



WELCOME TO A WHOLE NEW EXPERIENCE IN MEDICARE COVERAGE.



2024 Experience Health Medicare
AdvantageSM (HMO)

A MEDICARE PLAN BUILT FOR RESIDENTS OF THE TRIANGLE.

Our \$0 plan has lots of valuable benefits specifically chosen to suit the needs of residents of the Triangle.



YOU GET SO MUCH INCLUDED WITH THIS \$0 PLAN*:

- ✓ **\$3,500** Maximum Out-of-Pocket limit for covered hospital and medical services you receive from in-network providers**
- ✓ **\$0** medical deductible
- ✓ **\$0** drug deductible
- ✓ **\$0** primary care copay
- ✓ **\$0** copays for the most commonly prescribed drugs
- ✓ **\$20** specialist copay with NO REFERRALS
- ✓ Access to a **large area network** of doctors and hospitals
- ✓ A **Care Support Team** dedicated to help you access the care you need

PLUS VALUABLE EXTRAS INCLUDING:

- ✓ **SilverSneakers**® fitness membership
- ✓ **\$2,000** annual dental allowance — **\$500** preventive allowance; **\$1,500** comprehensive allowance
- ✓ **Up to \$600** per year Over-the-Counter (OTC) allowance
- ✓ **\$300** annual eyewear allowance
- ✓ **Home Safety Devices** benefit
- ✓ **In-Home Support Services** benefit
- ✓ **Transportation** benefit
- ✓ **Personal Emergency Response System** (PERS) benefit
- ✓ **Hearing aid** benefit
- ✓ **And more**

Restrictions may apply, see Evidence of Coverage (EOC) for details. *\$0 plan is a \$0 premium, \$0 PCP visit copay, and \$0 Prescription Drug copay on Tier 1 drugs. **Please note that you'll still need to pay your Part D prescription drug cost share.



The real difference comes with experience.

That's because our plan is informed by real-world medical experience to provide the kind of support you won't find anywhere else.

Just what the doctor ordered: Fewer obstacles, more communication.

You now have a local plan that keeps doctors, specialists and hospitals working together to ensure that you get the care you need. If you need some help finding a specialist, or choosing a hospital, you'll get it from people who are focused on finding the best care for you.

YOUR DOCTOR IS IMPORTANT TO YOU. OUR DOCTORS KNOW THAT.

That's why Experience Health has such a large network of over **22,000** health care providers, including more than **4,000** primary care providers, **12,000** specialists and **10,000** physicians. Available to you with **NO REFERRALS**.

That includes **Duke Health, WakeMed Health and Hospitals** and many other providers available throughout the Triangle.

To see if your doctor is in our network, go to **experiencehealthnc.com**

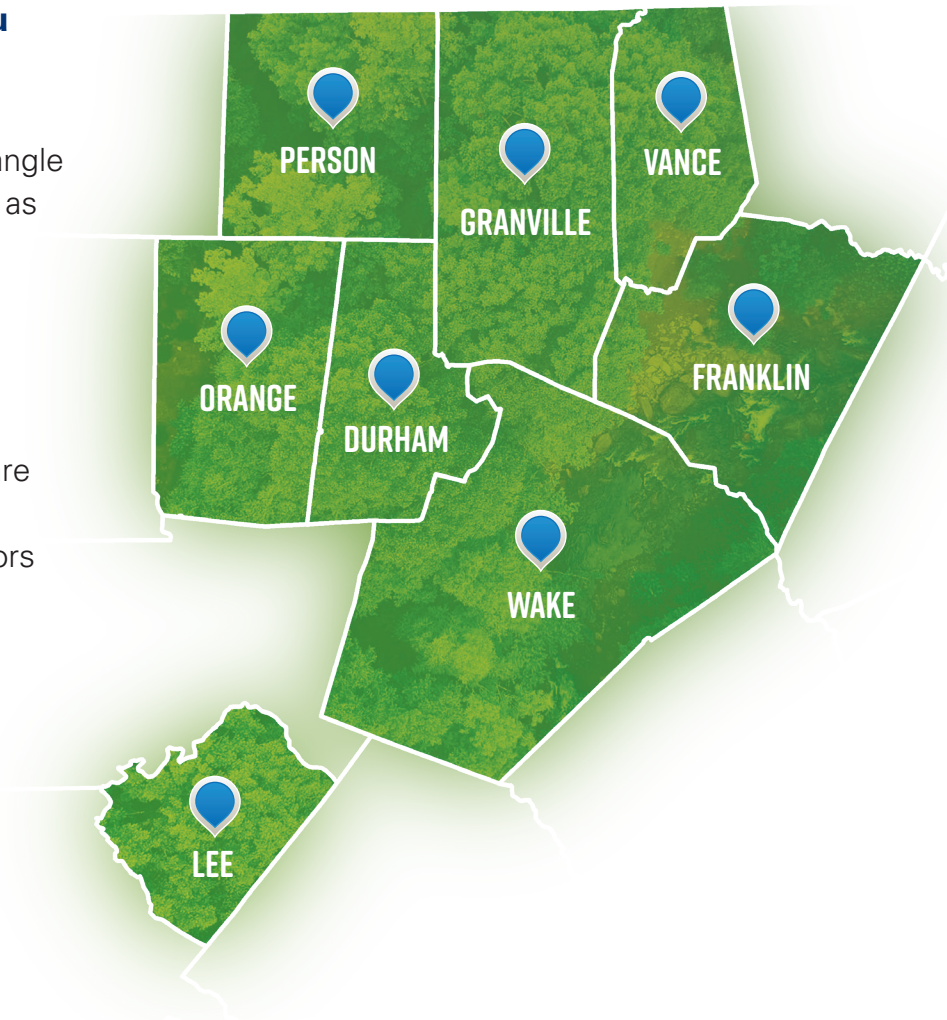


YOUR MEDICARE PLAN COULD USE MORE HOMETOWN. WE'RE BRINGING THE HOMETOWN.

We're local. We care about you and the community we share.

Experience Health is specifically designed to serve the needs of Triangle residents. Some plans think of you as a number and a zip code. We're a locally run plan. We think of you as a fellow North Carolinian, just like our friends and neighbors across the Triangle.

With an Experience Health Medicare Advantage (HMO) Plan, you'll have access to care at high-quality doctors and hospitals at Duke Health, WakeMed Health and Hospitals or any one of the **22,000** health care providers in our network.



THIS IS THE RIGHT TIME TO LOOK AT THIS \$0 PLAN.*

Once a year you have an opportunity to sign up for a Medicare Advantage plan during the Annual Enrollment Period (AEP), which runs from October 15, 2023, to December 7, 2023.

This means you can:



SIGN UP

for a Medicare Advantage plan** if you currently rely on Original Medicare only



SWITCH

from one Medicare Advantage plan to another



This guide will help you understand your Medicare plan options, including the \$0 plan from Experience Health. You'll learn:

- ✓ **How** Medicare works
- ✓ **Why** a Medicare Advantage plan is a good choice for you
- ✓ **What** makes Experience Health different from other plans



**HAVE A QUESTION?
READY TO ENROLL?**

Simply call 1-833-905-1311 (TTY: 711)

8 a.m. to 8 p.m., 7 days a week

Or visit **experiencehealthnc.com**

*\$0 plan is a \$0 premium, \$0 PCP visit copay, and \$0 Prescription Drug copay on Tier 1 drugs.

**The federal government requires all Medicare Advantage members to continue paying their Part B premium each month.

HOW ORIGINAL MEDICARE WORKS

Medicare is a federal health insurance program that includes four different parts. Each Medicare part covers a different type of care. Original Medicare (Parts A and B) covers about 80% of the average person's costs for covered medical expenses.

ORIGINAL MEDICARE

PART A: HOSPITAL SERVICES

Helps pay the cost of care when you're in a hospital or in a skilled nursing home following a hospital stay. It also helps cover hospice care and part-time home health care. You must be at least age 65, a U.S. citizen or permanent resident and you or your spouse must have paid into Social Security for at least 10 years. People with certain disabilities may also qualify, even if they're not yet 65. Part A is free for most, but you'll have deductibles and coinsurance costs to cover.

PART B: MEDICAL SERVICES

Helps pay the cost of services from doctors and other skilled health care providers. It covers medically necessary services and supplies to diagnose or treat your condition. It also helps pay for durable medical equipment and some preventive services. Eligibility is the same as Part A above. Medicare charges a monthly premium for Part B, and you'll have deductibles and coinsurance costs to cover.



ADDITIONAL COVERAGE OPTIONS

PART C: MEDICARE ADVANTAGE PLANS

Combines all of the benefits and services of Parts A and B and usually Part D (prescription drugs) all in one plan. Medicare Advantage plans often include extra benefits for vision, hearing, dental and fitness programs. To enroll, you must have Original Medicare (Parts A and B) and live within the plan's service area.

PART D: STAND-ALONE PRESCRIPTION DRUG PLANS

Helps cover some of your prescription drug costs. These plans are offered by private insurance companies who are contracted with Medicare. To enroll, you must have enrolled in either Part A or Part B of Original Medicare and live within the plan's service area.

A MEDICARE ADVANTAGE PLAN CAN HELP PROTECT PATIENTS AGAINST UNEXPECTED COSTS.



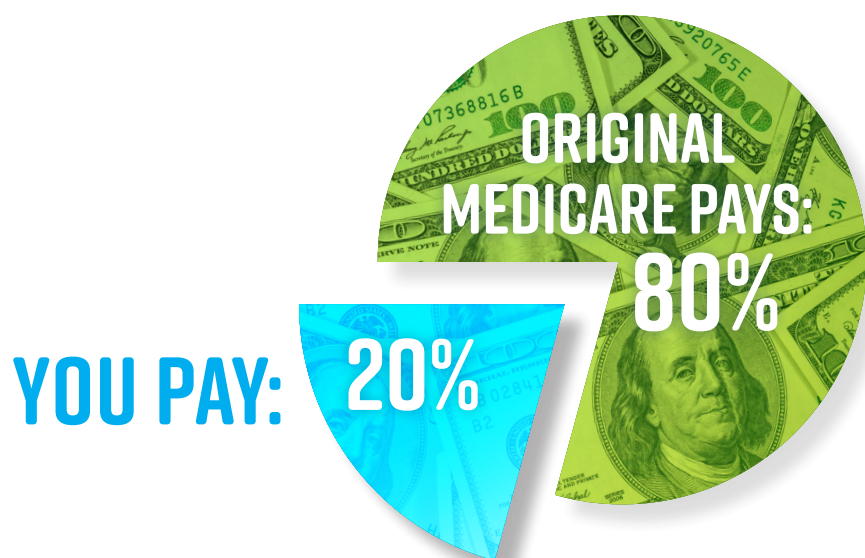
Original Medicare is a great thing to have, but it was never meant to cover all your medical, prescription and wellness expenses. On average, Original Medicare covers about 80%, leaving the other 20% for you to pay.

WITH ORIGINAL MEDICARE, THERE'S NO LIMIT TO YOUR OUT-OF-POCKET COSTS.

But an Experience Health plan caps your annual out-of-pocket maximum* — the amount you pay for things like copays and coinsurance for in-network covered hospital and medical services — at a low \$3,500 per year.



Original Medicare also does not pay for prescription drugs. There are no benefits for routine dental, vision or hearing care either. So relying on Original Medicare alone to provide for all your health needs could mean missing out on some important benefits, and could put your savings at risk.



WHAT'S BETTER ABOUT MEDICARE ADVANTAGE PLANS?

You get MORE benefits. MORE savings. And built-in prescription drug coverage. But you have to select the right Medicare Advantage plan.



Not all Medicare Advantage plans are the same. The key is to decide if an “all-in-one” plan offering comprehensive coverage is right for you. Many of these plans offer:

- ✓ Medical and hospital benefits **beyond Original Medicare**
- ✓ **Low** doctor visit copays
- ✓ **Low** prescription copays
- ✓ **Dental, hearing** and **vision** benefits



EXPERIENCE HEALTH MEDICARE ADVANTAGE (HMO) PLAN

Experience the difference. You get a lot of benefits and valuable extras with this plan. But the real difference is having a network of doctors who listen more and do more to ensure you get the care you need!



Plan Highlights

Monthly Plan Premium

Experience Health Medicare Advantage (HMO)

\$0

Maximum Out-of-Pocket Limit

\$3,500 (in-network) per calendar year for covered hospital and medical services you received from in-network providers*

Doctor and Hospital Visits

Experience Health Medicare Advantage (HMO)

Primary Care Doctor Copay

\$0 copay per visit

Specialist Copay

\$20 per visit with NO REFERRALS

Physical Therapy

\$20 copay per visit

Outpatient Mental Health Services

\$0 copay per visit for individual and group sessions

Urgent Care Copay

\$60 copay per visit. This coverage is worldwide.

Emergency Room Visit

\$120 copay per visit. This coverage is worldwide.

Outpatient Hospital

\$200 copay per visit

Inpatient Hospital

\$295 per day for days 1-6; \$0 for days 7 and beyond

Skilled Nursing Facility

\$0 per day for days 1-20; \$203 per day for days 21-45; \$0 per day for days 46-100

Ambulance Services

\$295 copay. This coverage is worldwide.

Diagnostics and Supplies

Experience Health Medicare Advantage (HMO)

Lab Services

\$0-\$8 copay

X-rays (Outpatient)

\$0-\$10 copay

Diagnostic Radiology

\$75 – CT scan; \$100 – MRI; \$150 – PET scan

Durable Medical Equipment

20% of cost

Diabetes Supplies

\$0 copay

Insulin

\$35 copay for on-formulary insulins

Medicare Part B Drugs (including chemotherapy)

Part B Insulins: \$35 copay/30-day supply
Chemotherapy and Other Part B drugs: 0-20% coinsurance
Based on Inflation Reduction Act mandates.

*Please note that you'll still need to pay your Part D prescription drug cost-share.

Additional Benefits

Restrictions may apply, see Evidence of Coverage (EOC) for details.

SilverSneakers® Fitness Program

Dental Reimbursement Allowance

Routine Eye Exam

Eyewear Allowance (contacts, eyeglasses, eyeglass frames, eyeglass lenses)

Hearing Exam/Hearing Aids

OTC Allowance

Meals program

Acupuncture

In-Home Assistance

Home Safety Devices

Personal Emergency Response Systems (PERS)

Transportation

Experience Health Medicare Advantage (HMO)

No-cost gym membership at participating facilities**

\$500 annual preventive coverage and \$1,500 annual comprehensive coverage

\$0 copay

\$300 per calendar year

\$0 copay for routine exam; \$599-\$899 copay per hearing aid

Up to \$600 per calendar year (up to \$150 per quarter)

20 home-delivered meals after an inpatient stay

\$50 reimbursement allowance per visit for up to 20 visits per year. \$20 visits for chronic lower back pain.

\$0 copay for up to 6 hours of in-home assistance per month

\$0 copay for up to two products per year. Contact plan for an approved list of products.

\$0 copay for a medical alert system

\$0 copay for up to 12 one-way trips to or from approved health care locations per year

Prescription Drug Benefits	Standard Retail (30-Day Supply)	Preferred Mail Order (90-Day Supply)	Standard Mail Order (90-Day Supply)
Tier 1: Preferred Generic	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic	\$5 copay	\$12.50 copay	\$15 copay
Tier 3: Preferred Brand	\$45 copay	\$112.50 copay	\$135 copay
Tier 4: Non-preferred Drug	\$99 copay	\$247.50 copay	\$297 copay
Tier 5: Specialty	33% coinsurance	N/A	N/A
Tier 6: Select Care Drugs	\$0 copay	\$0 copay	\$0 copay
Prescription Drug Deductible	\$0		

OUR NETWORK COVERS OVER 22,000 HEALTH CARE PROVIDERS IN THE TRIANGLE AREA, INCLUDING:



**For basic facility memberships.

SINCE YOU ASKED ...



WHAT IS EXPERIENCE HEALTH?

Experience Health is a Medicare Advantage (HMO) plan that was created for residents of the Triangle. It's a not-for-profit plan based right here in your community.



DOES THIS PLAN LIMIT ME TO ONE HEALTH SYSTEM?

No. From our first day, this plan was built to offer Medicare patients more convenience and less hassle. And they know that all of our leading area health systems have so much to offer when it comes to quality care. That's why we let you see over **22,000** health care providers — including Duke Health, WakeMed Health and Hospitals and many other network providers throughout the Raleigh-Durham area.

Even better, this plan requires **NO REFERRALS** to see in-network doctors or specialists.



WHAT ABOUT WHEN I NEED TO SEE A SPECIALIST?

Finding a specialist on your own is not always easy, which is another reason you'll be glad you chose this plan. With Experience Health, you'll never need a referral to see the right specialist to get the care you need.



WHY SHOULD I LOOK AT THE EXPERIENCE HEALTH MEDICARE ADVANTAGE (HMO) PLAN?

Experience Health stands apart because it's a plan created to provide you affordable, community-based care, and it's administered by a local not-for-profit health care company.

That's a good thing for you, because it means you'll get care that's:

- Coordinated, between you, your primary care physician and your hospital
- Affordable, with a **\$0** monthly premium, plus **\$0** medical and **\$0** drug deductibles
- Complete, with prescription drugs, vision, dental and hearing benefits built in, plus a fitness membership at no added cost.
- Comprehensive, with up to **\$600** a calendar year Over-the-Counter (OTC) allowance and **\$2,000** Dental allowance (**\$500** annual preventive coverage; **\$1,500** annual comprehensive coverage).
- Local, based here in the Triangle area and part of your community



WHAT ABOUT THE NETWORK? WILL I FIND THE DOCTORS, SPECIALISTS AND HOSPITALS I WANT?

The Experience Health network includes **22,000** health care providers. You'll have a choice of over **4,000** primary care doctors, **12,000** specialists and **10,000** physicians. You'll have access to many area health systems including Duke Health and WakeMed Health and Hospitals so you'll have a lot of choice when it comes to quality care and convenient locations.



**HAVE A QUESTION?
READY TO ENROLL?**

Simply call 1-833-905-1311 (TTY: 711)

8 a.m. to 8 p.m., 7 days a week

Or visit experiencehealthnc.com

EXPERIENCE WHAT “MORE” FEELS LIKE.

Your Experience Health Medicare Advantage (HMO) plan includes valuable benefits covering you head to sneakers. (SilverSneakers®, that is!)



DENTAL ALLOWANCE

\$2,000 (\$500 preventive; \$1,500 comprehensive) per calendar year reimbursement.



OTC ALLOWANCE

Up to \$600 annual allowance for ordering over-the-counter items.



SILVERSNEAKERS® FITNESS

Includes access to gyms, on-demand workouts and a home fitness kit.



MEALS PROGRAM

20 home-delivered meals after an inpatient stay.



ACUPUNCTURE

\$50 reimbursement allowance per visit for up to 20 visits per year. \$20 visits for chronic lower back pain.



PERSONAL EMERGENCY RESPONSE

Stay safe, stay connected with this 24-hour response system.



IN-HOME ASSISTANCE

6 hours of in-home assistance per month.



TRANSPORTATION BENEFIT

12 one-way trips to or from approved health care locations.



CARE SUPPORT

Get dedicated, personalized help in managing your health.



ROUTINE EYE EXAM

\$0 copay for vision care.



EYEWEAR ALLOWANCE

\$300 annual allowance for things like contacts, eyeglasses, eyeglass frames, etc.



HEARING EXAM/HEARING AIDS

\$0 copay for routine exam; \$599-\$899 copay per hearing aid.



WORLDWIDE TRAVEL COVERAGE

Travel with your Experience Health card for peace of mind.



YOU'LL LOVE BEING PART OF EXPERIENCE HEALTH!

The local plan is the plan that you need.
Choose from 3 easy ways to enroll:

CALL

1-833-905-1311 (TTY: 711)

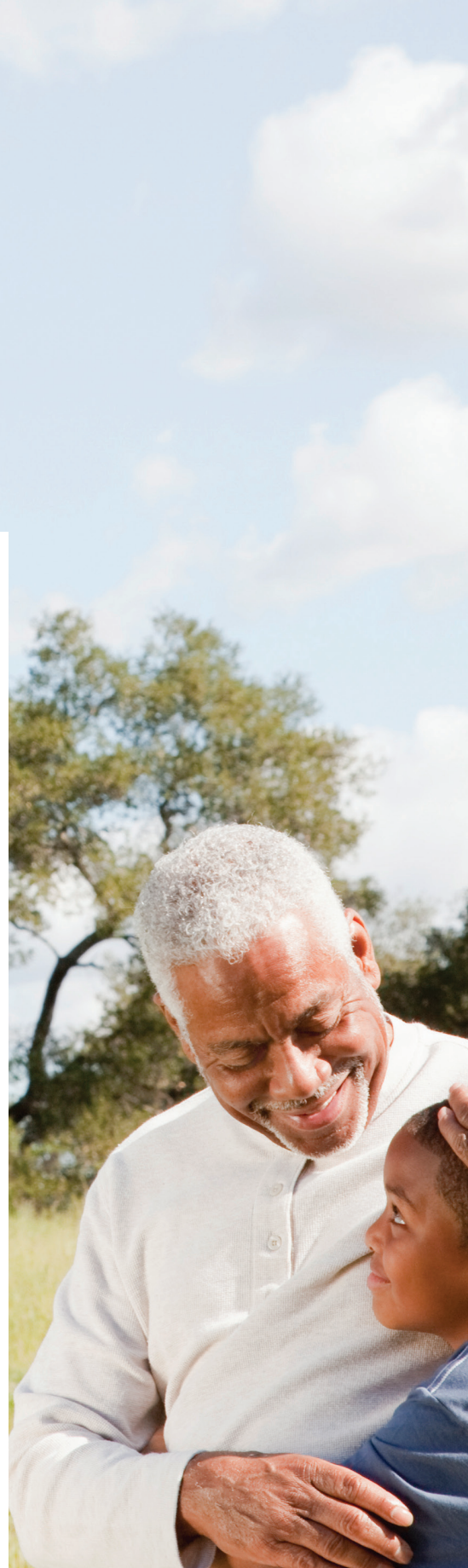
8 a.m. to 8 p.m., 7 days a week

VISIT

experiencehealthnc.com

MAIL

**Use the application enclosed
and return by mail**





QUESTIONS? READY TO ENROLL?

Call 1-833-905-1311 (TTY: 711)

8 a.m. to 8 p.m., 7 days a week



Experience Health is an HMO plan with a Medicare contract. Enrollment in Experience Health Medicare Advantage (HMO) depends on contract renewal. To join Experience Health Medicare Advantage (HMO), you must have Medicare Part A and Part B, and live in the service area (Durham, Franklin, Granville, Lee, Orange, Person, Vance or Wake counties, North Carolina). Please contact the plan for more information.

Medicare beneficiaries may also enroll in Experience Health Medicare Advantage (HMO) through the CMS Medicare Online Enrollment Center located at www.medicare.gov.

This information is not a complete description of benefits. Call 1-833-905-1311 (TTY: 711) for more information. Other providers are available in our network. Out-of-network/non-contracted providers are under no obligation to treat Experience Health Medicare Advantage (HMO) members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

ATTENTION: If you speak a non-English language, call 1-833-905-1311 (TTY: 711) and you will be connected to an interpreter who will assist you at no cost. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved. Tivity Health is an independent company providing fitness services on behalf of Experience Health.

Blue Cross NC contracts with independent companies to provide supplemental benefits. Those companies are responsible for the services they provide. They do not provide Blue Cross or Blue Shield products or services. Marks and trade names are property of their respective owners.

^{*}, SM Marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Experience Health is an independent licensee of the Blue Cross and Blue Shield Association, serving North Carolina.