# Medicare Made for Your Business

## 2023 Employer Group Medicare Plans

**(866) 297-4718 (TTY 711)**
**FirstCarolinaCare.com/Groups**
**FCCMedicareGroup@FirstCarolinaCare.com**

**First**Medicare Direct
FIRSTCAROLINACARE INSURANCE COMPANY

# Get plans made for you and your retirees.

Support your Medicare primary retirees and eligible employees by offering Medicare group plan options.

Medicare group plans can be a win-win for both your business and your retirees/eligible employees. By integrating Original Medicare Part A and Part B benefits into an inclusive Medicare group plan, there's savings potential for all involved.

## The Next Step in Benefit Offerings

The baby-boom generation makes up about 25% of the workforce, so you probably have a group of employees nearing retirement. Navigating retirement healthcare options can be confusing, but we help make it easy with group Medicare plans.

These plans can be offered at no cost to employers and can even help you save money.

## How It Works

**Employer Contribution Toward Premium**
You can contribute anything from $0 to the full amount for enrollee premiums. If Medicare primary eligible member within the organization qualify for different levels of employer contribution, you can establish those levels.

**Billing Options**
We can do a group bill or bill members individually.

**Dedicated Employer Group Client Consultant**
You have a single point of contact for all questions about group Medicare benefits.

This representative can help with every aspect of your plan.

**Low-Income Subsidy**
Members may qualify for the Extra Help program from the federal government for help paying their monthly premium and prescription drug copayments. If members qualify for assistance, qualify for assistance, the premium billed for those members will be reduced by the amount of assistance they receive. This can vary from member to member, and you must pass the subsidy to the member's portion of the premium. State help may also be available for certain people who qualify.

**Eligibility**
Eligible members with Medicare Parts A and B are eligible for group Medicare coverage. If your group has fewer than 20 total employees, active employees ages 65 and over might also be eligible. Underwriting isn't required. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicare or by another third party.

# Plans made for ease.

## Plans That Fit

We work with you to find the plan made to fit your needs and to give your retirees access to the care they need, when they need it. There are several stock plans to choose from, and we can custom-make a plan for groups of 25 or more. We also have plan options for employers with retirees who live outside the state where your business is headquartered. And all our plans help reduce Financial Accounting Standards Board and Government Accounting Standards Board liabilities and expenditures.*

*Not intended to be tax advice. Please reach out to a tax professional with questions.*
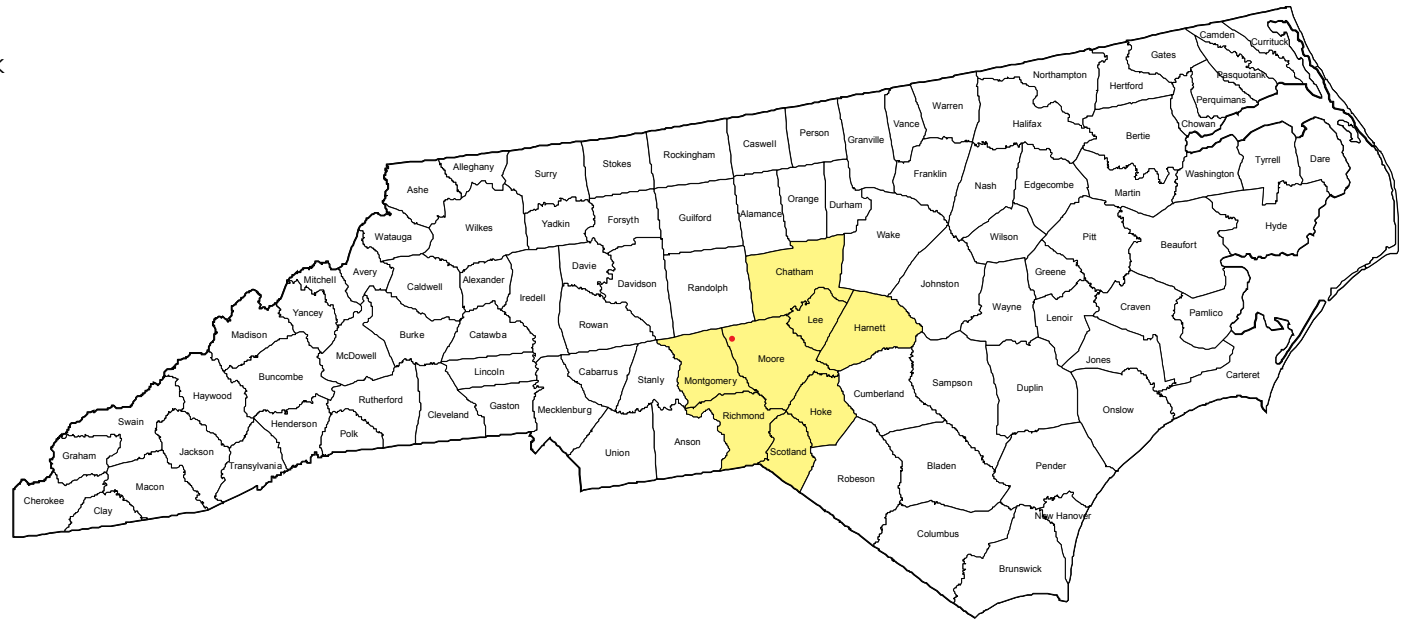
### Less Paperwork
We administer the plan, which means less paperwork for you.

### Medicare Member Materials
We send plan materials, including an ID card and policy (also called Evidence of Coverage), to all new members and upon renewal. Members receive a monthly Explanation of Benefits detailing monthly and year-to-date medical expenses. Members with pharmacy coverage receive a monthly Explanation of Benefits detailing monthly and year-to-date drug expenses.

### No Yearly Enrollment Period
Eligible members can enroll in a group Medicare plan at any time during the year. They aren't limited to the Annual Enrollment Period for individual Medicare plans, and there are no participation plan requirements.

## Map Legend

FirstMedicare Direct
HMO-POS and PPO

● FirstMedicare Direct
42 Memorial Dr.
Pinehurst, NC 28374

# Your Trusted Partner

If you've worked with us before, you know our plans are made with member satisfaction in mind. Members get access to doctors they trust, perks they deserve and customer service reps always ready to help.

## Helpful, Personal Customer Service

Connect your eligible employees and retirees with help from friendly, knowledgeable representatives. They can answer questions weekdays from 8 a.m. to 8 p.m. local time.

## Provider Network

Give your eligible employees and retirees access to trusted care from respected doctors, hospitals and other healthcare professionals. Members can call us to request a provider directory or go to FirstCarolinaCare.com/Groups for a full provider list.

## Pharmacy Coverage

Help your eligible employees and retirees get the prescription medication they need. Our Medicare Part D (drug coverage) formulary lists the drugs we cover. You can find it at FirstCarolinaCare.com. (Generally, we only cover drugs that are listed.)

## Plenty of Perks

Connect your eligible employees and retirees to extras to help them be their healthiest – with wellness and fitness benefits, virtual health coverage and a whole lot more. See the "Perks and Programs" section for more information.

# Perks made for your eligible employees and retirees.

Our plans are made with plenty of perks and programs to help your eligible employees and retirees with their health goals.

## Assist America®

Assist America's services help members get quality emergency care when they're 100 miles or more from home, including:

- Medical referrals.
- Prescription assistance.
- Interpreter referrals.

## Be Fit

Members can get a $360/year reimbursement on a variety of fitness activities.

## Care Coordination

Whether a member would like to speak to a dietitian, wants to quit smoking or needs help understanding a recent diagnosis, we have teams to help them achieve their goals or get them back on track.

Members can connect to a team of providers – like nurse practitioners, social workers, health coaches, dietitians, pharmacists and more – who work with their doctor to make sure they have the resources they need to stay healthy or work through their medical issues.

## Hearing

Members get one routine hearing exam for a $0 copay when they see a TruHearing® provider and lowered rates on up to two TruHearing hearing aids per year.

## Preventive Services

Members can focus on preventing sickness and catching problems before they get worse with these covered services and more:

- Yearly wellness visit.
- Routine screenings, like mammograms or colorectal cancer screenings.
- Flu shot.

## OTC4Me

Members get a 10% discount code for a wide variety of competitively priced over-the-counter (OTC) products with OTC4Me. They can order online or by phone, and all orders are shipped directly to them. Shipping is free on orders over $25.

## Nurse Advice Line

Members get 24/7 answers to their health questions, like whether they need to set up an appointment or see a doctor right away.

## Virtual Health Coverage

Members can get care when and where they need it with virtual health coverage. If they need to interact with their primary care provider (PCP) or specialist over the phone or online, they're covered through the telehealth benefit. They don't even need to leave the comfort of their home.

Members can also get care for common conditions like allergies, cold, flu and pink eye from anywhere they have phone or internet connection in the U.S. with FirstHealth On the Go. Whether at home or traveling, they can talk to a board certified doctor by phone or secure video through the On the Go app or FirstHealthOnTheGo.org at any time of the day, any day of the year.

# Pharmacy coverage.

*(For all members with drug coverage.)*

Plans with pharmacy coverage help your eligible employees and retirees save with special programs and discounts made for them.

### 90-Day Supply Options

With our mail-order benefit, members can get a 90-day supply of their drugs delivered directly to them for two copays. If they prefer to get their drugs at a retail pharmacy, they can visit any in-network pharmacy and get a 90-day supply for three copays.

### Medication Therapy Management

This program helps members who take multiple medications use them safely and effectively.

### Bridging the Coverage Gap

Prescription coverage gap options are uniquely accessible to members through a Medicare group plan solution. Some of our plans give your retirees and eligible employees this key coverage.

Plan offerings differ depending on your service area. Please refer to the plan inserts included with this brochure for specific plan information. Or reach out to your agent or our experts at FCCMedicareGroup@FirstCarolinaCare.com.

# FirstCarolinaCare Group Medicare

## Comprehensive Medicare Advantage Plans

### Preferred Provider Organization (PPO)

Employers can choose this if they're based in North Carolina and at least 51% of their eligible members reside in Medicare Advantage-licensed counties.

### Point of Service (HMO-POS)

Employers can choose this if they're based in North Carolina and at least 51% of their eligible members reside in Medicare Advantage-licensed counties. These plans combine some aspects of both HMO and PPO plans.
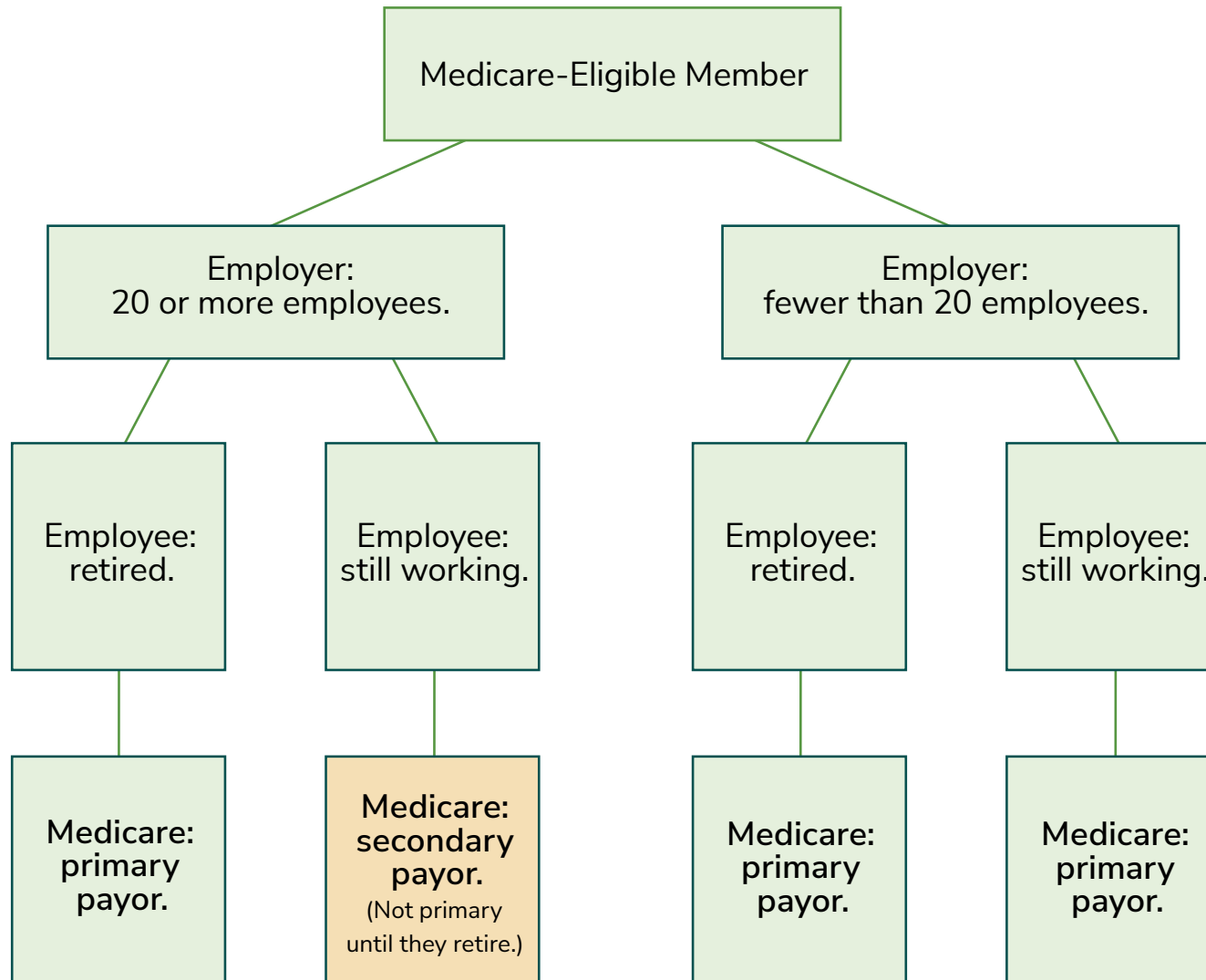
### All Plan Options

Employers can choose this if they're based in North Carolina and at least 51% of their retirees and eligible employees reside in Medicare Advantage-licensed counties.

**All Medicare Advantage Plan Options:**

- Access to urgent and emergency care worldwide.
- Health and savings perks included.
- A primary care provider to guide a member's care.

# Medicare Group Solutions Eligibility

Employees are eligible for a Group Medicare plan if they are eligible for the employer sponsored plan option offered, they are Medicare-primary and they are enrolled in Medicare Part A and Part B. By using the chart below, you can determine if your Medicare-eligible employees are Medicare-primary.

```
                        Medicare-Eligible Member

        Employer:                              Employer:
    20 or more employees.                 fewer than 20 employees.

   Employee:      Employee:            Employee:         Employee:
   retired.       still working.       retired.          still working.

   Medicare:      Medicare:            Medicare:         Medicare:
   primary        secondary            primary           primary
   payor.         payor.               payor.            payor.
                  (Not primary
                  until they retire.)
```

Centers for Medicare & Medicaid Services primary payor rules apply.

Medicare is primary for people under 65 who are eligible for Medicare because of disabilities and who work for an employer with fewer than 100 employees (not part of a multiple-employer or multiple-employee group health plan).

Medicare is primary for people 65 and older with COBRA benefits.

# Notes

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