

2023 Benefit Highlights



Your
**Local
Advantage**

Sneak Peek – NOT yet approved by CMS

FirstMedicare Direct Medicare Advantage POS Plans Plans

Medicare Advantage plans with prescription drug coverage for residents of Buncombe, Henderson, Madison, McDowell, Transylvania and Yancey counties

Monthly plan premium		\$39
Medical deductible		\$0
Annual out-of-pocket maximum	\$3,450	\$5450 (combined)
Primary care provider visit	\$0 copay	30% coinsurance
Specialist visit	\$35 copay	\$65 copay
Inpatient hospital care	\$295 copay (days 1-6) \$0 copay (days 7-90)	30% coinsurance
Outpatient hospital care	\$250 copay	30% coinsurance
Ambulance	\$250 copay	\$250 copay
Emergency care (worldwide coverage)	\$125 copay	\$125 copay
Urgent care (worldwide coverage)	\$10 copay	\$10 copay
X-rays	\$0 copay	30% coinsurance
Lab services	\$0 copay	30% coinsurance
Preventive care	\$0 copay	\$0 copay
Annual physical exam	\$0 copay	30% coinsurance
Annual routine eye exam	\$0 copay	\$0 copay
Prescription drugs	(30 day/90 day/90 day mail)	
Drug deductible	No Deductible	
Tier 1 - Preferred generic	\$2/\$6/\$0 copay	
Tier 2 - Generic	\$15/\$45/\$37.50 copay	
Tier 3 - Preferred brand	\$47/\$141/\$117.50 copay	
Tier 4 - Non-preferred drug	50%/50%/50% coinsurance	
Tier 5 - Specialty	33% coinsurance	

Coverage through the GAP for Tier 1

First Medicare Direct POS Standard WNC	In Network	Out of Network
Monthly plan premium		\$0
Medical deductible		\$0
Annual out-of-pocket maximum	\$5,700	\$8950 (combined)
Primary care provider visit	\$5 copay	30% coinsurance
Specialist visit	\$35 copay	\$65 copay
Inpatient hospital care	\$325 copay (days 1-6) \$0 copay (days 7-90)	30% coinsurance
Outpatient hospital care	\$300 copay	30% coinsurance
Ambulance	\$350 copay	\$350 copay
Emergency care (worldwide coverage)	\$110 copay	\$110 copay
Urgent care (worldwide coverage)	\$20 copay	\$20 copay
X-rays	\$0 copay	30% coinsurance
Lab services	\$0 copay	30% coinsurance
Preventive care	\$0 copay	\$0 copay
Annual physical exam	\$0 copay	30% coinsurance
Annual routine eye exam	\$0 copay	\$0 copay
Prescription drugs	(30 day/90 day/90 day mail)	
Drug deductible	\$150 (Tiers 3-5)	
Tier 1 - Preferred generic	\$5/\$15/\$0 copay	
Tier 2 - Generic	\$20/\$60/\$50 copay	
Tier 3 - Preferred brand	\$47/\$141/\$117.50 copay	
Tier 4 - Non-preferred drug	\$100/\$300/\$250 copay	
Tier 5 - Specialty	30% coinsurance	

Coverage through the GAP for Tier 1

FirstMedicare Direct Medicare Advantage Plans

Perks for your clients

Delta Dental Coverage ***Enhanced***

- Members receive new embedded dental benefits at no additional cost
- Annual allowance of \$3000
- See any Medicare contracted dental provider
- Preventive & Comprehensive services
- Previous buy up options eliminated



BeFit ***Enhanced***

- \$0 applies to fitness membership at any FirstHealth Center for Health and Fitness
- Members will be reimbursed up to \$360 per year towards fitness activities (BeFit)
 - Golf
 - Tennis
 - Bowling, etc.
- Members can use both benefits



Papa ***New***

- Creates a "family on demand" by connecting members with Pals for companionship & assistance
 - Meal prep & light house work
 - Technology assistance
 - Essential transportation
- Plan pays for up to 30 hours of support each year; additional hours can be purchased by member
- Chronic condition and provider referral NOT required



TruHearing ***Enhanced***

- \$0 Hearing Exam
 - 4 levels of copays:
 - Basic Level = \$495
 - Standard Level = \$895
 - Advanced Level = \$1295
 - Premium Level = \$1695
- *Must be scheduled through TruHearing*



CareSignal ***New***

- Remote patient monitoring program to provide additional support & resources for specific conditions & post discharge
 - Chronic Condition Management
 - Behavioral Health
 - Discharge Support
 - Screening Reminders



OTC4Me ***New***

- Discount program for over-the-counter aids, medicines, vitamins & minerals, etc.
- Delivered right to the door
- Ordering methods:
 - Online
 - Phone
 - Mail



“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.

First Medicare Direct

FIRSTCAROLINACARE INSURANCE COMPANY