

# Made for Retirees, Made for You

## 2021 Employer Group Medicare Plans



**(877) 917-8489 (TTY 711)**  
**[HealthAlliance.org/Group-Medicare](https://HealthAlliance.org/Group-Medicare)**



# Get plans made for you and your retirees.

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Support your retirees once they become Medicare-eligible with group Medicare plans made to fit their needs. Show them the appreciation they deserve for giving you their best work throughout their employment. It's another way to help retain top talent – letting your employees know you're there for them every step of the way, even after they retire.

## Next Step in Benefit Offerings

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The baby-boom generation makes up about 25% of the workforce, so you probably have a group of employees nearing retirement. Navigating retirement healthcare options can be confusing, but we help make it easy with group Medicare plans.

These plans can be offered at no cost to employers and can even help you save money.

## How It Works

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### Employer Contribution Toward Premium

You can contribute anything from \$0 to the full amount for enrollee premiums. If retirees within the organization qualify for different levels of employer contribution, you can establish those levels.

### Billing Options

We can do a group bill or bill members individually.

### Dedicated Employer Group Client Consultant

You have a single point of contact for all questions about group Medicare benefits.

This representative can help with every aspect of your plan.

### Low-Income Subsidy

Members may qualify for the Extra Help program from the federal government for help paying their monthly premium and prescription drug copayments. If retirees qualify for assistance, the premium billed for those members will be reduced by the amount of assistance they receive. This can vary from member to member, and you must pass the subsidy to the member's portion of the premium. State help may also be available for certain people who qualify.

### Eligibility

Retirees with Medicare Parts A and B are eligible for group Medicare coverage. If your group has fewer than 20 total employees, active employees ages 65 and over might also be eligible. Underwriting isn't required. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicare or by another third party.





# Your Trusted Partner

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If you've worked with us before, you know our plans are made with member satisfaction in mind.

Members get access to doctors they trust, perks they deserve and customer service reps always ready to help - from a company with over 40 years of industry experience.

## Helpful, Personal Customer Service

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Connect your retirees with help from friendly, knowledgeable representatives in central Illinois. They can answer questions weekdays from 8 a.m. to 8 p.m. local time.

## Provider Network

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Give your retirees access to trusted care from respected doctors, hospitals and other healthcare professionals. Members can call us to request a provider directory or go to [HealthAlliance.org/Group-Medicare](https://HealthAlliance.org/Group-Medicare) for a full provider list.

## Pharmacy Coverage

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Help your retirees get the prescription medication they need. Our Medicare Part D (drug coverage) formulary lists the drugs we cover. You can find it at [HealthAlliance.org/Group-Medicare](https://HealthAlliance.org/Group-Medicare). (Generally, we only cover drugs that are listed.)

## Plenty of Perks

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Connect your retirees to extras to help them be their healthiest with wellness and fitness benefits, virtual health coverage and a whole lot more. See the Perks Made for Your Retirees section for more information.

# Perks Made for Your Retirees

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Our plans are made with plenty of perks and programs to help your retirees with their health goals.

## **Anytime Nurse Line**

Members get 24/7 answers to their health questions, like whether they need to set up an appointment or see a doctor right away.

## **Assist America®**

Assist America's services help members get quality emergency care when they're 100 miles or more from home, including:

- Medical referrals.
- Prescription assistance.
- Interpreter referrals.

## **Be Fit**

Members can get fit at the fitness center of their choice. They choose where they want to work out, and we pay them back up to \$360 per year for gym membership or fitness class fees.

## **Care Coordination**

Whether a member would like to speak to a dietitian, wants to quit smoking or needs help understanding a recent diagnosis, we have teams to help them achieve their goals or get them back on track.

Members can connect to a team of providers, like nurse practitioners, social workers, health coaches, dietitians, pharmacists and more, who work with their doctor to make sure they have the resources they need to stay healthy or work through their medical issues.

## **Hearing**

Members get one routine hearing exam for a \$45 copay when they see a TruHearing® provider and lowered rates on up to two TruHearing hearing aids per year.

## **LifeBalance**

Members get access to thousands of discounts to start saving on healthy and fun activities through our LifeBalance program. They can save in areas like fitness, travel, movie tickets and more.

## **Preventive Services**

Members can focus on preventing sickness and catching problems before they get worse with these covered services and more:

- Yearly wellness visit.
- Routine screenings, like mammograms or colorectal cancer screenings.
- Flu shot.

## **Virtual Health Coverage**

Members can get care when and where they need it with virtual health coverage. If they need to interact with their primary care provider (PCP) or specialist over the phone or online, they're covered through the telehealth benefit. They don't even need to leave the comfort of their home.

Members can also get care for common conditions like allergies, cold, flu and pink eye from anywhere they have phone or internet connection in the U.S. Whether at home or traveling, they can talk to a board certified doctor or counselor by phone or secure video through the Hally™ app or hally.com at any time of the day, any day of the year.

# Pharmacy Coverage Made for Your Retirees

*(For all members with drug coverage.)*

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Plans with pharmacy coverage help your retirees save with special programs and discounts made for them.

## **\$2 Tier 1 Generics**

Members can get Tier 1 generic drugs for as low as \$2 at any in-network pharmacy.

## **90-Day Supply Options**

With our mail-order benefit, members can get a 90-day supply of their drugs delivered directly to them for two copays. If they prefer to get their drugs at a retail pharmacy, they can visit any in-network pharmacy and get a 90-day supply for three copays.

## **Medication Therapy Management**

This program helps members who take multiple medications use them safely and effectively.

## **Bridging the Coverage Gap**

Retirees can't purchase prescription coverage through the coverage gap on their own. They can only get it through an employer plan. Some of our plans give your retirees this key coverage.

Plan offerings differ depending on your service area. Please refer to the plan inserts included with this brochure for specific plan information.

# Health Alliance™ Group Medicare

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Made for retirees,  
made for you.  
Traditional Medicare  
Advantage Plans with  
Traditional Provider  
Network Options

## Health Maintenance Organization (HMO)

Employers can choose this if they're based in Illinois, Indiana, Iowa or Ohio and at least 51% of their eligible retirees reside in Medicare Advantage-licensed counties.

## Point of Service (HMO-POS)

Employers can choose this if they're based in Illinois or Indiana and at least 51% of their eligible retirees reside in Medicare Advantage-licensed counties. These plans combine some aspects of both HMO and PPO plans.

## Preferred Provider Organization (PPO)

Employers can choose this if they're based in Iowa and at least 51% of their eligible retirees reside in Medicare Advantage-licensed counties.

## All Medicare Advantage Plan Options

- Access to urgent and emergency care worldwide.
- Health and savings perks included.
- A primary care provider to guide a member's care.

## Other Coverage Solutions

(Only available in Illinois.)

### Stand-Alone Prescription Drug Plan (PDP)

- Only includes drug coverage but can be paired with Medicare Supplement.
- Two PDP options.
- Nationwide prescription coverage.
- Available to employers domiciled in Illinois; retirees may reside anywhere in the U.S.
- Prescription coverage through the coverage gap with PDP Option 2.

### Medicare Supplement

- Ability to see any provider who accepts Medicare without referral.
- No copayments on most plans.
- Available to employers domiciled in Illinois; retirees may reside anywhere in the U.S.
- Doesn't include drug coverage but can be paired with PDP coverage.

Note: Health Alliance Medicare Supplement members without prescription drug coverage can get a discount at the pharmacy when they present their ID card.

*Plan offerings differ depending on the service area. Please refer to the plan inserts in the back of this guide for the specific plan information and service areas.*

# Simplete™ Group Medicare



It's simple. It's complete.  
It's a whole new approach  
to healthcare.  
Medicare can be complex.  
That's why we set out to  
create something simpler.  
Our close partnerships with  
leading local providers  
mean members get more  
perks with less hassle.

## Simplete Carle market

Clay, Crawford, Edwards, Jasper, Lawrence, Richland, Wabash and Wayne counties in Illinois and Pike, Daviess and Knox counties in Indiana.



## Simplete Riverside market

Grundy, Iroquois, Kankakee and Livingston counties in Illinois and Benton and Newton counties in Indiana.



## Simplete Local market

Champaign, McLean, Piatt, Vermilion and Woodford counties in Illinois and Fountain, Vermillion and Warren counties in Indiana.

## Keeping Costs Low

Simplete offers Medicare Advantage plans that deliver an easier, more affordable healthcare experience through a tiered provider network.

## Tier 1, Tier 2 and Out-of-Network Providers

Contracted Simplete providers are divided into two groups – Tier 1 and Tier 2. The main difference between the two is out-of-pocket costs.

Please note that not all plans offer all tier levels of coverage.

- Tier 1 providers: Preferred Simplete providers (lowest costs).
- Tier 2 providers: Participating Simplete providers (typically higher costs than Tier 1).
- Out-of-network providers: Providers who aren't in the network (highest costs).

IN PARTNERSHIP WITH



# OSF MedAdvantage Group Medicare

**OSF**  
**MedAdvantage**

Administered by Health Alliance™

Medicare plans from a  
trusted provider.

## **OSF MedAdvantage caters to its local communities.**

Boone, Bureau, DeWitt, Henderson, Henry, Knox, LaSalle, Livingston, Marshall, McLean, Peoria, Putnam, Stark, Tazewell, Warren, Winnebago and Woodford counties.

## **OSF MedAdvantage Group Plans That Fit All Needs**

- Plans with no deductible but pay a cost-share at the time of service: OSF MedAdvantage Core, OSF MedAdvantage Open.
- Plans with deductibles but no cost-share for most services after the deductible is met: OSF MedAdvantage Select, OSF MedAdvantage Plus.

## **Tiered network lets members see OSF providers at the lowest cost.**

- For all plans, members may choose to receive care from either a Tier 1 or Tier 2 provider. Members typically have lower out-of-pocket costs for services from Tier 1 providers.
- OSF MedAdvantage Open and OSF MedAdvantage Plus plans also include out-of-network coverage. Out-of-pocket costs will be higher when seeking care out of network.







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