

# MEDICARE ADVANTAGE 2021 SUMMARY INFORMATION FOR PROVIDERS

West Virginia

# HIGHMARK MEDICARE ADVANTAGE BENEFITS

Benefit	Original Medicare Part A	Original Medicare Part B	Highmark Medicare Advantage
Inpatient Hospital Coverage	X		X
Outpatient Medical Services		X	X
Prescription Drug Coverage			X
Annual Physical Exam			X
Out-of-Pocket Maximum Protection			X
Routine Vision Coverage Including Eyeglasses and Contact Lenses			X
Routine Hearing Coverage including hearing Aids			X
Preventive Dental Coverage			X
Routine Foot Care			X
Worldwide Emergency Care			X
Supplemental Benefits			X

# HIGHMARK MEDICARE ADVANTAGE: SUPPLEMENTAL BENEFITS



Blues on Call –  
Nurse Support  
24/7



TruHearing



People Able  
to Lend  
Support  
(PALS)



Silver Sneakers  
(Gym Benefit)



Routine Services  
(Vision, dental,  
chiropractic, and  
podiatry)



Medication Therapy  
Management (MTM)



PPO Network  
Sharing (In-network  
in 39 States and  
Puerto Rico)



Transportation for  
Non-emergency  
situations (Freedom  
Blue Plans Only)



TeleHealth



Passport  
Rewards and  
Discounts



Advanced  
Illness Services



NaviHealth

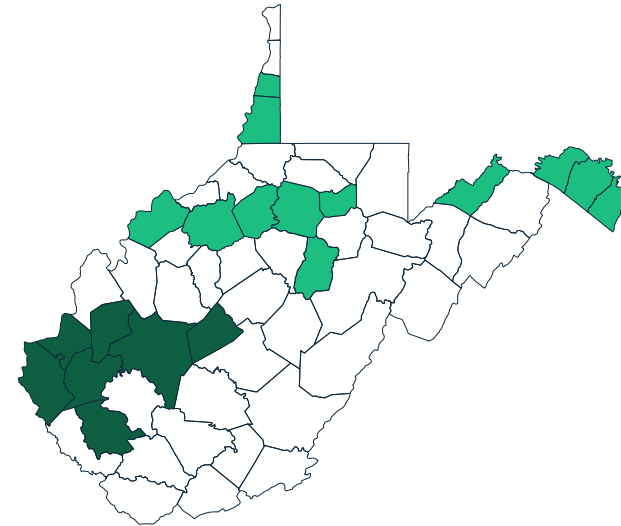


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# MEDICAL BENEFITS BY PLAN: West Virginia

# 2021 KEY PRODUCT UPDATES

Benefit	2021	
	NORTH	SOUTH
Premium	\$35	\$25
Max OOP	\$7,550	
Inpatient Hospital	\$450 per admission	
PCP Visit	\$0	
Specialist Visit	\$35	
Physical/ Speech Therapy	\$35	
ASC/OP Surgery	\$225 copay/ \$300 copay	
X-Ray	\$25	
Dental	\$15 (exam/6 months), \$15 (x-ray/year) <b>\$500 comprehensive dental allowance</b> +Roots & Crowns	
Preferred Rx Copays	\$0/\$5/\$47/\$100/33%	
Over the Counter	\$25 allowance per quarter	



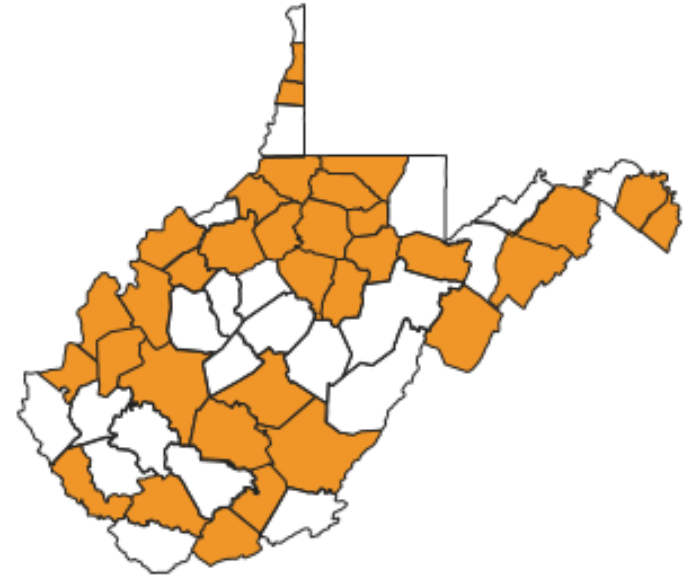
**Note:**

**North segment** includes Berkeley, Doddridge, Harrison, Jefferson, Marshall, Mineral, Morgan, Ohio, Ritchie, Taylor, Upshur, & Wood.

**South segment** includes Cabell, Clay, Kanawha, Lincoln, Logan, Putnam, & Wayne

# 2021 KEY PRODUCT UPDATES

Benefit	2021
	WV
Premium	\$167
Max OOP	\$6,500
Inpatient Hospital	\$150/Day for Days 1-7
PCP Visit	\$0
Specialist Visit	\$35
Physical/ Speech Therapy	\$35
ASC/OP Surgery	\$100 copay/ \$200 copay
X-Ray	\$25
Dental	\$15 (exam/6 months), \$15 (x-ray/year)
Preferred Rx Copays	\$0/\$11/\$45/\$100/33%
Over the Counter	Not Covered



+Post Discharge Meals

# RULES OF THE ROAD

The Medicare Marketing Guidelines (Section 70.5, et. al) provide guidance around what a Medicare Advantage Organization (MAO) may and may not allow its contracted provider to do with regarding to Marketing of the MAO.

## Providers may:

- ✓ Provide the names of Plans/Part D Sponsors with which they contract and/or participate
- ✓ Provide information and assistance in applying for the Low Income Subsidy (LIS)
- ✓ Make available and/or distribute plan marketing materials
- ✓ Refer their patients to other sources of information, such as assistance programs, plan marketing representatives, their State Medicaid Office, local Social Security Office, CMS' website at <http://www.medicare.gov/> or 1-800-MEDICARE
- ✓ Assist a beneficiary in an objective assessment of his/her needs and potential options to meet those needs. The plan selection must always be in the best interest of the beneficiary

# Thank You!

This information is not a complete description of benefits. Call the phone number on the back of your member ID card (TTY users may call 711) for more information. Out-of-network/noncontracted providers are under no obligation to treat Freedom Blue PPO or Security Blue HMO-POS 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.

Highmark Choice Company and Highmark Senior Solutions Company are Medicare Advantage plans with a Medicare contract. Enrollment in Highmark Choice Company and Highmark Senior Solutions Company depends on contract renewal. Highmark Blue Cross Blue Shield West Virginia, Highmark Choice Company, and Highmark Senior Solutions Company are independent licensees of the Blue Cross and Blue Shield Association. Blues On Call is a service mark of the Blue Cross and Blue Shield Association.

SilverSneakers is a registered mark of Tivity Health, Inc., a separate company that administers the SilverSneakers Fitness Program. Davis Vision is an independent company that does not provide Blue Cross and/or Blue Shield products and services. Davis Vision is solely responsible for the products and services it provides. TruHearing is a registered trademark of TruHearing, Inc.