

2018 Plan Year Marketing Presentation

A PARTNERSHIP FOR CARE

Superior  Select
Health Plans

Tribute
(HMO-POS SNP)
A Superior Select Health Plan 

Select
(HMO-POS SNP)
A Superior Select Health Plan 

Horizons
(HMO-POS)
A Superior Select Health Plan 

Welcome to Superior Select Health Plans

SUPERIOR SELECT HEALTH PLANS OFFER ALL-IN-ONE PLANS (DOCTORS/HOSPITALS/PHARMACIES) DEVELOPED FOR YOUR NEEDS:

HORIZONS HMO-POS – A Medicare Advantage plan with additional benefits for anyone who is enrolled in Medicare

SELECT HMO-POS SNP – A Medicare Advantage special needs plan for anyone in an institution or requiring institutional-level of care

TRIBUTE HMO-POS SNP – A Medicare Advantage special needs plan for anyone enrolled in Medicare and Medicaid



The Superior Select Difference:

- **Superior Select is an Arkansas-based plan headquartered in Little Rock, Arkansas.**
- **We are owned and operated by Arkansans for Arkansans.**
- **We don't focus on just the cities but look at each county as a special part of our plan.**
- **We understand that, whether you live in the city or live in the country, you have healthcare needs that may not be met in today's world.**

Let us work with you to find the right plan with the right options for you!



Superior Select Agents

Superior Select Health Plans are sold through licensed insurance agents with experience and a personal mission for service

- Agents are paid a commission for each sale
- Agents are NOT employed by the government, Medicare or Medicaid
- Agents are only allowed to discuss the Superior Select health plans with your permission and after a Scope of Appointment (Scope not required if discussion is at approved sales event).

You are under NO obligation to join any Medicare Advantage Plan



Making the Decision

- Do you normally make your own health care decisions?
- Do you have an assigned Power of Attorney (POA) to assist with health care decisions?
- Do you have a friend or family members (not your POA) to help with important decisions?



Medicare & Medicare Advantage

– Part C

- **Medicare**
 - Health insurance in 3 parts
 - **Part A – Hospital**
 - **Inpatient / Skilled Nursing / Home Health / Hospice**
 - **Part B – Medical**
 - **Doctors / Outpatient Care / Home Health / Medical Equipment**
 - Part D – Prescriptions
- **Medicare Advantage (Part C)**
 - Health insurance All-in-One
 - Hospital
 - Inpatient / Skilled Nursing / Home Health / Hospice
 - Medical
 - Doctors / Outpatient Care / Home Health / Medical Equipment
 - Prescriptions
 - Optional Supplemental Benefits



Medicare & Medicare Advantage – Part D

- **Medicare**

- Health insurance in 3 parts
- Part A – Hospital
 - Inpatient / Skilled Nursing / Home Health / Hospice
- Part B – Medical
 - Doctors / Outpatient Care / Home Health / Medical Equipment
- **Part D – Prescriptions**

- **Prescription Drugs (Part D)**

- Coverage for Generic & Brand name drugs
 - Drug Plan sponsor, Formulary, and Pharmacy network are drivers to cost (reduced by LIS premium subsidy)
- Eligibility
 - Included with the Tribute plan
 - MA-PD
- Member Costs
 - Co-pay, deductible and coinsurance (reduced by cost-sharing subsidy)



Understanding Superior Select Options

- **If I enroll in a Superior Select option, do I lose my Medicare coverage?**
 - No. When you join Superior Select, you are still in Medicare and do not lose any benefits. All services covered by Part A and B are covered by Superior Select
- **Do I lose any Medicaid benefits?**
 - No. Any service that Medicaid would provide when you have Original Medicare Part A and B will be available when you have Tribute.
 - Superior Select staff is required to help coordinate such benefits called “Medicaid Only Benefits” to help ensure you receive the benefits from both plans (Tribute and Medicaid)



Extra Benefits

In addition to the Medicare Part A and B services, Superior Select provides the following extra benefits:

Horizons HMO-POS	Select HMO-POS SNP	Tribute HMO-POS SNP
<ul style="list-style-type: none">• \$1,200 Annual Dental Benefit• \$20 Monthly OTC• \$25 Benefit for Vision Exam• \$75 Benefit for Lenses and / or Frames• 12 one-way trips for medical need	<ul style="list-style-type: none">• \$200 Annual Dental Benefit• \$750 Annual Vision Benefit for exams and / or hearing aids• \$50 Benefit for Vision Exam• \$100 Benefit for Lenses and / or Frames	<ul style="list-style-type: none">• \$500 Annual Dental Benefit• \$20 Monthly OTC• \$50 Benefit for Vision Exam• \$100 Benefit for Lenses and / or Frames• 12 one-way trips for medical need

All services listed above can be provided by In-Network or Out-of-Network providers under the plan's POS Benefit



Special Opportunities for our Special Needs Members

- **Direct Admit for Skilled Care**
- **No annual cap on Part B Therapies**
- **All members are assigned a personal nurse care coordinator**



Can I Live Anywhere in Arkansas and Sign Up with Superior Select?

YES!

**All Superior Select plans are
available in your home town.**

**Superior Select covers the whole
State of Arkansas.**



More Services You Get with Superior Select

- **If I am traveling and have an emergency, am I covered?**
 - Yes. Emergency care is available whenever you need it, anywhere in the United States or its territories. You never need prior authorization for emergency care at a hospital or ambulance.
- **Are the costs for medical care and prescriptions the same as Original Medicare and Medicaid?**
 - No. Depending on your plan selection, costs may be different than Original Medicare. The Summary of Benefits for each plan will describe some of the more common costs for the plans.



Networks & Primary Care Providers (PCPs)

- **Is there a network with the HMO plan?**

- Yes. There is a network of physicians, hospitals, specialists, and other health care providers throughout the service area. You should use a network provider when needing traditional care or you may be required to pay for those services yourself.

In cases of emergency – you do not have to see a network provider

- **Am I required to select a Primary Care Provider (PCP)?**

- Yes. Your PCP is the central point for health care services and will direct (or refer) you to a specialist for certain services. We will ask you to choose a PCP or can assign a PCP if you already don't have one. A PCP can be changed at any time.



Plan Costs

Horizons HMO-POS	Select HMO-POS SNP	Tribute HMO-POS SNP
<ul style="list-style-type: none">• Monthly Premium \$22.60• Deductible \$0• Primary Care Co-pay \$0• Specialty Co-pay \$50• ER Co-pay \$80	<ul style="list-style-type: none">• Monthly Premium \$128.00• Deductible \$0• Primary Care Co-pay \$0• Specialty Co-pay \$25• ER Co-pay \$75	<ul style="list-style-type: none">• Monthly Premium \$0• You pay nothing for services covered by Medicare due to secondary Medicaid coverage



Contact Information

- **Website** www.superioreselectinc.com
 - Provider / Pharmacy Directory
 - Formulary (List of Covered Prescription Drugs)
 - Claims questions & Appeal Process
- **Member Services at 877-372-1033 (TTY call 711)**
 - 8 a.m. to 8 p.m.
 - 7 days a week
- **1-800-MEDICARE**
 - 24 hours a day, 7 days a week



When You Enroll...

- **Complete and sign the application and return to your Agent**
 - Must include:
 - Your Medicare and Medicaid number
 - Your Primary Care Provider (PCP) choice or ask for assignment
 - Your signature or that of your power of attorney
- **Eligibility Verification / Enrollment Confirmation Letter**
 - Mailed within 15 calendar days of application
 - Required by Medicare to confirm your enrollment and understanding of the plan



When You Enroll... (cont.)

- **New member welcome packet and ID card**
 - Mailed within 10 calendar days of enrollment confirmation
 - Contains Evidence of Coverage document (policy book with all rules and procedures)
- **Health Risk Assessment (HRA) for Special Needs Members**
 - Completed within 90 days of your enrollment
 - Conducted face to face or telephonically



Superior Select Health Plans Disclaimers

Horizons HMO-POS

Superior Select's Horizons Health Plan is a HMO-POS plan with a Medicare contract. Enrollment in Superior Select's Horizons Health Plan HMO-POS 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/co-insurance may change on January 1st of each year. You must continue to pay your Medicare Part B premium. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Select HMO-POS SNP

Superior Select's Select Health Plan is a HMO-POS SNP plan with a Medicare contract. Enrollment in Superior Select's Select Health Plan HMO-POS SNP 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/co-insurance may change on January 1st of each year. You must continue to pay your Medicare Part B premium. You must continue to pay your Medicare Part B premium. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Tribute HMO-POS SNP

Superior Select's Tribute Health Plan is a HMO-POS SNP plan with a Medicare contract and a contract with the Arkansas Department of Human Services Medicaid program. Enrollment in Superior Select's Tribute Health Plan HMO-POS SNP 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/co-insurance may change on January 1st of each year. You must continue to pay your Medicare Part B premium unless otherwise covered by Medicaid. You must continue to pay your Medicare Part B premium. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



Superior Select Health Plans Disclaimers (cont.)

Horizons HMO-POS

Medicare beneficiaries may also enroll in Superior Select's Horizons HMO-POS through the CMS Medicare Online Enrollment Center located at <http://www.medicare.gov>.

Select HMO-POS SNP

This plan is available to anyone with Medicare who meets the Skilled Nursing Facility (SNF) level of care and resides in a nursing home. Superior Select's Select Health Plan has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until end of 2018 based on a review of Superior Select's Select Health Plan Model of Care.

Tribute HMO-POS SNP

This plan is available to anyone who has both Medical Assistance from the State and Medicare. Superior Select's Tribute Health Plan has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until end of 2020 based on a review of Superior Select's Tribute Health Plan Model of Care. Premium, co-pays, co-insurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.



Questions?

Thank You!

