

State of Delaware Pensioners | August 2022

Welcome to your new Medicare Advantage plan from Highmark



Agenda



Today we're going to discuss:

- ☑ How Freedom Blue PPO Works
- ☑ Plan Benefit Highlights
- ☑ Concierge Member Service Team
- ☑ Enrollment Process

How Freedom Blue PPO works.



State of Delaware Medicare Coverage today (2022)

Medicare Part A

- Inpatient hospital care
- Skilled nursing care
- Home health and
- hospice

Medicare Part B

- Doctor visits and preventive care
- Testing and lab
- Ambulance and outpatient services
- Durable medical equipment



Highmark Special Medicfill



2022 State of DE Medicare Medical Coverage



SilverScript Part D (optional 2022 ONLY)

New 2023 State of Delaware Medicare Coverage

Medicare Part A

- Inpatient hospital care
- Skilled nursing care
- Home health
- Hospice

Medicare Part B

- Doctor visits and preventive care
- Testing and lab
- Ambulance and outpatient services
- Durable medical equipment



Highmark Special Medicfill



Freedom Blue Medicare Advantage PPO

*Combines all the All the benefits Medicare Original Medicare
+ coverage of the Highmark Special Medicfill plan*



SilverScript Part D (required in 2023)

Freedom Blue PPO

How does your Freedom Blue Medicare Advantage PPO plan work



The **Freedom Blue Medicare Advantage** plan assumes responsibility to provide ALL benefits of Original Medicare Parts A (Hospital) and Part B (Outpatient) benefits

The plan combines all original Medicare benefits plus the additional coverage provided by the **Specific Medicare** plan into one plan

National service area member can reside **anywhere in the US**

For all covered medical benefits within the United States, members have **100% coverage** when seeking care from contracted **“In Network”** as well as non-contracted **“Out of Network”** providers anywhere within the US

Members must continue enrollment in both **Medicare Part A & Part B** and continue to pay monthly **Medicare Part B premiums**

Starting in January 1st, you will no longer use your Original Medicare (red, white, and blue) card when seeking any medical service – only your Highmark **Freedom Blue Medicare Advantage PPO ID card**

Freedom Blue PPO

What you need to know about your health plan



Starting on January 1st, all medical claims submitted to Highmark (coverage for the Medicare Advantage Plan only) and NOT to Medicare

- Members will receive one Explanation Of Benefits (EOB) from Highmark for all Medical claims

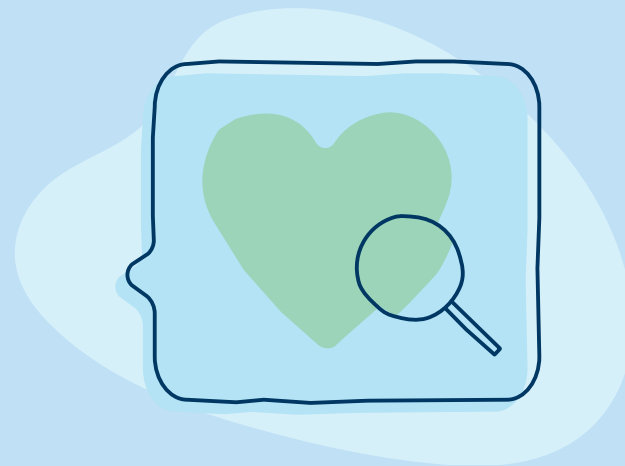
No referrals to see a specialist or other providers

Members do not need to select a PCP (although it is highly encouraged)

Prior Authorizations may apply to certain services such as Inpatient Hospital Services, Skilled Nursing Facility Stays, and Advanced Images (e.g., CT/PET Scan).

- Contracted “In Network” providers are responsible to submit to Highmark for approval.
- When seeking care from non-network providers members, ask for a pre-visit coverage decision to confirm that the services you are getting are covered and are medically necessary.

Let's look at your Highmark Medicare benefits.



Benefit Design

Plan Wide Cost Sharing	Freedom Blue PPO Member Pays (In Network and Out of Network)
Deductible	\$0
Member Out of Pocket Maximum <i>Applies to Part A, Part B, and outpatient professional services outside of the United States. Excludes Private Duty Nursing cost sharing.</i>	\$1,000 (Combined INN & OON)

Benefit Design

Medical Benefits	Freedom Blue PPO Member Pays (In Network and Out of Network)
PCP Office Visit	\$0
Specialist Office Visit	\$0
Therapies (Speech, Physical, Occupational)	\$0
Inpatient Hospital	\$0
Skilled Nursing Facility (up to 100 days per benefit period)	\$0

Highmark Medical Benefits

Benefit Design

Medical Benefits	Freedom Blue PPO Member Pays (In Network and Out of Network)
Outpatient Surgery	\$0
Emergency Room	\$0
Urgent Care	\$0
Ambulance	\$0
Diagnostic Services (Lab and Images)	\$0
Durable Medical Equipment	\$0
Part B Rx	\$0

Benefit Design

Medical Benefits	Freedom Blue PPO Member Pays
Inpatient or Outpatient facility coverage outside of the United States*	\$0 if urgent or emergent care and non urgent or emergent care
Outpatient professional services outside of the United States*	\$0 if urgent or emergent care. 80% for routine (non urgent or emergent care)
Private Duty Nursing <i>When inpatient in acute care hospital</i>	20% of the allowable charges and 100% of charges after the 240-hour maximum is met. <i>Member cost sharing is excluded from the Out of Pocket Maximum.</i>

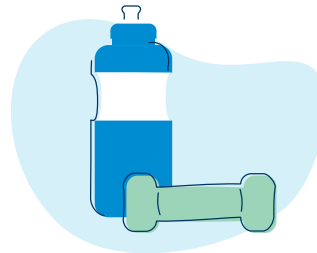
*Services defined as coverable under Medicare policy guidelines within the United States

Even more **benefits** from **Highmark:**



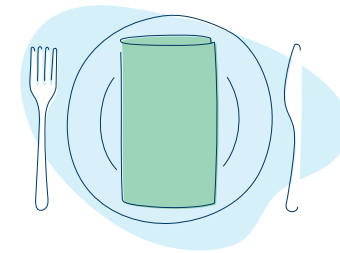
Clinical Care Team

Experts to help you manage your health.



Wellness Program

A wellness and rewards program tailored to your health and well-being.



Post-discharge Meals

Make your return from the hospital easier by having pre-made, frozen meals delivered directly to your doorstep — at no cost to you.*

*Post-discharge meal program covers two meals per day or 14 days.

The SilverSneakers Program



Exclusive Member Portal

The member portal provides fresh, relevant content around fitness, brain health, nutrition and more!



SilverSneakers On-Demand™

Follow-along videos and programs with various formats to support cardiovascular strength, endurance, flexibility and mental health



Live Interactive Classes

SilverSneakers LIVE™ classes and workshops are offered daily, and are focused on exercise and overall wellbeing



SilverSneakers GO™

This mobile app is the SilverSneakers on the go companion, providing exercise guidance that can be adjusted based on ability



Access to Nationwide Fitness Locations

A free fitness benefit with access to thousands of fitness locations nationwide¹



National Reciprocity

The ability to enroll at multiple locations at the same time – no limit to the number of locations where you participate



Signature SilverSneakers Classes

Proprietary programming for older adults to accommodate a wide range of physical activity interests and ability levels – even group activities and classes² offered outside the traditional fitness center setting



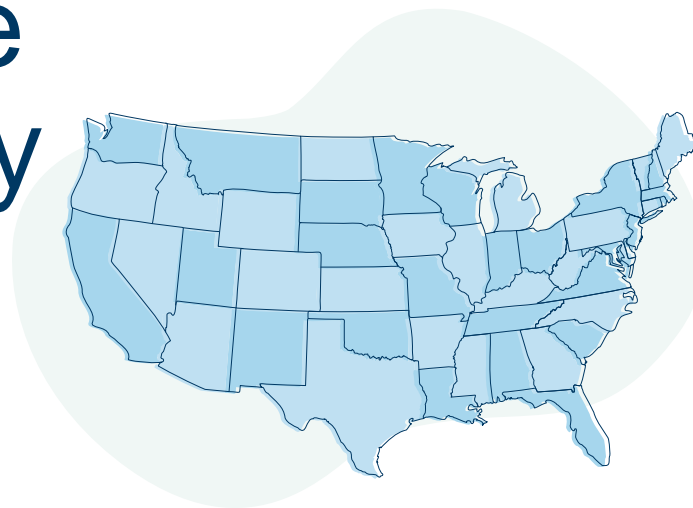
Social Connections

Social connectivity solutions where you can form genuine connections with other members

1. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

2. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

Access to Medicare Providers Nationally



Members can reside anywhere in the United States or US territories

Freedom Blue PPO offers a large national network of contracted “In Network” Medicare Advantage PPO providers

Members can see out-of-network providers who accept Original Medicare and the plan

To find or confirm contracted In Network Providers, members can call your State of Delaware Medicare Advantage Concierge service team

Members can always use our online provider finder directory, too.

To find a local doctor (in Delaware)

- Visit highmarkbcbsde.com/find-a-doctor.
- Click on “**Medical.**”
- Click “**Network**” and find “**Freedom Blue PPO.**”
- Type in the city, state, and ZIP code to find a provider.
- Enter the provider or facility you’re looking for and click “**Search.**”

Freedom Blue PPO Concierge Service Team

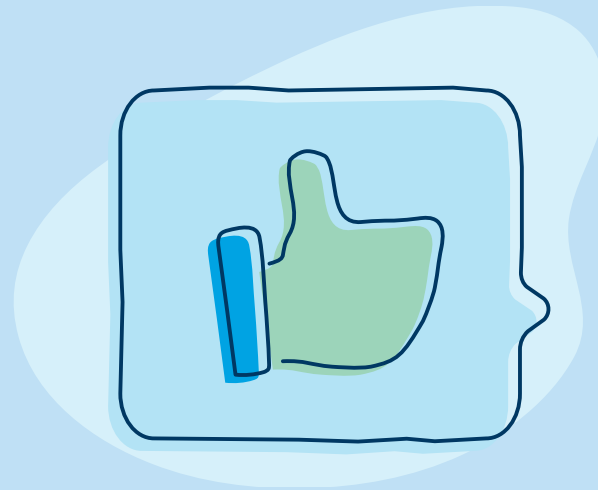
If you have questions about Medicare or how your new Freedom Blue PPO Medicare Advantage plan works, call 1-888-328-2960, 8 a.m. - 8 p.m., seven days a week (TTY call 711)

- Addressing coverage/claims questions
- Assistance finding providers
- Confirm status of Prior Authorization
- Requests pre-visit coverage decision
- Assistance with scheduling appointments
- Medical record transfer support



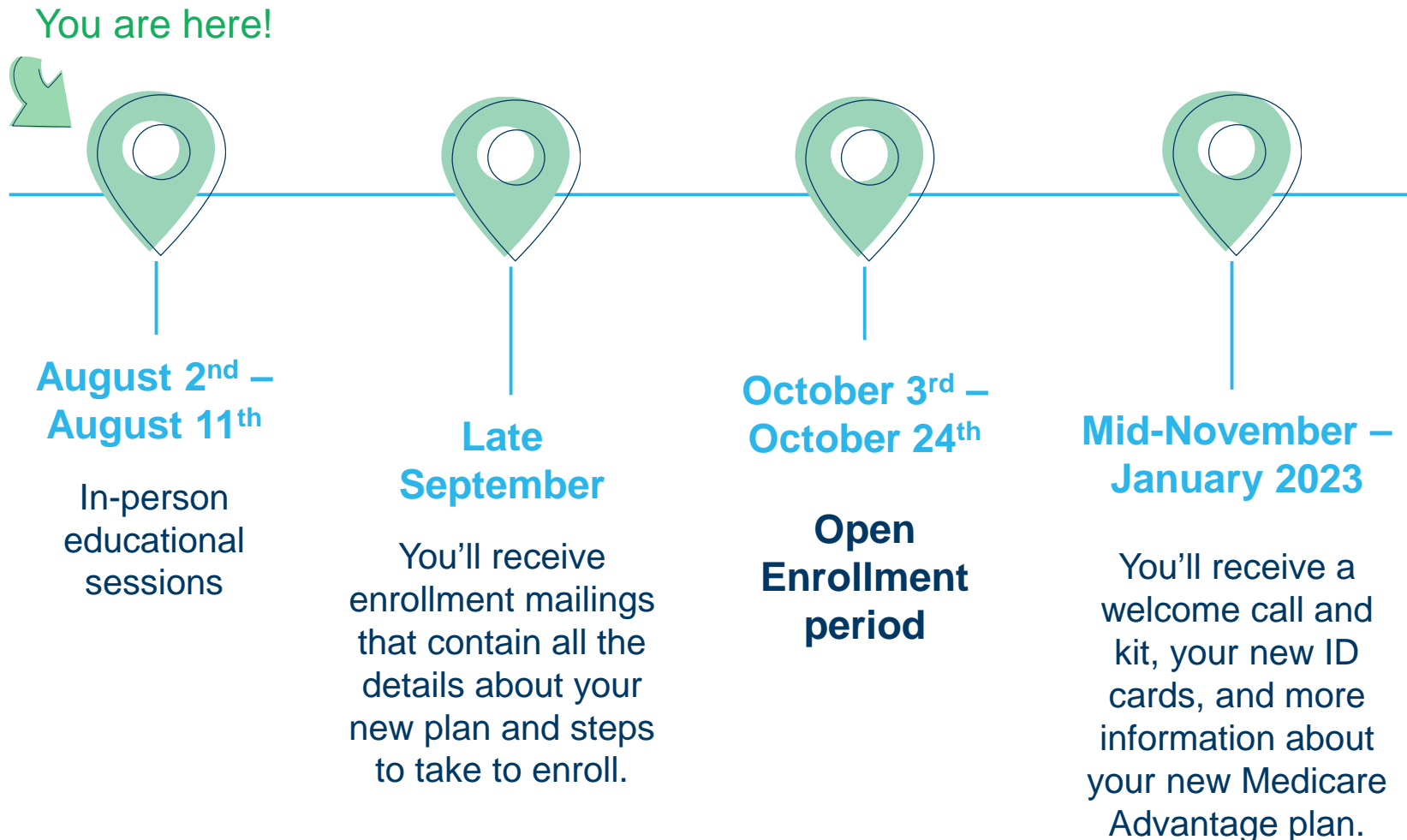
Let's talk about how you will get enrolled.

Open Enrollment takes place October 3 to October 24.



Getting enrolled

What to expect and when



**If you are enrolled in 2022
in “both” the Special
Medicfill plan and the
SilverScript® prescription
drug coverage**

**No need to do anything.
You’re all set**

“Unless you elect to “Opt-Out” of State of Delaware Medicare coverage during Open Enrollment, you will be automatically enrolled into the new Freedom Blue PPO Medicare Advantage plan for coverage January 1, 2023. Your SilverScript® prescription drug coverage will continue for 2023.



If you are enrolled “only” in the 2022 Special Medicfill plan, but do not have SilverScript® prescription drug coverage



To remain covered under 2023 State of Delaware Medicare coverage, you must take action to enroll in Freedom Blue PPO and SilverScript® prescription drug coverage

Your enrollment mailings arriving in September will have information about how to enroll in Freedom Blue PPO and SilverScript® prescription drug coverage.

If you have waived all 2022 State of Delaware Medicare coverage



You can enroll in coverage that starts in 2023.

Your enrollment mailings arriving in September will have information about how to enroll in Freedom Blue PPO and SilverScript® prescription drug coverage.

Thank you!

If you have questions about Medicare or how your new Freedom Blue PPO Medicare Advantage plan works, call 1-888-328-2960, 8 a.m. - 8 p.m., seven days a week (TTY call 711). Or visit DelawarePensions.com.

**With Highmark,
you're getting so
much more than
just Medicare.**

2022 Benefits Review Meeting

