

2023 Benefit Highlights



FirstMedicare Direct's SmartHMO Plan

Medicare Advantage plan for residents of Wake County

FirstMedicare Direct
FIRSTCAROLINACARE INSURANCE COMPANY

Sneak Peek- Not approved by CMS

First Medicare Direct SmartHMO	In-network only
Monthly plan premium	\$0
Medical deductible	\$0
Annual out-of-pocket maximum	\$2,900
Primary care provider visit	\$0 copay
Specialist visit	\$35 copay
Inpatient hospital care	\$150 copay (days 1-5) \$0 (days 6-90)
Outpatient hospital care	\$150 copay
Ambulance	\$100 copay
Emergency care (worldwide coverage)	\$80 copay
Urgent care	\$0 copay
X-rays	\$0 copay
Lab services	\$0 copay
Preventive care	\$0 copay
Annual physical exam	\$0 copay
Annual routine eye exam	\$0 copay
Prescription drugs	(30 day/90 day/90 day mail)
Drug deductible	No deductible
Tier 1 - Preferred generic	\$0/\$0/\$0 copay
Tier 2 - Generic	\$10/\$30/\$30 copay
Tier 3 - Preferred brand	\$47/\$141/\$141 copay
Tier 4 - Non-preferred drug	\$100/\$300/\$300 copay
Tier 5 - Specialty	33% coinsurance

Coverage through the GAP for Tier 1

FirstMedicare Direct Medicare Advantage Plans

Perks for your clients

Liberty Dental Coverage

- Get covered preventive dental services, including one cleaning and fluoride treatment every six months, and one full set of X-rays every three years.



peerfit Move

- Get fit with the help of our fitness benefit for nocost. Get access to a variety of fitness options and community events. Keep your routine or add to it. You decide how to stay active and healthy.



Routine Eye Exam

- Get coverage for one routine eye exam yearly (copayment applies; see the Summary of Benefits for specific copayment amounts) and a \$75 allowance for eyewear every two years.



OTC Benefit

- Our plan covers a quarterly over-the-counter (OTC) benefit with an annual maximum plan benefit of \$75 a quarter, which allows you to purchase OTC products from a catalog with hundreds of products to choose from.



Transportation

- \$0 copay for 24 one-way trips to plan approved locations within a 20 mile radius.



“You asked, we listened.”

This year choose to sell a Medicare Advantage plan from the local health plan that has roots in North Carolina – FirstMedicare Direct.



Questions?

To better serve you, we've set up a phone line just for brokers. This Broker Support Line is for marketing and sales-related support for all product lines. Our goal is to answer your questions or quickly connect you with the person who can help.

Broker Services

1-888-384-4840

OR

Sylvia Black

910-687-6551

FirstCarolinaCare Insurance Company is a health plan with a Medicare contract. Enrollment in FirstCarolinaCare depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network and provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium.

To join a FirstMedicare Direct plan, you must have Medicare Part and Part B and live in the FirstMedicare Direct Medicare Advantage service area.