

Healthy Benefits Plus for Medicare Advantage Plan Members

Thanks to a number of health insurance providers, many people are enjoying a great new benefit. It is an allowance to spend on everyday health-related items called Healthy

Benefits Plus. Thousands of items from various participating retailers – both brand name and store-brand products - are covered including antacids, cough & cold medicines, first aid supplies, pain relief products, vitamins and more. Qualified

members can use their benefits when they make purchases in-store, online or through home delivery.

Assistive Devices

In addition to your over-the-counter benefits, Healthy Benefits Plus provides an extra benefit allowance for Assistive Devices.

Benefits for Assistive Devices can be used to purchase grab bars, bath chairs hand showers, hearing amplifiers, low vision aids, dressing aids, portable ramps and more.

For questions, please call the number on the back of your

health plan card.

New!

Healthy Benefits Plus App

One of the easiest ways to take advantage of Healthy Benefits Plus is by using the

Thousands of items are covered including antacids, cold medicines, first aid supplies, pain products, vitamins, and assistive devices.

Healthy Benefits Plus app available on cell phones and mobile devices. It can be downloaded through the APP Store® or Google Play™. The app gives members access to benefits anywhere, anytime on qualifying products. Members can use the app to

find a complete list of available products.

Those who prefer not to use a mobile app, can access their benefits by presenting their card or card number when they make in-store purchases or shop by phone. For more details on using these benefits, see the instructions that came with your card or contact your insurance provider's customer service department. To learn more about plans that offer Healthy Benefits Plus, contact me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com.

INSIDE:

- Anthem Switches to IngenioRx
- Anthem Optional Supplemental Benefits
- MedMutual Supplement Plus™
- Friends of Mutsko
- How prior authorization works
- HSA Increase for 2020



Dear Friends,

2019 ended as it does every year for me, with a flurry of activity. In the insurance industry, this time of year is always our busiest time.

Despite being such a hectic time of the year, I truly enjoy it. It is my once a year opportunity to meet face to face with so many of you I have the privilege of assisting. Some of you have been with me from the beginning! I only wish I had more time to catch up with each of you when we meet. No matter what, I come away from our meetings feeling good about the career path I've chosen.

I would also like to acknowledge each of you for your kindness and understanding, especially when things didn't go as expected. Thank you for the bakery, cookies, candies and other thoughtful gifts. You brightened my days. And thank you to everyone who rearranged their schedule to fit into the available slots in my calendar. I appreciate your willingness to work with me.

My customers are the best.

Sincerely,

Laura Mutsko

Anthem Switches to IngenioRx

IngenioRx is Anthem's new pharmacy benefit manager (PBM) for home-delivered prescriptions and specialty pharmacy items.



Express Script mail order prescriptions for Anthem members will automatically transfer to IngenioRx. Members whose accounts with Express Script were set up for automatic payments through a credit card or other financial institution will need to establish a new account with IngenioRx. Financial information will not be transferred with your prescriptions. Call 1-800-454-3730.

Prescriptions for controlled substances or compounded drugs currently being filled at Express Scripts Mail Order Pharmacy cannot be transferred to IngenioRx. Patients currently receiving these medications will need to submit a new prescription.

Anthem Optional Supplemental Benefits for Medicare Advantage Plan Members... Sign up before March 31, 2020

Adding an Anthem Optional Supplemental Benefits plan to your Anthem Medicare Advantage plan is good for your health in more ways than one. Anthem offers three different packages for dental and vision coverage.

Each package builds on the previous package. Package One is a Preventive Dental Package. Package two includes both Dental and Vision coverage. Package three provides Enhanced Dental and Vision coverage.

There is:

- No yearly deductibles
- No waiting periods
- Large number of dentists and vision care providers included in these plans



For those with an Anthem Advantage HMO plan, the dentist must be in the plan's network. There are benefits for out-of-network providers for those with an Anthem Advantage PPO, however, choosing an in-network provider is preferred for maximum benefits.

If you are interested in Anthem Optional Supplement Benefits, call me at 440-255-5700 to sign up before March 31.

MedMutual Supplement Plus™ For Medicare Supplement Plan Members

Healthy teeth, vision and hearing contribute greatly to your overall well-being. But it can be costly to manage these expenses when you pay out of pocket for everything.

Now there is a plan that can help called MedMutual Supplement Plus™. It is especially for Medicare Supplement Insurance Plan Members and adds dental, vision and hearing coverage to your Medicare Supplement Plan. The plan provides these benefits:

Coverage through the DenteMax network for covered dental services including but not limited to a portion of the cost of routine exams and cleaning, diagnostic x-rays, periodontic services, fillings, non-surgical extractions, crowns, root

canals and more.

Vision Benefits covering one eye exam per calendar year and an allowance toward the purchase of covered eyewear

through the EyeMed network.

Hearing Benefits covering one hearing aid per ear, per year, plus additional visits for hearing aid fittings and adjustments through the TruHearing Network.

To learn more about MedMutual Supplement Plus or to enroll in a plan, please contact me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com. I think you will find this plan takes some of the sting out of your dental, vision and hearing visits.



How Prior Authorization Works

Prior authorization is the approval a physician must receive from an insurance company before prescribing certain drugs or a specific course of treatment. It is usually requested when the physician recommends brand name drugs or higher cost options when there are less expensive alternatives available.

Prior authorization is granted for only one year at a time. If you are taking a prescription that required a prior authorization, you should check with your doctor and/or insurance provider to find out when you will need to renew your authorization.

If you need to request prior authorization for a medical procedure, equipment, treatment or prescription drug, be sure to allow enough time for your physician and your insurance company to review and process your request. Standard requests can take up to two weeks to process once they are submitted to your insurance provider. If your prior authorization is rejected, you have the option to appeal the decision.

Friends of Mutsko Insurance Services

We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect. This month, I would like to acknowledge. . .

Deborah Loughner, Esquire • (440) 520-6045
8558A Mentor Avenue • Mentor, OH 44060

If you would like to have your business mentioned as a "Friend of Mutsko Insurance" in our newsletter and on our web site, send me an email at lmutsko@mutskoinsurance.com.

HSA Increase for 2020

The new limits for Health Savings Accounts (HSA) for 2020 have gone up \$50 for individual coverage and \$100 for family coverage, bringing them to \$3550 for individual coverage and \$7100 for joint coverage. The catch-up contribution limit for those over 55 will remain at \$1000.

A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers who are enrolled in a high-deductible health plan (HDHP).

IRS rules state that you cannot contribute to an HSA once you are enrolled in Medicare. You can draw on funds already in the account but you cannot add to them.

Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

Medicare Advantage • Life • Health • Dental

Group Coverage • Medicare Supplements • Annuities

Telephone: 440-255-5700 or 888-951-6201 • www.mutskoinsurance.com

The nicest compliment you can give, is your referral.