



Group Medicare Insights: Member experience

Does your plan put retirees in the driver's seat?

Today's retirees want to be in the driver's seat, and navigating their own healthcare journey is no exception. In fact, 78% of Americans age 65+ indicated they would prefer greater independence as opposed to a longer life spent dependent on others, according to a survey conducted by Humana's senior primary care subsidiary, CenterWell.¹

As a plan sponsor, how can you be sure your plan empowers members to be proactive about their health?

Beginning at the starting line, answer each question by clicking the corresponding checkbox to see if your plan leads to greater independence.

1

Mark knows that routine teeth cleanings and exams can make a big difference when it comes to his overall well-being.



Your plan includes dental benefits, which can help detect and treat oral health needs before they escalate into serious health problems. Having oral care coverage can increase Mark's ability to remain independent.



Your plan does not include dental benefits, increasing the likelihood that Mark will delay or forgo dental care altogether. Unfortunately, tooth decay can increase the risk of diabetes, heart and lung disease or stroke, making independent living more challenging.²

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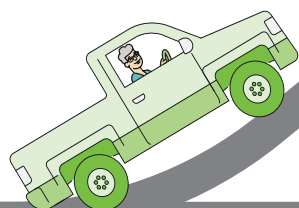
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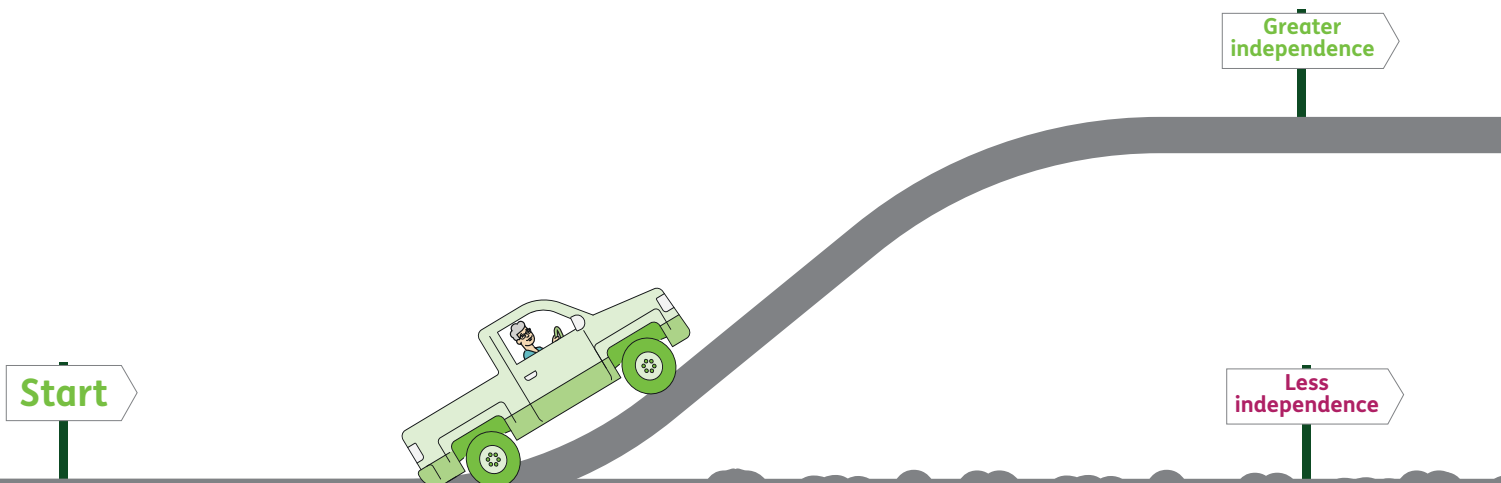
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As a plan sponsor, how can you be sure your plan empowers members to be proactive about their health?

Beginning at the starting line, answer each question by clicking the corresponding checkbox to see if your plan leads to greater independence.

2 Although she loves living in Minnesota, Linda has decided it's time to move to North Carolina to be closer to her three grandchildren.

- ☐ Your plan provides retirees with nationwide coverage through the largest Medicare Advantage network in the country. Access to a wide network of providers expands Linda's choices and flexibility, so she can receive quality care no matter where she lives.
- ☐ Your plan features limited in-network coverage. Linda will likely need to end her current plan and buy a new one valid in North Carolina—a lengthy process that could lead to disruptions in care and a delayed reunion with her family.





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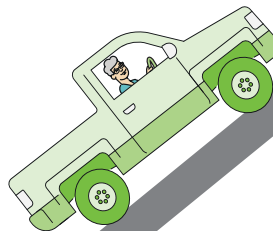
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When it comes to taking his heart medications properly, Farid relies heavily on being able to clearly hear his pharmacist's expert advice.

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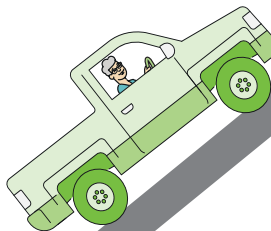
Your plan helps cover the cost of Farid's hearing aids, along with diagnostic hearing and balance exams, enabling him to continue meeting with his pharmacist independently, without relying on the assistance of a family member.

☐

Your plan doesn't cover the cost of hearing aids, impacting Farid's ability to properly hear his pharmacist's guidance. Difficulty hearing can have a major impact on an older adult's ability to correctly follow doctor's orders. As a result, a family member must accompany Farid each time he meets with his pharmacist.

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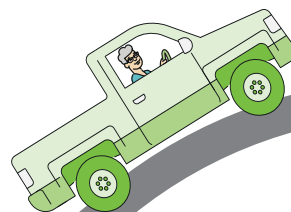
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4

Tania needs to regularly visit a nearby dialysis center for treatments. The challenge: Like many retirees her age, she no longer drives.

☐

Your plan includes transportation coverage, such as non-emergency medical transportation services, allowing retirees like Tania to attend treatments without relying on friends or family members for rides.

☐

Your plan doesn't cover non-emergency medical transportation services. Without a reliable way to get to her appointments, Tania may have to skip some treatments, heightening the risk of arrhythmia, heart attack or weakened bones.

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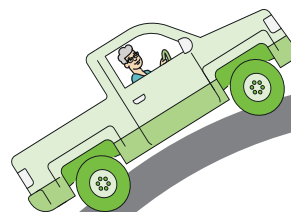
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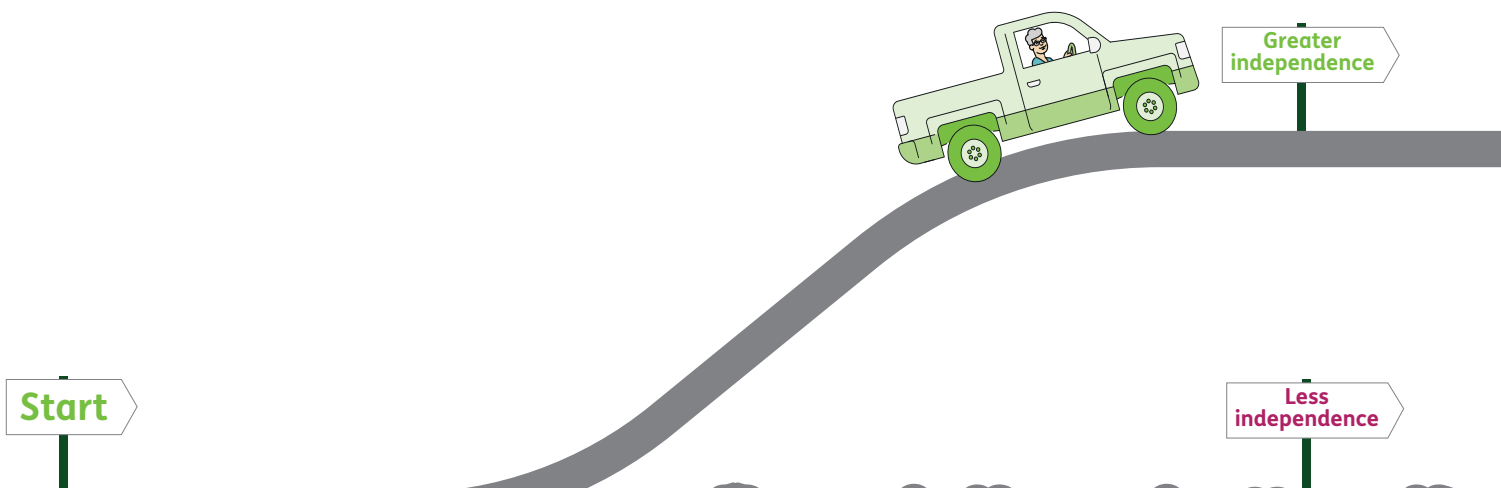
A retired electrician and proud union member, James supports himself on a fixed income and therefore, must pay close attention to his monthly spending habits.

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Your plan includes limits on out-of-pocket spending each year. Knowing that there's an upper limit to how much he'll owe yearly, James is confident that he'll be able to remain financially independent.

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