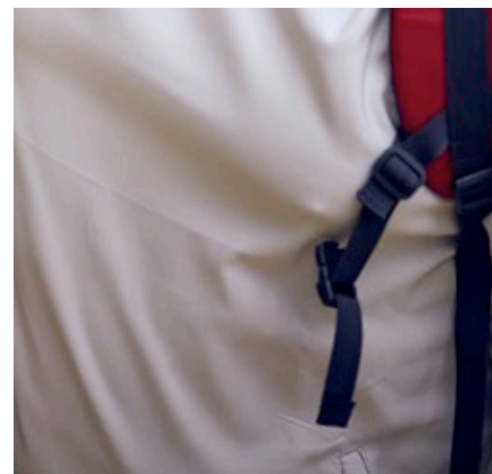
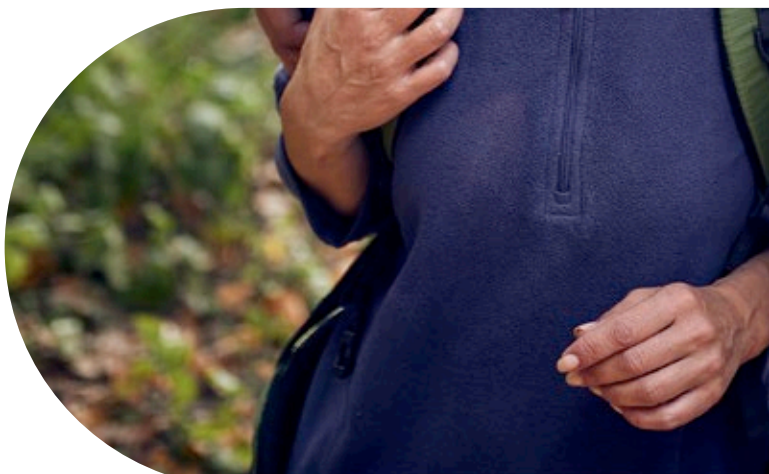


# MyTru Advantage

A Medicare Advantage Plan founded by doctors and hospitals, focused on the community, designed around you.



# The Advantage is Yours.

MyTruAdvantage is Indiana's own community-focused Medicare Advantage plan, founded by doctors and hospitals and designed around you.

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## Why MyTruAdvantage?

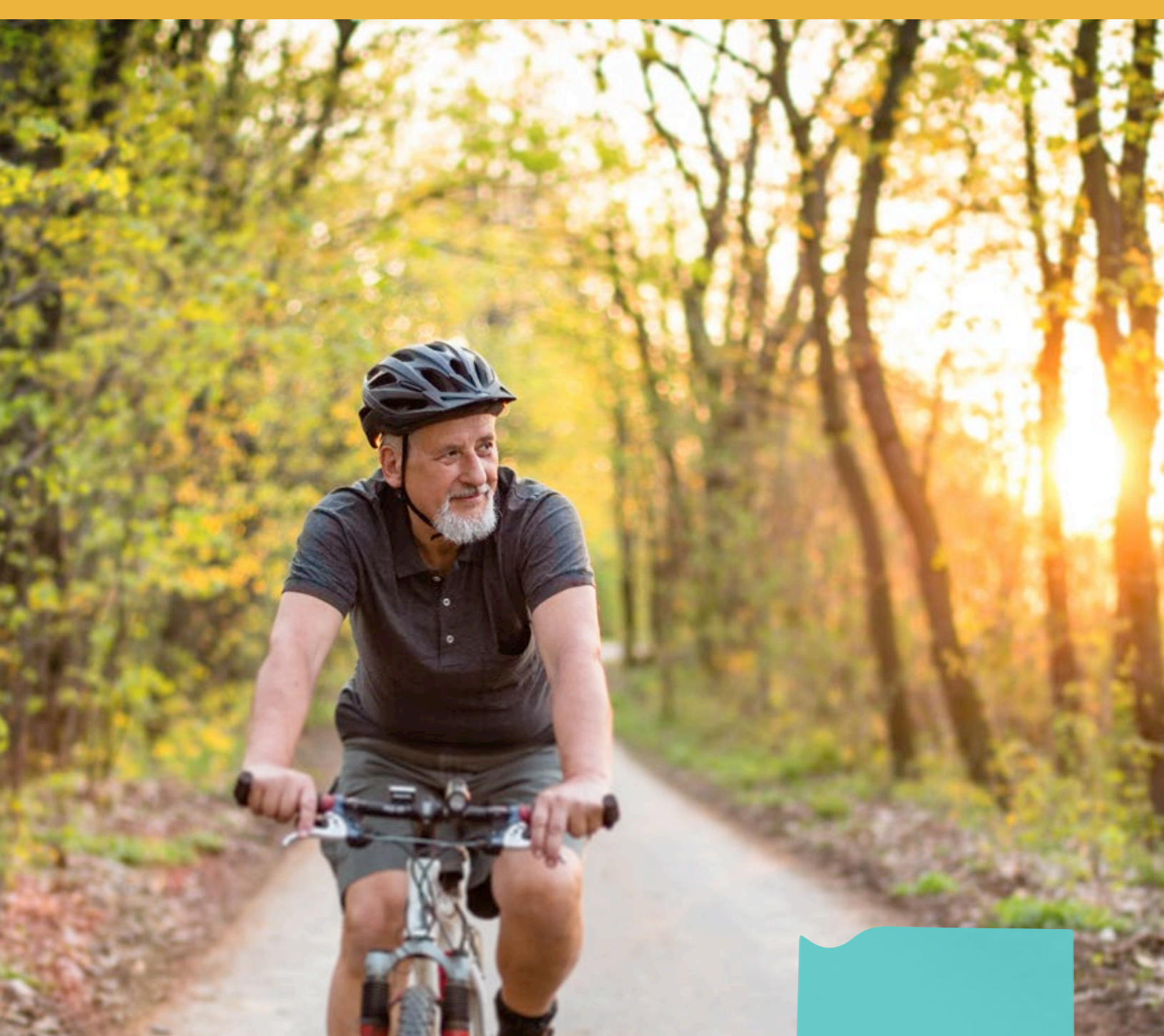
Instead of creating a plan based on what works for us, we focused on what our members wanted, partnered with healthcare delivery systems, and designed a Medicare Advantage plan around helping you live the best life possible.

## Medicare Advantage—Created in Indiana, for Indiana.

MyTruAdvantage was founded by community-focused doctors and hospitals who wanted patients to have a local alternative to large, national plans. This allows us to deliver the coverage you want and the high-quality care you deserve—from trusted healthcare professionals you know. And since we're right here in Indiana, you can be confident in our passion for serving our friends and neighbors.

## Ready to Enroll?

The annual enrollment period is **October 15 - December 7, 2021**. If you're just turning 65, you have a **7 month window** to enroll—the three months before your birthday month, your birthday month, and the three months after. Explore this guide, then get a Medicare Advantage plan created for Indiana residents. See the back cover for contact information.



Founded by Indiana  
doctors and hospitals.



# Don't Look Around the Country. Look Around the Corner.

At MyTruAdvantage, we provide what you expect when choosing a plan—everything you would get from Original Medicare, plus zero-dollar premiums, prescription drugs, and rich supplemental benefits—all with the focused, individualized attention that comes from an Indiana-based plan.

**\$0**

per month plans available.

**\$0**

PCP (Primary Care Provider) visits.

**\$0**

medical deductibles and low copays.

**\$0**

copay for generic drugs.

*Questions about Medicare?*

*Talk to an expert now.*

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*(833) 213-6731 (TTY: 711)*

# Plans at-a-glance



The MyTruAdvantage Choice (PPO) plan offers a low monthly premium and copay, along with the ability to see any doctor you want. Plus out-of-state travel. It's Medicare coverage that gives you the care you need and the freedom to choose.



The MyTruAdvantage Select (HMO) plan offers affordable coverage with \$0 premiums and copays.

*Check out the side-by-side comparison of our plans on pages 18 and 19.*





# The Advantages Will Make You Smile.

Powered by: 

When you choose MyTruAdvantage Select (HMO), you'll get enhanced dental coverage included with your \$0 monthly premium.

If you shop around, you'll quickly find that our HMO plan offers one of the strongest dental options available. With MyTruAdvantage Select (HMO), you get you two exams and cleanings per year, plus a set of bitewing x-rays—all at no additional cost. We also provide 50% coverage for fillings, crown repairs, brush biopsy, relines and repairs to bridges and dentures.



*Approximately  
8 out of 10 of  
licensed dentists  
in Indiana  
participate with  
Delta Dental®  
for Medicare  
Advantage.*

### **Not Planning on an HMO?**

MyTruAdvantage Choice (PPO) offers the same preventive care as the HMO—two exams and cleanings per year, plus a set of bitewing x-rays, at no additional cost—along with an optional buy-up program for enhanced dental coverage at an additional \$32.70 monthly premium.



# See and Hear the Difference.

As a doctor and hospital-founded plan, we understand the positive impact that good vision and hearing have on your overall wellbeing. That's why we built our Medicare Advantage plan with both, powered by the strongest partners we could find.<sup>1</sup>

## Hearing & Hearing Aid Coverage

Worried about hearing loss? MyTruAdvantage plans give you \$0 in-network hearing exams and discounts on high-quality hearing aid options. Powered by **TruHearing™**, you get coverage for top-rated digital hearing aids— Standard, Advanced or Premium models to match your lifestyle and budget—and ongoing access to the same Hearing Consultant throughout your treatment.

**\$0**  
in-network  
hearing exams.





**\$0**  
in-network  
eye exams.

**\$150**  
toward the cost  
of frames.

### Vision and Eye Exams

As we age, our vision changes. With MyTruAdvantage, you'll get \$0 in-network eye exams, and \$150 towards the cost of frames, lenses, and lens options. Powered by EyeMed®—America's largest vision network—we don't just provide more choices. We give you the choices that work best for you.



# Drug Coverage You Can Always Count On.

The cost of drug coverage is a critical factor for Hoosiers choosing their Medicare Advantage plan. With MyTruAdvantage, you can save on prescriptions with a plan that's designed with you in mind.

## Another Advantage: Over-the-Counter Allowance.

For allergy medications, vitamins, pain relievers, and much more, our plan gives you the advantages of staying healthy and saving money. Get \$45 each quarter to spend on over-the-counter products through CVS Caremark's catalog. It's just like having extra money in your pocket—and who doesn't love an advantage like that?

*Get \$45  
each quarter to  
spend on over-  
the-counter  
products.*

**\$0**  
deductible  
for prescriptions.

**\$0**  
copay for  
generic drugs.

*See page 19 for more details*





# The Advantages of Staying Healthy and Fit.

Get a no-cost gym membership or at-home fitness kit and support your healthy aging journey.

As a MyTruAdvantage member, you can enjoy the **Silver&Fit® Healthy Aging and Exercise** program at no additional cost beyond your monthly premium. The Silver&Fit® program gives you the digital tools and personalized support you need to enjoy a better life balance. Start your healthy aging journey with a no-cost fitness center/YMCA membership at a participating location, plus up to 2 Home Fitness Kits and one Stay Fit Kit per benefit year.

*Silver&Fit® is provided by American Specialty Health Fitness, Inc. a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a federally registered trademark of ASH and used with permission herein. Other names may be trademarks of their respective owners. Kits are subject to change. Participating facilities and fitness chains may vary by location and are subject to change.*



 **Silver&Fit**<sup>®</sup>  
Exercise and Healthy Aging Program

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**No Cost**  
added to your monthly  
premium.

*Includes a no-cost membership at a participating fitness center or YMCA, one Stay Fit Kit per benefit year (options include a Fitbit<sup>®</sup>, Garmin<sup>®</sup>, Yoga, or Strength Kit), and up to 2 Home Fitness Kits per benefit year, where you can choose from 34 options like Aqua, Tai Chi, Chair-Based Exercise and more.*

# Let's Figure Out Which Plan is Right for You.

No person living in Indiana is the same. That's why MyTruAdvantage offers two different plans to make sure you get the coverage that best suits your needs.



*Questions about our plans?  
Talk to an expert now.*

*(833) 213-6731 (TTY: 711)*



*HMO stands for Health Maintenance Organization.*

**\$0**  
monthly premium.

HMO is a type of Medicare managed care plan where a group of doctors, hospitals, and other health care providers agree to give health care to Medicare beneficiaries for a set amount of money from Medicare every month. Usually, you must get your care from the providers in the plan.<sup>2</sup>

With the **MyTruAdvantage Select (HMO) plan**, your primary care physician (PCP) will help coordinate your health care services. Your PCP is your partner in helping you stay healthy and learn how to proactively manage your health. By knowing your health history, your PCP can make sure you get the right care, when you need it. Your PCP is also able to help arrange or coordinate your services, including checking or consulting with other providers about your care.



*PPO stands for Preferred Provider Organization.*

**\$12**  
monthly premium.

PPO is a type of Medicare Advantage Plan in which you use doctors, hospitals, and providers that belong to the network. You can use doctors, hospitals, and providers outside of the network, even when traveling out of state...you just might pay more.<sup>2</sup>

With the **MyTruAdvantage Choice (PPO) plan**, you'll have a network of providers to choose from, but you aren't restricted to seeing just those physicians.<sup>1</sup>

### Ready to Enroll?

The annual enrollment period is **October 15 - December 7, 2021**. If you're just turning 65, you have a **7 month window** to enroll—the three months before your birthday month, your birthday month, and the three months after. Explore this guide, then get the Medicare Advantage plan created for Indiana residents. See the back cover for contact information.

# The Difference Between Original Medicare & Medicare Advantage.

Do you know what makes Original Medicare different from Medicare Advantage plans like MyTruAdvantage? Knowing the difference is important, since one may meet your needs better than the other.

Medicare has four parts: A, B, C, and D. Part A covers hospital care. Part B covers doctor visits. A Medicare Advantage plan (Part C) will cover everything in Medicare Parts A and B.

Then, there is Part D—prescription drug coverage. A Medicare Advantage plan with prescription drug coverage is referred to as a MAPD Plan. An MAPD Plan like MyTruAdvantage, will cover Parts A, B and D—all in one simple plan.

**Part A**  
Hospital Care

**Part B**  
Doctor Visits

**Part D**  
Prescription Drugs

**Part C**  
Medicare Advantage  
*Parts A, B and D (MAPD)*





## Now, here are some notable differences:

### Coverage

Original Medicare Parts A and B cover medical and hospital costs only. But with Medicare Advantage, you often get coverage for dental, hearing, vision, and prescriptions.

### Cost

Original Medicare doesn't have a cap for what you could pay in a given year. With Medicare Advantage, there's an out-of-pocket maximum, meaning your plan pays 100% once you reach that number. (Note: Out-of-pocket maximums vary by plan.)

### Coinsurance vs. Copay

With Original Medicare, you pay **20% coinsurance** of the total cost of care—which could be a little or a lot depending on the type of care you need. With a Medicare Advantage plan, you pay a **set copay** depending on the type of plan you have. For example, if your plan has a \$20 copay for office visits, that is the amount you will pay for that service.

## In-network vs. out-of-network

With Original Medicare, you can get care from any doctor or hospital that accepts Medicare. Medicare Advantage plans have networks they have partnered with, which means you will often pay less when you go to a doctor in-network vs. out-of-network.<sup>2</sup>

*Visit [MyTruAdvantage.com](https://www.mytruadvantage.com)  
to see if your favorite doctors  
are in network.*

# Here's a Side-by-side Plan Comparison.

|   | MyTruAdvantage Select (HMO)   | MyTruAdvantage Choice (PPO)  |
|---|---|--|
| <b>Monthly plan premium</b>   | \$0 per month.  | \$12 per month.  |
| <b>Medical deductible</b>   | \$0   | \$0  |
| <b>Maximum out-of-pocket responsibility</b><br><br>Does not include prescription drugs.   | In-network: \$4,200   | In-network: \$5,000<br><br>In-network and out-of-network services (combined): \$10,000   |
| <b>Inpatient hospital coverage</b>  | In-network:<br>Days 1-6: \$325 each day<br>\$0 each additional day  | In-network:<br>Days 1-5: \$350 each day<br>\$0 each additional day.<br><br>Out-of-network:<br>40% for each stay  |
| <b>Doctor visits</b>  | <b>Primary care physician (PCP)</b><br><br>In-network:<br>\$0 for each office visit<br><br><b>Specialist visit</b><br><br>In-network:<br>\$35 for each office visit | <b>Primary care physician (PCP)</b><br><br>Out-of-network:<br>\$40 for each visit<br><br><b>Specialist visit</b><br><br>Out-of-network:<br>\$55 for each visit |
| <b>Preventive care</b><br><br>Any additional preventive services approved by Medicare during the contract year will be covered. | In-network:<br>\$0 for each service   | In-network and out-of-network:<br>\$0 for each service   |
| <b>Outpatient hospital coverage</b>   | <b>Ambulatory surgical center/<br/>Outpatient hospital</b><br><br>In-network:<br>\$175 for each visit   | <b>Ambulatory surgical center/<br/>Outpatient hospital</b><br><br>In-network:<br>\$225 for each visit<br><br>Out-of-network:<br>\$375 for each visit           |

|   | MyTruAdvantage Select (HMO)  | MyTruAdvantage Choice (PPO)  |
|---|--|--|
| <p><b>Dental services</b></p>   | <p><b>Preventive (routine) dental</b></p> <p>\$0 for two cleanings per year<br/>\$0 for two exams per year<br/>\$0 for one set of bitewing x-rays per year</p> <p>50% of the cost for fillings, crown repairs, brush biopsy, relines and repairs to bridges and dentures</p> <p>100% of the cost for other basic services such as films, tests, and anesthesia</p> <p>\$1000 maximum benefit coverage per year</p> | <p><b>Preventive (routine) dental</b></p> <p>\$0 for two cleanings per year<br/>\$0 for two exams per year<br/>\$0 for one set of bitewing x-rays per year</p> <p>There is buy-up option with additional coverage for an additional premium of \$32.70/month. See the summary of benefits on MyTruAdvantage.com for details.</p> |
| <p><b>Vision services</b></p>   | <p><b>Routine vision exam</b></p> <p>In-network: \$0 for each exam</p> <p><b>Glasses/contacts</b></p> <p>In-network: \$150 annual benefit amount.</p>  | <p><b>Routine vision exam</b></p> <p>Out-of-network: \$40 for each exam</p> <p><b>Glasses/contacts</b></p> <p>Out-of-network: 50%, up to \$150 annual benefit amount.</p>  |
| <p><b>Hearing services</b></p> <p>Medicare-covered exam performed by a primary care physician or specialist to diagnose and treat hearing and balance issues.</p> <p>Routine hearing services must be provided by a TruHearing™ provider.</p> | <p><b>Routine hearing exam</b></p> <p>In-network: \$0, up to one per year</p> <p><b>Hearing aid</b></p> <p>In-network: \$699, \$999 depending on the type</p>  | <p><b>Routine hearing exam</b></p> <p>In-network: \$0, up to one per year</p> <p><b>Hearing aid</b></p> <p>In-network: \$699, \$999 depending on the type</p>  |
| <p><b>Prescription drug deductible</b></p>  | <p>\$0 for all tiers</p>   | <p>\$0 per year for Tier 1 (Preferred Generic), and Tier 2 (Generic). \$100 per year for Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier).</p>   |
| <p><b>Virtual care</b></p> <p>Virtual care gives you the option to receive health care services from PCPs, specialists and mental health providers from places like your home, rather than requiring you to go to a healthcare facility.</p>  | <p>Copayments for Virtual Care are the same as the copayments for the same PCP, Specialist, and Mental health care services when delivered in the provider office.</p>   | <p>Copayments for Virtual Care are the same as the copayments for the same PCP, Specialist, and Mental health care services when delivered in the provider office.</p>   |



A Medicare Advantage plan founded by doctors and hospitals, focused on the community, and designed around you.

**Have Questions? Contact Us.**

Phone: (833) 213-6731

TTY: (800) 743-3333 x711

Email: [info@MyTruAdvantage.com](mailto:info@MyTruAdvantage.com)

Web: [MyTruAdvantage.com](http://MyTruAdvantage.com)

Mail: P.O. Box 428  
Columbus, IN 47202

*MyTruAdvantage has HMO and PPO plans with a Medicare contract. Enrollment in MyTruAdvantage depends on contract renewal.*

*1 Other providers are available in our network.*

*2 Out-of-network/non-contracted providers are under no obligation to treat MyTruAdvantage 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.*

*Questions about Medicare?  
Talk to an expert now.*

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