



 **Tribute**  
**SELECT**  
(HMO-POS I-SNP)

## **2020 ENROLLMENT GUIDE**

Helping Arkansans Since 2015

[SuperiorSelectMedicare.com](https://www.SuperiorSelectMedicare.com)

# Welcome to Tribute Health Plans

## Tribute Health Plans are made available by Arkansas Superior Select, Inc.

Our health plans are "all-in-one" including doctor, hospital, and pharmacy services and developed with your needs in mind.

**TRIBUTE SELECT (HMO-POS SNP)** -- A Medicare Advantage special needs plan for anyone enrolled in Medicare and lives in a nursing home or requires a nursing home level of care at home.



## The Tribute Difference

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

## Is a Tribute Health Plan Right for You?

**Tribute Health Plan members maximize benefits through the following:**

- More frequent primary care attention
- RN Health Navigators and Case Management team who are involved in health condition assessments, related treatments and care coordination
- Utilizing In-Network providers
- Adhering to Annual Wellness visit schedules and care planning
- Completing medically necessary therapy plans
- Telehealth services that connect you with a medical or behavioral health provider

## Tribute Health Plan Agents

Tribute Health Plans are often sold through licensed insurance agents with experience and a personal mission for service.

- All agents are either employed by the plan or paid a commission for each sale
- Agents are NOT employed by the government, Medicare or Medicaid
- Agents are only allowed to discuss Tribute Health Plans with your permission and after a Scope of Appointment

**Note: Medicare beneficiaries are not obligated to join *any* Medicare Advantage Plan.**

# Making the Decision

We encourage our members to include their trusted advisors when considering enrollment.

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

## Understanding The Parts of Medicare



### Medicare Part A – Hospital Care

Medicare Part A covers hospital stays, skilled nursing facility care and some follow-up costs. It also covers home health services and hospice care as long as certain conditions are met.



### Medicare Part B – Outpatient Medical Care

Medicare Part B covers services generally referred to as "outpatient care" and includes services and supplies that are considered medically necessary.

#### Examples of Part B – covered items:

Doctor visits • Lab tests • X-rays • Screening exams • Annual flu shots • Ambulance services  
Durable medical equipment (DME) • In-home care, physical and speech therapy



### **Medicare Part C – Medicare Advantage**

Medicare Advantage Plans are considered Healthcare "All-In-One."

These are optional plans administered by a private company that provides Part A and Part B coverages, Part D prescription drugs, plus additional benefits. When you choose a Medicare Advantage plan, you are still in Medicare, but the terms and conditions are different.



### **Medicare Part D – Medicare Prescription Drug Plans**

Medicare Part D, or Prescription Drug Plans, are designed to cover prescription drugs for Medicare beneficiaries. Any individual who is eligible for the Medicare Part A or Part B may purchase a Part D plan, regardless of income or health status. Part D plans are offered by private insurers and benefit levels and costs vary widely amongst different carriers and companies. Most of the time, if a person enrolls in a Medicare Advantage Plan (Part C), Part D drug coverage will be included as a part of the policy.

## Special Opportunities for Special Needs Members

- **Unlimited Access to Telehealth Services**

Access your provider for medical or behavioral health without the standard restrictions under Original Medicare

- **Direct Admission for Skilled Care Needs**

No qualifying hospital stay requirement to access skilled nursing care

- **Access to Health Services Navigators, Case Management team and mid-level providers**

Additional access to primary care and care coordination through our team of Navigators and direct care providers



### **Can I Live Anywhere in Arkansas and Enroll in a Tribute Health Plan?**

**YES!** Tribute Health Plans are available in your home town. Our plans are available in all 75 Arkansas counties and more than 50 contracted nursing facilities across the state.

## Other Services for Tribute Health Plan members

### **If I am traveling and have an emergency, am I covered?**

**Yes.** Emergency care is available whenever you need it, anywhere in the U.S. 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?**

**Yes.** Your out-of-pocket costs are the same as under Original Medicare. The Summary of Benefits for our plans will describe some of the more common costs for the plans.



## Networks & Primary Care Providers (PCPs)

### **Is there a network with Tribute Health Plans?**

**Yes.** We have 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.\*

***\*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.

### **How much does it cost?**

- **Tribute Select has a low \$0 to \$25 Monthly Premium, depending on your level of assistance**
- **You pay nothing for services covered by Medicare if you have secondary coverage through Arkansas Medicaid**
- **Depending on your level of "Extra Help," prescription co-pays range from \$0 - \$9.20 for 2021**
- **\$0 - \$1,408 Deductible for medical coverage depending on your level of assistance**
- **0% - 20% PCP coinsurance / 0% - 20% Specialist coinsurance**



# How To Enroll

## Enrollment Form

If you have decided to enroll and wish to do it yourself, the Enrollment Form is available at:

[Superiorselectmedicare.com](https://www.superiorselectmedicare.com)

Or, you can request an Enrollment Form through our Customer Call Center at:

**1-877-372-1033**

Enrollment forms can be faxed to:  
**(866) 819-4774**

OR mail to:

**Tribute Health Plans  
PO Box 3630, Little Rock, AR 72202**

## Licensed Agent

A Tribute Agent will have the Enrollment Form and complete it with you. You can request to speak with a Tribute Agent at:

[Superiorselectmedicare.com](https://www.superiorselectmedicare.com)

Or, by calling our Customer Call Center at:

**1-877-372-1033**

Enrollment forms must include:

- Your Medicare and Medicaid number (if applicable)
- Your Primary Care Provider (PCP) choice or ask for assignment
- Your signature or that of your power of attorney

## After You Enroll

Your enrollment form will be processed and sent to Medicare for eligibility confirmation. Once Medicare confirms your eligibility, the following steps will occur:

### **Welcome Packet (Within 10 Days of Enrollment Confirmation)**

A new member welcome packet and ID card will be mailed to you with contact information for our Customer Call Center.

### **Health Risk Assessment (Within 90 Days of Effective Coverage Date)**

Our Care Management team will be in contact to complete a Health Risk Assessment (HRA) with you. An HRA is completed with new plan members within 90 days of the effective date of coverage. The HRA is conducted face to face or telephonically.

## For more information:

Visit [SuperiorSelectMedicare.com](https://www.superiorselectmedicare.com) to access our Provider Directory, Pharmacy Directory, and our Prescription Drug Formulary (List of Covered Prescription Drugs).

### **Claims Questions & Appeals Process**

Member Services (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



Tribute  
Health Plans

**Thank you**  
for considering  
Tribute Health Plans!