

# 2025 Medicare Employer Group Training

Annual CMS Required Training for  
Employer Group Waiver Plans (EGWP)



# Training Instructions

- Each year, the Centers for Medicare & Medicaid Services (CMS) provides Medicare Advantage Organizations (MAOs)/Part D sponsors training and testing requirements for their agents and brokers.
- The 2025 Medicare EGWP Training will train and test on the MVP Health Care's EGWP Products.
- A knowledge check will be provided at the end of the training program.
  - Completion of the knowledge check is required.
  - A score of 85% or above is required.

# Agenda

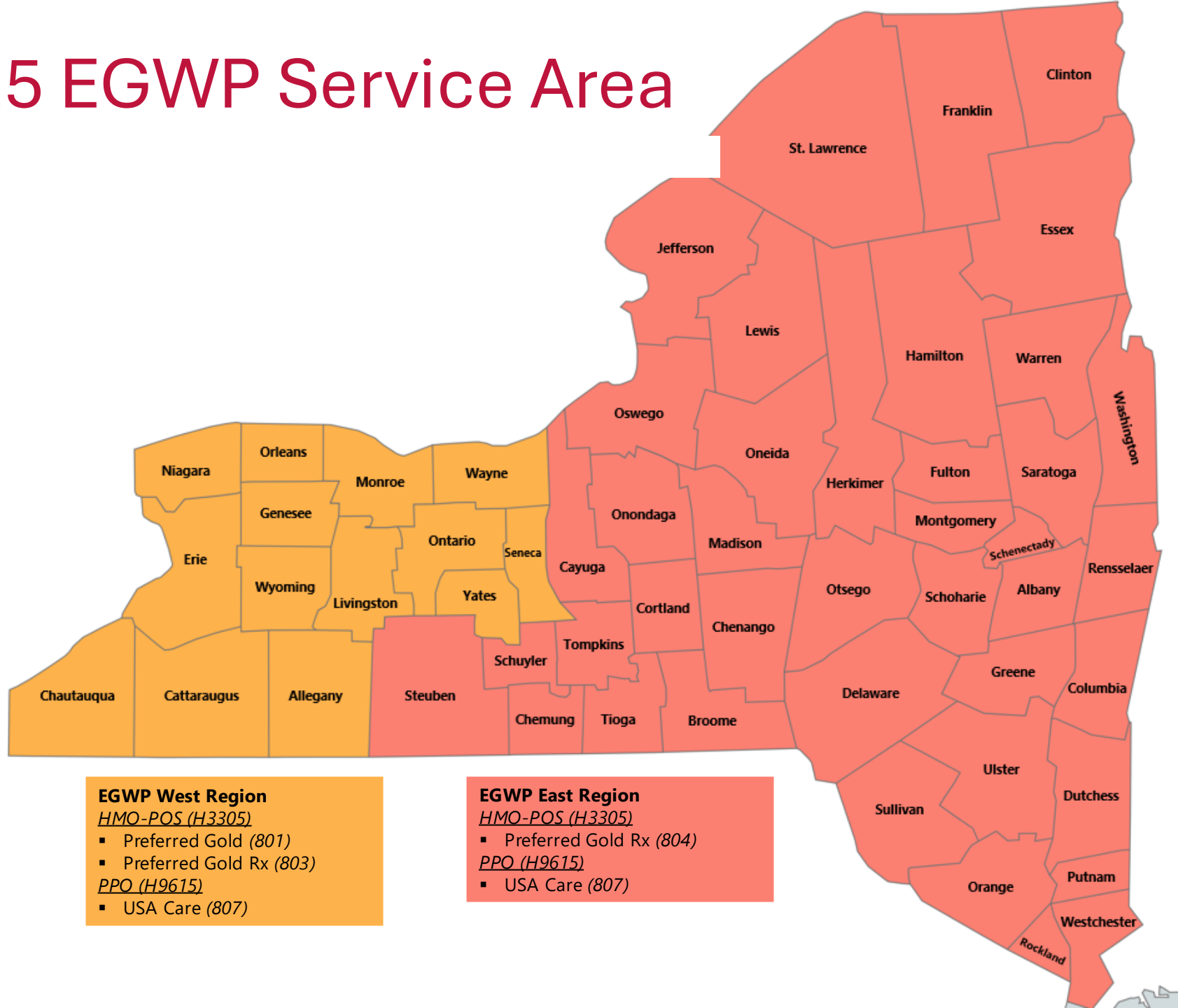
- MVP Employer Group Waiver Plans (EGWP)
- Supplemental Benefits
- Part D



# MVP EGWP Plans



# 2025 EGWP Service Area



**EGWP West Region**  
HMO-POS (H3305)  
▪ Preferred Gold (801)  
▪ Preferred Gold Rx (803)  
PPO (H9615)  
▪ USA Care (807)

**EGWP East Region**  
HMO-POS (H3305)  
▪ Preferred Gold Rx (804)  
PPO (H9615)  
▪ USA Care (807)

# 2025 Employer Group Portfolio

2025 Plan Name	Options
<b><u>HMO-POS (H3305)</u></b>	
MVP Preferred Gold with Part D (HMO-POS)	Base, Standard, Buy-Up
MVP Preferred Gold without Part D (HMO-POS) <b>*West Only</b>	Buy-Up
<b><u>PPO Plans (H9615)</u></b>	
MVP USA Care with Part D (PPO)	Base, Standard, Buy-Up, Premier
<b><u>PDP Plan (S0586)</u></b>	
MVP RxCare (PDP)	N/A

# 2025 Plan Benefit Package Changes

## Preferred Gold HMO-POS

Plan Benefit Package	Benefit Description	2024 Benefit	2025 Benefit
Preferred Gold Base	Skilled Nursing	\$203 per day (21-100)	\$214 per day (21-100)
	Emergency Care	\$95 copay	\$110 copay
Preferred Gold Standard	No Changes	N/A	N/A
Preferred Gold Buy-Up	No Changes	N/A	N/A

## USA Care PPO

Plan Benefit Package	Benefit Description	2024 Benefit	2025 Benefit
USA Care Base	Skilled Nursing	\$203 per day (21-100)	\$214 per day (21-100)
	Emergency Care	\$95 copay	\$110 copay
USA Care Standard	No Changes	N/A	N/A
USA Care Buy-Up	No Changes	N/A	N/A
USA Care Premier	No Changes	N/A	N/A

# USA Care



- USA Care members are not restricted to a particular provider network.
  - Direct provider contracts with MVP are not required.
  - Members can see any providers that accept Medicare.
- Members are not required to live in the service area.
  - 50% of group must live in MVP service area.
- USA Care members do not need referrals or prior authorizations.
  - Except for Skilled Nursing Facility and Acute Rehab Facility.
  - Prior authorization still required for pharmacy when indicated.



# Supplemental Benefits

## Hearing Benefits

### Hearing Aids

TruHearing Brand Advanced:  
\$699 Copay

TruHearing Brand Premium  
\$999 Copay

**OR**

\$600 per ear allowance to apply  
towards TruHearing's pricing for  
all top 6 manufactures

Widex, Oticon, ReSound, Signia, Starkey, or Phonak

- TruHearing Network
- Every 3 calendar years
- 32 aids priced at or below \$1,000
- Extensive Styles available including digital
- Batteries or Rechargeability Included
- Free Replacement
- Free Follow-up Fitting Appointments

**\$0 Routine & Diagnostic  
Hearing Exam**

# Vision Benefits

## \$100 Eyewear Allowance

- Once every 24 months
- Use any provider
- Can be used towards frames, lenses, and contacts



# Optional Dental Rider

## New for 2025 - Prepaid Benefits Card

- Preferred Gold - \$240 Annual Allowance
- USA Care - \$300 Annual Allowance



- ➔ No Network – use with a dentist of your choice
- ➔ No balance billing or member submission of claims\* – Pay at the counter
- ➔ Use on Preventive and Comprehensive services

\* If your dentist will not accept your payment card (Mastercard), you can submit receipts for reimbursement

# Meal Delivery Service

- 14 meals delivered post-discharge from an Inpatient Admission
  - 2 meals a day for 7 days
- Administer through Care Management
- Fits Multiple Dietary Needs
- \$0 cost to the member
  - Can continue with self-pay

Mom's Meals  
  
NourishCare®



# Be Well Rewards

- \$100 reward card when for completing an **Annual Wellness Visit**.
  - In-person or a virtual care visit.
- Reward card options:
  - MAX Prepaid Mastercard
  - Gas Visa Prepaid Card
  - Preferences Prepaid Card

Not permitted to issue cash, checks, or certain rewards such as Amazon & Walmart



# SilverSneakers

- Access to over 15,000 gyms across the United States.
- **No cost!**
- National gyms and local community centers.
  - Sign-up for multiple gyms.
- Live online classes and workshops
- On-demand video library of classes, workouts and how-to videos.



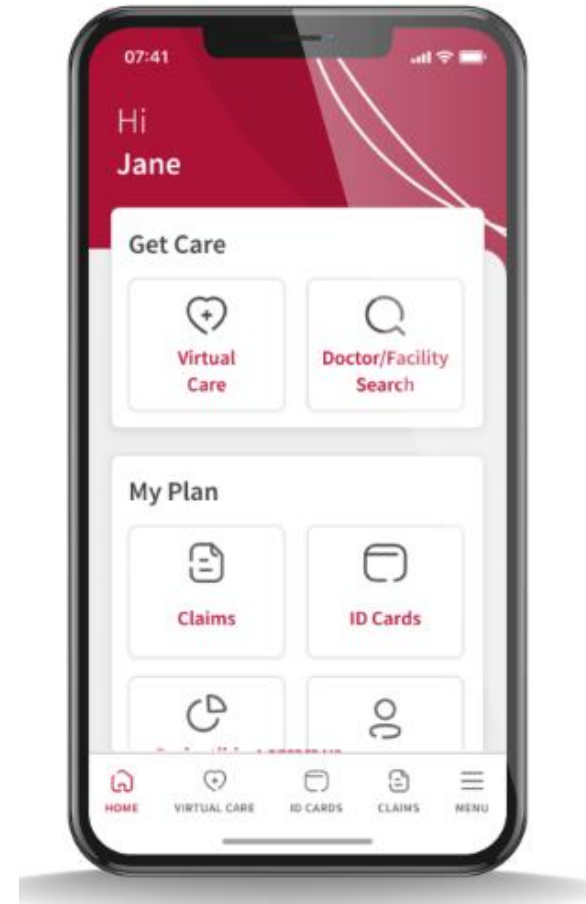
SilverSneakers

# Gia

- MVP Health Care's App

- Gia Features

- Access to ID Cards/Order ID Cards
- Check Charges, Costs and Savings
- Check Deductible and Limits
- Find a Doctor
- Advice or information on various health topics
- Connect a member to a virtual care provider through Galileo





# Galileo

- **\$0 Virtual Care for ALL Medicare Advantage members.**
- 24/7 and same-day responses.
- No appointments needed.
- Primary care and specialists.
- Bi-lingual (English and Spanish)
- Preventive care, prescription refills, mental health, care management, lab tests.

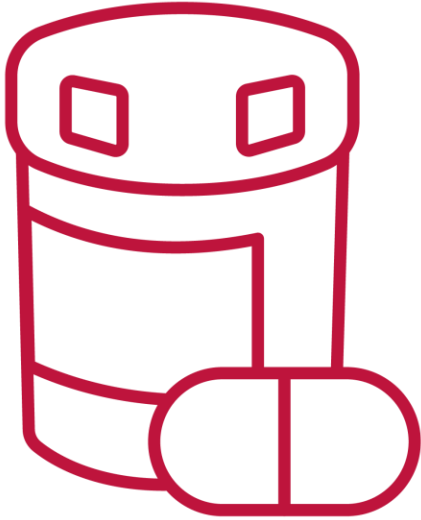


# Part D

# Part D Manufacturer Discount Program

- Beginning in 2025, as part of the Inflation Reduction Act, the Part D Manufacture Discount Program will be in effect.
- This program will replace the existing Coverage Gap (Donut Hole).
- Drug manufacturers will be required to contribute financially during both the coverage and catastrophic stages.
  - Manufacturers will cover around 10% in the Initial Coverage Phase and 20% in the Catastrophic Phase of the cost of applicable drugs.

# Inflation Reduction Act (IRA) Prescription Drug Changes



\$2,000 Max Out-of-Pocket

Predictable Expense

Medicare Prescription Payment Plan

Spread out prescription payments to monthly bills

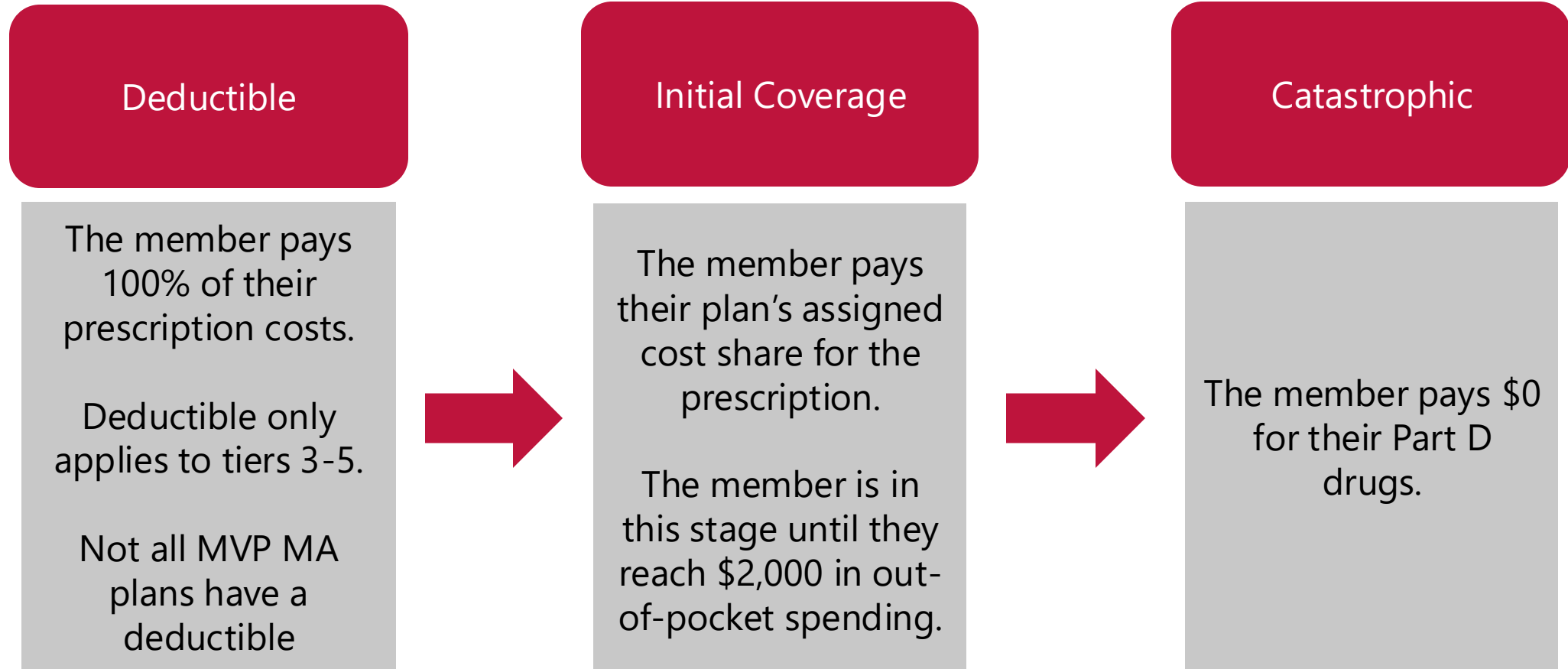
# Medicare Prescription Payment Plan (M3P)

- Beginning in 2025, as part of the Inflation Reduction Act, the Medicare Prescription Payment Plan will be in effect.
- Members may defer prescription payment at the point of sale and move to monthly payment installments.
  - The member will be billed from by MVP.
- Members must enroll in this program prior to picking up their prescriptions at the point of sale.

# Medicare Prescription Payment Plan (M3P)

- M3P is completely voluntary but members will need to “opt-in” to the program.
- Participants will not have any monthly bills until they opt into the program AND have out-of-pocket prescription costs.
- Once a member has out-of-pocket prescription costs, they will be billed on a monthly basis.
- All out-of-pocket costs will be billed monthly, including costs during the initial deductible phase.

# Part D Stages



# CVS/Caremark

- MVP's Prescription Benefit Manager (PBM) is CVS/Caremark.
- Caremark Mail Order: Offer a discount for members with a delivery of a 90-day supply for the cost of 60-days (one month free).
- Members are not limited to CVS; variety of local and national pharmacies are in-network.

## National Pharmacy Chains

- Costco
- Walgreens
- CVS
- Walmart
- Rite Aid



# 2025 Part D Benefits

Tier	
Tier 1	Preferred Generics
Tier 2	Non-Preferred Generics
Tier 3	Preferred Brands/Non-Preferred Generics
Tier 4	Non-Preferred Drugs
Tier 5	Specialty medications > \$950 per month

## **Part D Standard Benefit**

Deductible - \$590

Initial Coverage Limit (ICL) - \$2,000

Coverage Gap – Eliminated in 2025

Catastrophic Coverage - \$0 cost sharing



# Test Your Knowledge!

- Congratulations! You have completed the 2025 MVP Medicare Employer Group Training.
- Reminder: You must score an 85% or higher on the knowledge check.
- You will be allowed multiple attempts to pass.
- You will receive a score upon completion.



# Thank You!

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