



YOUR PARTNER IN WELLNESS

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# 2024 Medicare Enrollment Guide

## Dean Medicare Advantage Plans:

- Essential (HMO)
- Assurance (HMO-POS)
- Balance (HMO-POS)
- Complete (HMO)
- Harmony (HMO-POS) MA-Only

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**Dean**HealthPlan  
by  Medica®



# Discover the Dean Advantage

Thank you for your interest in Dean Advantage Medicare coverage. We offer a strong network of providers with a history of exceptional care.

## COORDINATED CARE NETWORK



Physicians

Health Plan

Hospitals

Our Coordinated Care Network is a true collaboration between health care experts, hospital partners, and Dean Health Plan, leading to a streamlined and simpler experience for you.

### Local:

Our roots are local. Our employees are your friends and neighbors. And you'll find your primary care provider just down the road.

### Caring:

Community is important to us. We participate in volunteer efforts throughout the year to make local life better for everyone.

### Premier benefits:

We give you a Medicare plan that covers your health needs — including dental, over-the-counter (OTC) purchases, and more.

## EXTRA BENEFITS, AT NO EXTRA COST



Over-the-counter savings



Vision coverage



Dental coverage



In-home support



Hearing benefits



Fitness benefits

Details starting on page 8.

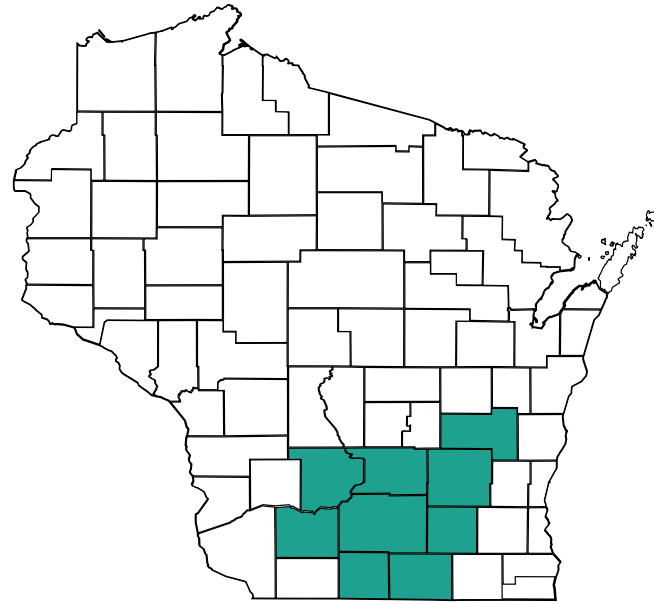


SERVICE AREA

# One plan. One strong network.

## Our service network

The service area for Dean Medicare Advantage is Columbia, Dane, Dodge, Fond du Lac, Green, Iowa, Jefferson, Rock, and Sauk counties. You must live in one of these counties to join a Dean Medicare Advantage plan.



County	Hospital + Primary Care Provider Location	Primary Care Provider Location Only
<b>Columbia</b>	Columbus, Portage	Lodi, Pardeeville, Rio, Randolph
<b>Dane</b>	Madison, Stoughton	Belleville, Cambridge, Cottage Grove, Deerfield, Marshall, Mazomanie, Mount Horeb, Oregon, Sun Prairie, Verona, Waunakee
<b>Dodge</b>	Watertown	Brownsville, Fox Lake, Juneau, Mayville, Randolph
<b>Fond du Lac</b>	Fond du Lac, Ripon, Wapun	Campbellsport, Mt. Calvary
<b>Green</b>	Monroe	Albany, Brodhead, New Glarus
<b>Iowa</b>	Dodgeville	Barneveld, Highland, Mineral Point
<b>Jefferson</b>	Fort Atkinson	Jefferson, Johnson Creek, Lake Mills, Waterloo
<b>Rock</b>	Beloit, Edgerton, Janesville	Clinton, Evansville, Milton
<b>Sauk</b>	Baraboo, Prairie du Sac, Reedsburg	Plain, Sauk City, Spring Green, Wisconsin Dells

ENROLLMENT PERIODS

# Medicare eligibility

## Who's eligible for Medicare?

You're eligible for Medicare, the federal health insurance program, if you're a legal U.S. resident and one of the following applies to you:

- You're 65 years old or older
- You're any age and have a qualifying permanent disability
- You're any age and have been diagnosed with end-stage renal disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS, also called Lou Gehrig's disease)



## Enrollment periods

### Initial Enrollment Period (IEP)

This is the seven-month period when you can enroll in Medicare for the first time. This includes the three months prior, the month of your birthday, and the three months after. If you're enrolling for the first time due to disability, your IEP timing is based on your disability date.

You can enroll before you turn 65, but your coverage may not be effective before your 65th birthday. If you were born on the first of the month, coverage will begin on the first of the month before.

If you enroll during the month of your 65th birthday, or within the three months after you turn 65, your effective date will be the first day of the next month.

### Annual Enrollment Period (AEP)

Oct. 15 – Dec. 7 of every year is the period when you can make changes to your Medicare Advantage coverage. Your coverage will become effective January 1.

### Open Enrollment Period (OEP)

Jan. 1 – Mar. 31 is the period when you may switch from one Medicare Advantage plan to another, or cancel your Medicare Advantage plan and return to Original Medicare.

### Special Enrollment Period (SEP)

This is a period when you can change Medicare Advantage coverage outside of the AEP if you meet certain requirements and have a qualifying event, such as moving to a new service area or leaving an employer-based plan.

# Compare plans

Choose the Dean Medicare Advantage plan that suits you.

Plan Name	Monthly Premium	Additional Savings	Hospital Copay	Primary Care Copay	Specialist Copay
<b>Essential</b> (HMO) In-network only	\$0 per month	N/A	\$350/day for days 1-5	\$0	\$45
<b>Assurance</b> (HMO-POS)	\$50 per month	N/A	<b>In-network:</b> \$350/day for days 1-5	<b>In-network:</b> \$0	<b>In-network:</b> \$40
			<b>Out-of-network:</b> 40%/day for days 1-7	<b>Out-of-network:</b> 40%	<b>Out-of-network:</b> 40%
<b>Balance</b> (HMO-POS)	\$97 per month	N/A	<b>In-network:</b> \$350/day for days 1-5	<b>In-network:</b> \$0	<b>In-network:</b> \$30
			<b>Out-of-network:</b> \$600/day for days 1-7	<b>Out-of-network:</b> \$60	<b>Out-of-network:</b> \$60
<b>Complete</b> (HMO) In-network only	\$251 per month	N/A	\$350/day for days 1-5	\$0	\$10
<b>Harmony</b> (HMO-POS) MA-Only	\$0 per month	\$25 monthly part B premium reduction	<b>In-network:</b> \$350/day for days 1-5	<b>In-network:</b> \$0	<b>In-network:</b> \$40
			<b>Out-of-network:</b> 40%/day for days 1-7	<b>Out-of-network:</b> 40%	<b>Out-of-network:</b> 40%

Preventive care is covered at 100%.

Emergency Room Copay	Urgent Care Copay	Ground Ambulance	Therapy: Physical, Occupational, Speech	Outpatient Surgery	Maximum Out-of-Pocket (Per Year)
\$110	\$45	\$290	\$40	\$350	\$5,500
\$110	\$40	\$290	<b>In-network:</b> \$40	<b>In-network:</b> \$350	\$4,500
			<b>Out-of-network:</b> 40%	<b>Out-of-network:</b> 40%	
\$125	\$30	\$275	<b>In-network:</b> \$40	<b>In-network:</b> \$350	\$3,650
			<b>Out-of-network:</b> \$60	<b>Out-of-network:</b> 40%	
\$125	\$10	\$275	\$40	\$350	\$2,000
\$110	\$40	\$290	<b>In-network:</b> \$40	<b>In-network:</b> \$350	<b>In-network:</b> \$4,900
			<b>Out-of-network:</b> 40%	<b>Out-of-network:</b> 40%	<b>Out-of-network:</b> \$8,000

EXTRA BENEFITS, NO EXTRA COST

# For your well-being



We're dedicated to our members' well-being. The following benefits are included in all of our Medicare plans and are not covered by Original Medicare.

## Health+ Card by Medica

Your **over-the-counter**, **Living Healthy rewards**, and **eyewear benefit** are on your Health+ Card by Medica.



### Over-the-counter (OTC)

We cover up to \$70 per quarter to spend on eligible OTC products like bandages, pain relievers, and more.†

You can shop:

- In-store at participating retailers including Walgreens, CVS, Walmart, Dollar General, and Kroger stores
- Online or by phone
- Via mail-order catalog



### Vision\*

We cover one \$0 routine vision exam every 2 years at in-network providers, and a \$250 eyewear allowance every two years at any free-standing vision center.



### Living Healthy rewards

You can earn up to \$150 in rewards for completing healthy activities like receiving a flu shot, going to the dentist, and getting an annual physical.



### Dental\*

We cover both preventive and comprehensive dental benefits through our partner Delta Dental. Our plan has no waiting period, deductibles, or coinsurance.

- Preventive and diagnostic services: \$0 copay
- Gum disease maintenance and bridge/implants/denture repairs: \$45 copay
- Fillings, gum disease treatment, and extractions: \$95 copay
- Root canals, bridges, implants, dentures, crowns, and surgical gum disease treatment: \$595 copay
- We cover up to \$1,500 in dental services per year †



†Amount varies by plan.

\*See page 11 for vision, dental, and hearing benefits.



### In-home support

We partner with Papa, a company that connects you with screened and trained Papa Pals who can help with organization, light housework, technology, and transportation. Your Pal can visit with you in your home or virtually for up to 120 hours per year.



### Hearing\*

We cover one \$0 routine hearing exam and a \$750 hearing aid allowance per year.



### Chiropractic care / acupuncture

We cover additional chiropractic and acupuncture benefits to help you stay healthy and active.



### Transportation

We cover 24 one-way personal rides each year to medical appointments and pharmacy visits.



### Post-discharge meals

We cover 14 meals from Mom's Meals delivered to your door after you are discharged from a hospital or a skilled nursing facility.



### Free fitness membership

Our innovative fitness program through One Pass™ makes staying fit — physically and mentally — convenient and fun.

- Large network of 24,000+ gyms and fitness centers
- Free home fitness kit
- Enroll in as many facilities as you want
- Live and on-demand fitness classes
- Unlimited access to BrainHQ online activities that support brain speed and memory

EXTRA BENEFITS, NO EXTRA COST

# For your well-being



All of our plans include many benefits at no cost to you.



## \$0 benefits

- All primary care visits: in-person and telehealth
- Routine vision and hearing exams
- Post-discharge meals
- Transportation
- In-home support
- Dental exams, cleanings, and X-rays
- Vaccines
- Mammograms and pelvic exams
- Prostate cancer screenings
- Preventive colonoscopy screenings
- Diabetes screenings, testing supplies, and self-management training
- E-visits for eligible conditions
- \$100 day fill at a mail-order pharmacy for Tier 1 and Tier 2 drugs
- \$0 Tier 1 drugs at preferred pharmacies

We understand the special needs of individuals with diabetes. Our Medicare Advantage plans offer specific benefits to meet those needs.



## Diabetic benefits

- \$30 insulin fills at preferred pharmacy locations
- \$35 insulin fills at standard retail pharmacies
- \$0 continuous glucose monitors (Freestyle Libre and Dexcom)
- \$0 primary care provider visits
- \$0 diabetic testing and insulin supplies
- 20% coinsurance for insulin pumps
- Two additional dental cleanings per year
- OTC benefit coverage for products like diabetic socks and glucose tablets
- \$0 diabetes screenings, testing supplies, and self-management training

## Dental, hearing, and vision benefits

Plan Name	Preventive and Comprehensive Dental	Hearing Aid Allowance	Eyewear Allowance
<b>Essential</b> (HMO) In-network only	\$1,000 per year	\$750 per year	\$250 every two years
<b>Assurance</b> (HMO-POS)			
<b>Balance</b> (HMO-POS)	\$1,500 per year	\$750 per year	\$250 every two years
<b>Complete</b> (HMO) In-network only			
<b>Harmony</b> (HMO-POS) MA-Only			



# Comprehensive coverage

Dean Medicare Advantage plans provide comprehensive prescription drug coverage.\*\* Our drug listing covers a wide variety of generic, brand name, and specialty drugs, with manageable copays.

Our drug listing and pharmacy directory are available at [DeanCare.com/MedicareAdvantageMembers](https://DeanCare.com/MedicareAdvantageMembers).



## Pharmacy network

Members save money by filling prescriptions in our preferred retail pharmacy network and through our mail-order pharmacy.

- All SSM Pharmacies, Walgreens, and Walmart pharmacies
- Costco retail and mail-order pharmacies – no Costco membership required
- \$0 Tier 1 drugs at preferred pharmacies
- \$0 for 100-day fill at a mail-order pharmacy for Tier 1 and Tier 2 drugs

Members have access to a standard retail pharmacy network that includes:

- Most national pharmacy chains, including CVS
- Many retail and grocery store pharmacies
- Many independent, local community pharmacies

\*\* Benefits vary by plan. Please see the Summary of Benefits for full plan details.

# Coverage at-a-glance


<b>Stage 1:</b> Initial coverage deductible (Applies to Tiers 3-5) You pay:	Tier 3 thru Tier 5	Essential (HMO): \$250					
		Assurance: (HMO-POS) \$150					
		Balance (HMO-POS): \$100					
		Complete (HMO): \$0					
<b>Stage 2:</b> Initial coverage copay and coinsurance You pay:		1-month/30-day			3-month/100-day		
		Mail order	Preferred retail	Standard retail	Mail order	Preferred retail	Standard retail
	Tier 1	\$7	\$0	\$7	\$0	\$0	\$7
	Tier 2	\$8	\$8	\$13	\$0	\$16	\$26
	Tier 3	\$42	\$42	\$47	\$117.50	\$117.50	\$130
	Tier 4	\$95	\$95	\$100	\$285	\$285	\$300
	Tier 5	Cost sharing varies by plan: Essential: 29%			Not applicable		
	Assurance: 30%						
	Balance: 31%						
	Complete: 33%						
<b>Stage 3:</b> coverage gap (donut hole)	You pay:	25% coinsurance					


Drug dispensing fees may apply.


### Harmony (HMO-POS) MA-Only

Dean Advantage Harmony does not offer Part D Prescription Drug coverage. This is an excellent choice if you already have prescription drug coverage through Wisconsin's Senior Care Prescription Drug Assistance Program, TRICARE for Life, the VA, or an employer plan. You cannot have a Medicare Part D Prescription Drug plan if you enroll in the Harmony plan.

# Savings at-a-glance

 **Maintenance drugs savings**  
 Save time and money by purchasing a three-month supply of maintenance drugs in one transaction via the Costco mail-order pharmacy. No Costco membership required.

 **\$0 Part D vaccines**  
 You pay \$0 in all stages for all covered Part D vaccines — including shingles and Tdap. These \$0 vaccines are in our drug listing as Tier 6.

 **Insulin savings**  
 You'll pay a \$30 copay per prescription at a preferred pharmacy or a \$35 copay per prescription at a standard pharmacy. These savings apply through the deductible and copay stages and the donut hole.

STAGES OF PART D COVERAGE	
<b>Stage 1: Initial coverage deductible</b>	You pay full price for drugs on Tiers 3-5 until you meet your deductible. You pay Stage 2 copays for Tiers 1-2 immediately (no deductible).
<b>Stage 2: Initial coverage copay and coinsurance</b>	You pay copays or a percentage of the drug's total cost (coinsurance) You stay in this stage until you and Dean Advantage have paid \$5,030 within a plan year.
<b>Stage 3: Coverage gap (donut hole)</b>	You pay 25% of the drug cost once your total drug costs reach \$5,030. You stay in this stage until your total out-of-pocket costs reach \$8,000 (not counting the amount that Dean Advantage has also paid) within a plan year.

## READY TO ENROLL?



### Over the Phone

Call **1 (877) 510-7438 (TTY: 711)** to enroll with a Medicare sales consultant



### Online

Visit [DeanCare.com/Medicare2024](https://DeanCare.com/Medicare2024)



### In-person

Get one-on-one help to learn more about our Medicare coverage options. Please call us at **1 (877) 510-7438 (TTY: 711)** to schedule an appointment. You can also visit [DeanCare.com/Seminars](https://DeanCare.com/Seminars) to see our upcoming seminars.





## Questions? Connect with us

Call us toll-free at

**1 (877) 510-7438 (TTY: 711).**

Oct. 1st - Mar. 31st - Monday - Sunday:  
8 a.m. to 8 p.m. CT, Apr. 1st - Sept. 30th -  
Monday - Friday: 8 a.m. to 8 p.m. CT

**[DeanCare.com/Medicare2024](https://deancare.com/Medicare2024)**

### Dean Health Plan by Medica

1277 Deming Way  
Madison, WI 53717

Follow us on LinkedIn and Facebook



Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number **1 (877) 232-7566 (TTY: 711)** or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Dean Health Plan by Medica is an HMO/HMO-POS with a Medicare contract. Enrollment in Dean Health Plan depends on contract renewal. This information is not a complete description of benefits. Call **1 (877) 510-7438 (TTY: 711)** for more information. You must continue to pay your Medicare Part B premium.

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