

New HealthTrust Medicare Advantage with Prescription Drug Coverage for Medicare-Eligible Retirees – *Starting January 1, 2025*

HealthTrust is excited to announce it will partner with Anthem to transition to a fully insured Medicare Advantage with Prescription Drug Plan for Medicare-Eligible Retirees.

This plan is customized for HealthTrust Member Groups and Retirees. The Medicare Advantage Program will provide comprehensive benefits much like the current Medcomp Three plan but at a much lower cost. It also allows Retirees to take full advantage of the changes coming from the recently passed federal Inflation Reduction Act (IRA), contributing to the significantly lower cost of the new Medicare Advantage plan.

What is a Medicare Advantage Plan?

- Medicare Advantage Plans (Part C) include all the benefits of Medicare Parts A and B, and more, in one convenient plan.
- Medicare Advantage plans have a proven track-record of providing stable and comprehensive coverage.
- Medicare Advantage plans offered by employers (called Employer Group Waiver Plans, or EGWPs) can be customized to include additional benefits and enhancements beyond original Medicare benefits – and this is exactly what HealthTrust is doing!

Why change from a Medicare Supplemental plan to a Medicare Advantage plan?

- The Inflation Reduction Act (IRA) is a far-reaching law passed in August 2022. One component of the new law redesigns Medicare Part D effective January 1, 2025 in order to improve drug affordability for seniors and others enrolled in the plan.
- Important Part D changes include:
 - Closing the Medicare coverage gap (“donut hole”)
 - Eliminating the 5% coinsurance on catastrophic care
 - Instituting a total annual maximum out-of-pocket (“MOOP”) capped at \$2,000
 - Empowering Medicare to negotiate drug prices

HealthTrust Medicare Advantage Plan - Comprehensive and Affordable Retiree Coverage

- HealthTrust has worked diligently with Anthem to craft a custom, Employer Group Waiver (EGWP) Medicare Advantage Plan that has great benefits and significant savings for Retirees.

- Similar to our current Medcomp Three coverage, there will be no cost share for the vast majority of medical services.
- Comprehensive prescription drug coverage with the following copayments (for both 30-day and 90-day supplies), according to Anthem’s formulary, as amended from time to time:
 - Generics: \$10 copayment
 - Preferred Brand: \$20 copayment
 - Non-Preferred Drugs: \$45 copayment

Medicare Advantage Savings for Retirees

- Retirees currently enrolled in Medcomp Three with the RX10/20/45 Prescription Drug plan will see, on average, a contribution rate savings close to 50% (with a range of savings between 30% and 70%) when comparing Member Group contribution rates for CY2024 and FY2025.
- Retirees with Medcomp Three without Prescription Drug (MCNRX), will want to consider enrolling in the new Medicare Advantage with Prescription Drug plan depending on the cost of their current Part D prescription drug plan.

What Stays the Same with Medicare Advantage?

- HealthTrust’s commitment to our Member Groups to provide affordable, comprehensive coverage designed to promote optimum health for Retirees.
- HealthTrust will continue to offer Retiree Individual Billing Services for Member Groups.
- HealthTrust will continue to facilitate education and enrollment, including the transition to becoming a Medicare-eligible Retiree.
- Any New Hampshire Retirement System (NHRS) subsidy the Retiree may be eligible for can continue to be applied to reduce the contribution cost.
- Retirees enrolled on the MCNRX coverage as of December 31, 2024 will be grandfathered and may remain on that plan for as long as they remain continuously enrolled but have the opportunity at the January open enrollment each year to switch to the Medicare Advantage Plan.

Next Steps for Medicare Advantage

- Early next year, additional information will be provided to Member Groups regarding the January 1, 2025 transition. At this time, no additional action is required by Member Groups or Retirees.

HealthTrust is very excited to be able to offer this benefit beginning in January 2025 and is looking forward to working with Member Groups and Retirees to ensure a smooth and successful transition.

COST CONTAINMENT STRATEGIES FOR GOOD HEALTH AND WELL-BEING

Strategies to Mitigate Claims, Contain Costs and Improve Outcomes



Commitment – HealthTrust is committed to helping each Covered Individual reach optimum health through a culture of wellness, condition management programs and support.



Support – HealthTrust provides programs and services to help each Covered Individual set their own definition of optimum health and get assistance in navigating health challenges impacting them or their covered family members.



Education – HealthTrust Benefits and Wellness Advisors are available to provide education, engagement resources and enrollment campaigns to support understanding of the wide variety of programs and services available to each Covered Individual.

HealthTrust Benefit and Wellness Advisors are available to provide education and resources to help you understand how your Member Group's rate was established, factors impacting your rate adjustment, and how HealthTrust's Well-Being programs can help your employees, retirees and their covered family members reach optimum health.

Member Group Rate & Claim Reports

- **Member Rate Package** – Includes the rate letter, transmittal and other important plan information.
- **Member Rating Summary** – A report to help you understand how medical coverage rates are established for Member Groups.
- **Stewardship Report** – This report helps you understand medical and prescription claims utilization. The reports also include information on your Group's engagement in HealthTrust's Well-Being Programs and can assist you in finding opportunities for education.

Enrollee Engagement – *for employees and spouses*

HealthTrust programs and services can help each individual get assistance in navigating health challenges impacting them or their covered family members.

- **Customized Benefit Plan Comparison Charts & Benefit Education Packets** to share with your employees
- **Virtual and In-Person Benefit Education Sessions**
- **Custom Well-Being Education Sessions**

Resources to help your employees find care and support to achieve greater well-being.



Secure Enrollee Portal (SEP)

Encourage your employees and their spouses to sign up for a Secure Enrollee Portal (SEP) account. In addition to accessing to their ID Cards and coverage information, there are videos, resources and links to condition management support and a full array of well-being programs – including the Slice of Life wellness program powered by Virgin Pulse.

- Easy sign-on to most vendor partner websites
- Secure Message Center
- Find a network provider or pharmacy
- Digital ID cards
- Access to your coverage documents
- Easy to use on a computer, tablet or smartphone!



Our Well-Being Programs provide the resources you and your covered family members need to achieve optimum health.



HealthTrust Secure Enrollee Portal – Covered Individuals' Gateway to Well-Being Programs