRD).

The Different Parts of Medicare

Medicare Part A (Hospital Insurance)

- ✔ Helps cover inpatient care in hospitals
- ✔ Helps cover skilled nursing facility, hospice and home health care

Medicare Part B (Medical Insurance)

- ✔ Helps cover doctors' services and outpatient care
- ✔ Helps cover some preventive services to help maintain your health

Medicare Part C (Medicare Advantage Plans)

- ✔ Health plans that are offered by private companies approved by the Centers for Medicare & Medicaid Services (CMS)

Medicare Part D (Medicare Prescription Drug Coverage)

- ✔ A prescription drug option offered by private insurance companies approved by and under contract with the Centers for Medicare & Medicaid Services (CMS)

Stride℠ (HMO) can give you the benefits you need for more complete coverage

Plan Overview

Original Medicare doesn't have you completely covered

- You may be wondering what is meant by the term "Medicare Advantage" Plan. The Centers for Medicare & Medicaid Services (CMS) contracts with health plans, such as Harvard Pilgrim, to offer all Medicare benefits and, in some cases, additional benefits to people eligible for Medicare.

- In this arrangement, a "Medicare Advantage" Plan, such as Harvard Pilgrim's Stride℠ (HMO), is paid by the Federal government a fixed amount each month for each member it serves to provide more benefits to you than Original Medicare alone.

Our Stride℠ (HMO) Plan can fill in the gaps that Original Medicare does not cover.

- Medicare Advantage contracts between the Federal government and Harvard Pilgrim are valid for one calendar year. This means that the benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year.

Cost effective coverage starting at $12 a month

Stride℠ (HMO)'s benefits help give you more complete coverage for your health care needs, and with more than one plan option, you can choose the best fit. Our Stride℠ (HMO) Plan options are offered with cost effective premiums that are as low as $12 a month.

Features of our plan include (partial listing):

- ✔ $10 Copayment for Primary Care Provider (PCP) visits
- ✔ Part D prescription drug coverage (including enhanced alternative drugs)
- ✔ Dental cleanings and X-rays
- ✔ Routine care and wellness visits
- ✔ $0 copayment for annual routine eye exam
- ✔ Coverage for eyeglasses and contact lenses
- ✔ $150 annual allowance for over-the-counter (OTC) products
- ✔ Up to $200 annual Fitness reimbursement
- ✔ Access to all Stride℠ (HMO) network doctors (Massachusetts, Maine, New Hampshire)
- ✔ Coverage for hearing aids and batteries

And, if you choose the Value Rx Plus Plan, you will also receive:

- ✔ $0 Copayment for Primary Care Provider (PCP) visits

Plan Overview

Our Plan offers more than Original Medicare

- Your choice of a primary care provider from the Stride℠ (HMO) network, which includes some of our region's leading doctors
- Web-based health support
- A Member Services team dedicated to Medicare members
- Virtually no paperwork
- Convenient Mail Order Service Prescription Drug Program with free shipping directly to your home

Why a Medicare Advantage Plan is a good choice

With a Medicare Advantage Plan, you not only get additional benefits not covered by Original Medicare, but you will also get:

- Preventive care
- One stop shopping – you will get your medical and prescription drug coverage under one plan, so you will have only one Member ID card — no need to use your Medicare Card
- Medical management and care coordinated by your doctor

Eligibility for Harvard Pilgrim's Stride℠ (HMO)

You can join Stride℠ (HMO) if you reside in our enrollment area. Our enrollment area includes the following counties in **Maine:** Androscoggin, Cumberland, Kennebec, Sagadahoc, and York.

You must also be entitled to Medicare Part A (hospitalization) and are enrolled in Medicare Part B (medical) and continue to pay Part B premiums. Most Medicare beneficiaries can join, including those eligible on the basis of disability.

Your provider is a partner

Once enrolled, you'll choose a primary care provider (PCP) who will work with you to provide the care you need. You can count on your PCP to provide or authorize all of your routine health care services. You'll receive all of your medical services from Stride℠ (HMO) network providers who will work together to coordinate your care, except in emergency or urgent care situations or for out-of-area dialysis services.

You can see any Stride℠ (HMO) network provider throughout Massachusetts, Maine and New Hampshire. Our Stride℠ (HMO) provider network directory—which is available on our website at **hpforlife.org**—lists all of the affiliated providers in our network. However, new providers are added daily and may not be reflected in the directory. If you have questions about a provider, please contact us. You can change your provider at any time by simply calling Member Services. When you need specialty care, your PCP will refer you to Stride℠ (HMO) providers who are affiliated with your PCP.

The provider network may change at anytime. You will receive notice when necessary.

One monthly bill

With Stride℠ (HMO) your financial obligations consist of a monthly plan premium and copayments/coinsurance for medical services in addition to your Medicare Part B premium. Your copayment/coinsurance must be paid at the time of service.

You will receive a bill for your monthly premium, which you may choose to pay by electronic fund transfer for your convenience. See the enclosed Summary of Benefits for specifics on your copayments/coinsurance and premium.

Call or visit us online for more information: **1-877-431-4742** (TTY **711**) **kit.hpforlife.org**

Stride℠ (HMO) Medicare Advantage Plan Comparison

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium.

BENEFITS	VALUE Rx PLAN YOU PAY	VALUE Rx PLUS PLAN YOU PAY
Premium	**$12** per month	**$74** per month
Annual Medical Deductible	$0	$0
Primary Care Provider (PCP) Office Visit	$10 copayment per visit	$0 copayment per visit
Annual Physical Exam	$0 copayment, 1 visit per year	$0 copayment, 1 visit per year
Specialist Office Visit	$35 copayment per visit	$25 copayment per visit
Diagnostic Tests, X-rays, Lab Services	$15 copayment for X-rays $15 copayment for lab services 20% coinsurance for MRI/CT scans	$10 copayment for X-rays $10 copayment for lab services $100 copayment for MRI/CT scans
Medicare covered Chemotherapy drugs & other Part B prescription drugs	20% coinsurance	20% coinsurance
Outpatient Surgery	$275 copayment for each Medicare-covered visit	$175 copayment for each Medicare-covered visit
Inpatient Hospital Care (Acute Care)	Days 1-6: $275 copayment each day	Days 1-7: $250 copayment each day
Inpatient Mental Health (includes Substance Abuse and Rehabilitation Services)	Days 1-5 $275 copayment each day	Days 1-6 $250 copayment each day
Skilled Nursing Facility (in a Medicare Certified Skilled Nursing Facility)	Days 1-20: $0 copayment per day Days 21-100: $160 copayment per day	Days 1-20: $0 copayment per day Days 21-100: $160 copayment per day
Home Health Care	$0 copayment	$0 copayment
Worldwide Emergency Coverage	$80 copayment (waived if admitted within 24 hours)	$80 copayment (waived if admitted within 24 hours)

Visit us online at
kit.hpforlife.org

BENEFITS	VALUE Rx PLAN YOU PAY	VALUE Rx PLUS PLAN YOU PAY
Urgent Care	$35 copayment per visit	$25 copayment per visit
Ambulance	$250 copayment per trip	$150 copayment per trip
Routine Eye Exam	$0 copayment, 1 visit per year	$0 copayment, 1 visit per year
Eyewear Benefit	$150 annual allowance	$150 annual allowance
Routine Hearing Exam	$35 copayment, 1 visit per year	$15 copayment, 1 visit per year
Hearing Aid Benefit	$699 copayment per hearing aid for Flyte 770 $999 copayment per hearing aid for Flyte 990	$699 copayment per hearing aid for Flyte 770 $999 copayment per hearing aid for Flyte 990
Dental Benefit	$35 annual deductible 2 periodic oral exams & 2 cleanings per year 1 set of bitewing X-rays per year 1 full set of X-rays every 36 months	$35 annual deductible 2 periodic oral exams & 2 cleanings per year 1 set of bitewing X-rays per year 1 full set of X-rays every 36 months
Fitness Reimbursement	Up to $200 annual fitness reimbursement	Up to $200 annual fitness reimbursement
Over-the-Counter Allowance	$150 annual allowance towards over-the-counter health care related drugs and supplies	$150 annual allowance towards over-the-counter health care related drugs and supplies
Out-of-Pocket Limit	$6,700 yearly out-of-pocket limit	$4,900 yearly out-of-pocket limit
Durable Medical Equipment	20% coinsurance	20% coinsurance

Stride℠ (HMO) Medicare Advantage Plan Prescription Drug Benefits

When you join a Stride℠ (HMO) Plan, your Part D Prescription Drug Coverage is included in your monthly premium. The chart below explains your costs for covered Part D drugs only. You have the option to use our network retail pharmacies or save money by using our convenient Mail Order Pharmacy program with free shipping directly to your home. Coverage for Part B drugs are included in your Part B Medical benefits.

Harvard Pilgrim uses a list of Part D prescription drugs (generic & brand) called a Formulary. Your prescription drugs must be included in our Formulary to be covered.

COVERAGE LIMIT	VALUE Rx YOU PAY	VALUE Rx PLUS YOU PAY
Annual Prescription Drug Deductible	$300 annual deductible for **Tier 3**, **Tier 4** and **Tier 5** Part D prescription drugs	$0
Initial Coverage: After your yearly deductible, you pay the following until your total yearly drug costs reach **$3,750** Total yearly drug costs are the total drug costs paid by both you and Harvard Pilgrim.		
Tier 1 Preferred Generic		
30-Day Supply-Retail Pharmacy	$0 copayment	$0 copayment
90-Day Supply-Mail Order Pharmacy	$0 copayment	$0 copayment
Tier 2 Generic		
30-Day Supply-Retail Pharmacy	$10 copayment	$10 copayment
90-Day Supply-Mail Order Pharmacy	$20 copayment	$20 copayment
Tier 3 Preferred Brand		
30-Day Supply-Retail Pharmacy	$47 copayment	$47 copayment
90-Day Supply-Mail Order Pharmacy	$94 copayment	$94 copayment
Tier 4 Non Preferred Brand		
30-Day Supply-Retail Pharmacy	$100 copayment	$100 copayment
90-Day Supply-Mail Order Pharmacy	$250 copayment	$250 copayment
Tier 5 Specialty	27% coinsurance	33% coinsurance

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COVERAGE LIMIT	VALUE Rx YOU PAY	VALUE Rx PLUS YOU PAY
Coverage Gap: You pay the following until you have paid a total of **$5,000*** for covered Part D drugs.		
Tier 1 Preferred Generic 30-Day Supply-Retail Pharmacy 90-Day Supply-Mail Order Pharmacy	Not Covered by Stride℠ (HMO) in the Coverage Gap. While you are in the Coverage Gap, you pay 44% of the cost for generic drugs.	$0 copayment $0 copayment
Tier 2 Generic **Tier 3 Preferred Brand** **Tier 4 Non Preferred Brand** **Tier 5 Specialty**	Not Covered by Stride℠ (HMO) in the Coverage Gap. While you are in the coverage gap, you pay 44% of the cost for generic drugs (plus a portion of the dispensing fee) for brand name drugs.	
Catastrophic Coverage: You pay the following for the remainder of the calendar year.		
Generic Drugs (including Brand Drugs treated as Generic)	Greater of 5% coinsurance or $3.35 copayment	
All other Drugs	Greater of 5% coinsurance or $8.35 copayment	

*Please note: Drugs covered by Stride℠ (HMO) that are not covered by Medicare Part D do not count toward this amount. Different out-of-pocket costs may apply for people who have limited incomes, live in long-term care facilities or have access to Indian/Tribal/Urban (Indian Health Service providers).

Extra Benefits

A few extra benefits to help keep some money in your pocket

Have you heard?

Harvard Pilgrim has partnered with TruHearing for a hearing aid benefit. All Stride℠ (HMO) members can get up to two hearing aids every year. The benefit is limited to the Flyte 770 and Flyte 990 hearing aids, which come in various styles and colors.

Fitness reimbursement to help you get and stay healthy

With all Stride℠ (HMO) Plans options you can get up to $200 in fitness reimbursement each year. This benefit includes reimbursement for fitness studios and facilities that offer yoga, Pilates, Zumba, aerobic and many other classes, as well as reimbursement to full service health and fitness clubs that offer cardiovascular and strength-training equipment.

Something to smile about

Harvard Pilgrim offers preventive dental benefits to Stride℠ (HMO) members.
You are covered for two periodic oral exams and two cleanings each year and a complete set of X-ray films once every 36 months and bitewing views every 12 months.

Eyewear benefit—more than meets the eye

In addition to receiving a routine annual eye exam with zero copayment, you'll also get an an annual allowance of $150 towards the purchase of eyeglasses and contact lenses.

Over-the-Counter (OTC) drugs and supplies at your doorstep

When you join our Stride℠ (HMO) Plans, you'll get up to $150 every year when you use the Over-the-Counter benefit. It's an easy way to get health related drugs and supplies, including cough, cold and allergy medicines, vitamins, first aid supplies and much more—at no cost to you!

Here's how it works:

1. Select items from the 2018 Over-the-Counter brochure

Harvard Pilgrim HealthCare

2018 Over-the-Counter Benefits at No Cost for Stride℠ (HMO) Plan Members

Members receive $150 every year* for Over-the-Counter drugs or supplies.

*After paying your monthly plan premium. Limited to $50 a month. Limitations and restrictions may apply.

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2. Call us at **1-888-609-0692**
   TTY users call **711**
3. Receive your order

Questions about Enrollment

Q. When can I join or change my coverage?

There are limits on when and how often you can change the way you get your Medicare coverage. Switching from one plan like Stride℠ (HMO) to one of the other plans we offer, or to a plan offered by another organization, counts towards making a change. If you have both Medicare and Medicaid, you can change to another plan or Original Medicare at any time.

Annual Open Enrollment Period From October 15, 2017 through December 7, 2017 for an effective date of January 1, 2018

- ✔ Change from Original Medicare to a Medicare Advantage Plan
- ✔ Change from a Medicare Advantage Plan back to Original Medicare
- ✔ Switch from one Medicare Advantage Plan to another Medicare Advantage Plan
- ✔ Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that does offer drug coverage
- ✔ Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage

From January 1, 2018 until February 14, 2018

- ✔ If you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. Your Original Medicare coverage will begin the first day of the following month.
- ✔ If you switch to Original Medicare during this period, you will have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage.

Generally, you can't make any other changes during the year unless you meet special exceptions such as if you move or lose other insurance coverage.

Q. What if I'm new to Medicare?

Once you enroll in Medicare you can join a Medicare Advantage Plan 3 months prior to your Medicare effective date, the month you join Medicare, or 3 months after your Medicare effective date. If you do not join a Medicare Advantage Plan during this 7 month period, you will have to wait for the next Medicare Annual Open Enrollment Period to join.

Questions about Enrollment

Q. How do I enroll?

It's easy. You can choose to:

- ✔ Fill out and sign the enclosed application and return it in the enclosed self-addressed envelope.
- ✔ Call **1-855-243-1145** to enroll over the phone.
- ✔ Enroll online at **kit.hpforlife.org**. Medicare beneficiaries may also enroll in Stride℠ (HMO) through the CMS Medicare Online Enrollment Center located at http://www.Medicare.gov.
- ✔ Call to schedule a sales appointment or attend one of our local sales meetings. See the enclosed schedule of upcoming meetings, where a sales person will be present with information and applications.

Q. When will my new benefits begin?

Your coverage is effective the first day of the calendar month following the month in which we receive your signed, completed application.

For example:

If Harvard Pilgrim receives your signed, completed application on July 15, your coverage under Stride℠ (HMO) will be effective August 1. If you enroll during the Annual Open Enrollment Period (October 15 - December 7) your coverage under Stride℠ (HMO) will be effective January 1 of the following year.

Q. What happens to my Medicare benefits when I join?

You don't lose your Medicare benefits. Stride℠ (HMO) provides all Original Medicare benefits as well as additional benefits.

- ✔ Once your membership begins, your health care is arranged for by your Stride℠ (HMO) PCP.
- ✔ You will use your Stride℠ (HMO) member ID card instead of your Medicare card for all of your care and services.

Q. Why join Harvard Pilgrim's Stride℠ (HMO) Medicare Advantage Plan?

You will get:

- ✔ A Plan offered by Harvard Pilgrim, a health plan you know and trust
- ✔ Additional benefits not covered by Medicare
- ✔ Preventive care
- ✔ One-stop shopping on medical and prescription drug coverage under one plan
- ✔ Medical management and care coordinated by your provider

So, when you are looking for a Medicare Advantage Plan to fill in the gaps that Medicare doesn't cover, look no further than Harvard Pilgrim.

For more information about
Stride℠ (HMO), call:

Prospective Members: 1-877-431-4742
For TTY service, call 711

Current Members: 1-888-609-0692
For TTY service, call 711

Hours of operation:
October 1 - February 14, 8 a.m. - 8 p.m. 7 days a week,
February 15 - September 30, 8 a.m. - 8 p.m. Monday – Friday

Or visit us online:
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