Your Guide to University of Iowa Group Medicare Advantage Plans

1-877-917-8550
Monday through Friday, 8 a.m.–8 p.m.
HealthAlliance.org
Univeristy of Iowa Group Medicare Plans by Health Alliance

We are proud to offer two Medicare Advantage plans to University of Iowa retirees for the 2015 plan year.

- Our low cost Guide HMO Plus Rx plan
- A custom PPO Rx plan to match the benefits most familiar to you

Health Alliance is known for our customer service. And with more than 30 years of industry experience, we know what you need and expect from your health plan.

With our plan you get:

- Discounts through the SilverSneakers® fitness program
- A large provider network
- Thousands of pharmacies to choose from
- Lots of extras to help you get and stay healthy

This book highlights Five Keys to Better Coverage that will help you figure out how to get the most from your Health Alliance plan.
5 Keys to Better Coverage

First.

Tips for Using Your Coverage

**ID Card: Your Key to Getting Care**
Present your Health Alliance ID card whenever you see a doctor or pick up prescriptions from the pharmacy. Your ID card has key information that helps you and your providers access your coverage more easily.

- Copayment information for commonly used services
- Customer Service contact information
- Anytime Nurse Line phone number
- Member number
- Where to send medical and pharmacy claims

**Other Member Materials: A Wealth of Information**
When you become a member, you get a packet that outlines the rules of your plan and helps explain your coverage.

**Evidence of Coverage**
The Evidence of Coverage (EOC) is the primary guiding document—just like a policy—for how your health care is covered by Health Alliance.

**Summary of Benefits**
The Summary of Benefits tells you deductible, copayment and coinsurance information for various services. It also has information about your service area.

**Provider Directory and Pharmacy Directory**
The Provider Directory and Pharmacy Directory are lists of contracted providers. It is always important to check online or contact Health Alliance before seeing a provider for the first time. Contracts can change, and you’ll want to be sure we cover the provider.

**Formulary**
The Formulary is the list of covered drugs for both the Guide HMO Plus Rx and the Custom PPO Rx plans.
### Benefits at a Glance

<table>
<thead>
<tr>
<th>Medical Benefits</th>
<th>Guide HMO Plus RX</th>
<th>Custom PPO RX In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Out-of-Pocket Max</td>
<td>$3,500</td>
<td>$1,700</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>PCP</td>
<td>$20</td>
<td>$5</td>
</tr>
<tr>
<td>Specialist</td>
<td>$35</td>
<td>$5</td>
</tr>
<tr>
<td>Emergency Room (worldwide coverage)</td>
<td>$65</td>
<td>$50, then 10%</td>
</tr>
<tr>
<td>Urgent Care (worldwide coverage)</td>
<td>$40</td>
<td>$5</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$220</td>
<td>10%</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$175</td>
<td>10%</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$225</td>
<td>10%</td>
</tr>
<tr>
<td>Laboratory Services</td>
<td>20%</td>
<td>10%</td>
</tr>
<tr>
<td>Diagnostic Radiology</td>
<td>20%</td>
<td>10%</td>
</tr>
<tr>
<td>Preventive Services (including wellness visit, pap smear, cervical cancer screening and colorectal screening*)</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

*See Summary of Benefits for full list of covered preventive services.
Benefits at a Glance—continued

<table>
<thead>
<tr>
<th>Pharmacy Benefits</th>
<th>Guide HMO Plus RX</th>
<th>Custom PPO RX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$20</td>
<td>$0</td>
</tr>
<tr>
<td>Pharmacy Coverage Through the Gap</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Initial</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 and Tier 2: Preferred Generic, 30-day supply</td>
<td>$0 at preferred network pharmacies</td>
<td>0% at all contracted pharmacies</td>
</tr>
<tr>
<td>Tier 2: Non-preferred Generic, 30-day supply</td>
<td>$33</td>
<td>30%</td>
</tr>
<tr>
<td>Tier 3: Preferred Brand</td>
<td>$45</td>
<td>50%</td>
</tr>
<tr>
<td>Tier 4: Non-Preferred Brand</td>
<td>$95</td>
<td>50%</td>
</tr>
<tr>
<td>Tier 5: Specialty Tier</td>
<td>32%</td>
<td>50%</td>
</tr>
<tr>
<td>Retail 90 Benefit</td>
<td>Get 90-day supply for 2.5 x 30-day copayment at in-network retail pharmacies</td>
<td>Get 90-day supply for 2.5 x 30-day copayment at in-network retail pharmacies</td>
</tr>
<tr>
<td>Mail-Order</td>
<td>Same copayments apply for mail-order as retail (see above for more details)</td>
<td>Same copayments apply for mail-order as retail. (see above for more details)</td>
</tr>
</tbody>
</table>

**NOTE:**
Annual plan deductible must be met before plan benefits apply. Benefit limits are measured on a calendar year. A member’s out-of-pocket expenses by service event cannot exceed the cost-sharing requirements put in place by Federal CMS.
Third.

All the Extras You Want and Need

**SilverSneakers®**
SilverSneakers helps you get fit the way you want, at your convenience.

**Traditional Fitness Center:** Access to more than 11,000 fitness locations, including special SilverSneakers classes—at no cost to you.

**At-Home Fitness:** The Steps program gives you a fitness, strength, walking or yoga kit to guide your healthy routine at home.

**Assist America**
Assist America’s services help you get quality emergency care when you are 100 miles or more from home, including:

- Medical referrals
- Prescription assistance
- Interpreter referrals

**Be Well**
Be Well is a combination of wellness and health programs Health Alliance offers to members at no additional cost. Member newsletters—*House Calls*, our Medicare publication, and *Simply Well*, our health publication, share health tips and address important plan details.

**Rally**
Coming in 2015, our online wellness tool, Rally, helps you get and stay fit. After taking a brief Health Risk Assessment, Rally gives you missions and fun challenges to help you achieve better health. Because it is online, you can access it through your computer, tablet or smart phone.

**Quit for Life®**
Quit for Life is our tobacco cessation program. When you are ready to quit, this program offers:

- One-on-one coaching
- A quitting plan made just for you
- An online learning and support community
Get More at YourHealthAlliance.org

YourHealthAlliance.org is an interactive, secure member website. After logging in, you’ll have all the information you need right at your fingertips.

**Customer Service**
Bypass the hold line by going online to order ID cards (and print temporary cards while you wait for the new ones to arrive in the mail). You can also ask a question through the website, and a Customer Service rep will respond within one business day.

**Claims and Explanation of Benefits (EOB)**
Check on the status of a claim or view your full EOB, which tells you how much Health Alliance paid and how much you pay for your care.

**Pharmacy Coverage**
Review your Drug List for covered drugs, use pricing tools to determine your true drug costs and find in-network pharmacies.

**Medical and Pharmacy Policies**
Look up policies on specific drugs, treatments or procedures to learn about their coverage rules.

**Doctors, Hospitals and Clinics**
Search for in-network doctors and hospitals in our Provider Directory. To change your Primary Care Physician (PCP), click “View Plan Detail” on your Member Dashboard and then choose “Change Primary Care Physician” about halfway down the page.
Connect with Us

On the Phone
When you need to speak with one of our Customer Service reps, call 1-877-917-8550. TTY users should call 711. We can help Monday through Friday, 8 a.m.–8 p.m. If you call us after hours, just leave a message and we’ll return your call the next business day.

Online
For quick access to your materials, visit HealthAlliance.org.

For your personal account information and a lot of other helpful features, like where you are at in meeting your out-of-pocket maximum, go to YourHealthAlliance.org.

To connect with us on social media, follow us on Facebook and Twitter, and check out our health and wellness blog, blog.HealthAlliance.org.
Other Resources

Anytime Nurse Line
Sometimes you might not feel well, but you aren’t sure if you need medical attention. Sometimes you might wonder if an over-the-counter med might cause issues when taken with your prescription meds. Maybe you just have a question about a diagnosis and need to talk with someone. The Anytime Nurse Line helps with all of that and more. Just like the name implies, it is available anytime you need it, day or night.

HealthAlliance.org
Want to get more information? Need to search for a provider? Have a general plan question? HealthAlliance.org is packed with lots of helpful resources.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan.

Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1, 2016.

Health Alliance Medicare is an HMO and PPO plan with a Medicare contract. Enrollment is the plan depends on contract renewal.