



Bright HealthCare Florida MA Intro

Our Mission

Making Healthcare Right. Together.

Our Vision

Through powerful relationships with **Care Partners**, we help all people live healthy and brighter lives.



The Local Bright Health Florida Medicare Team



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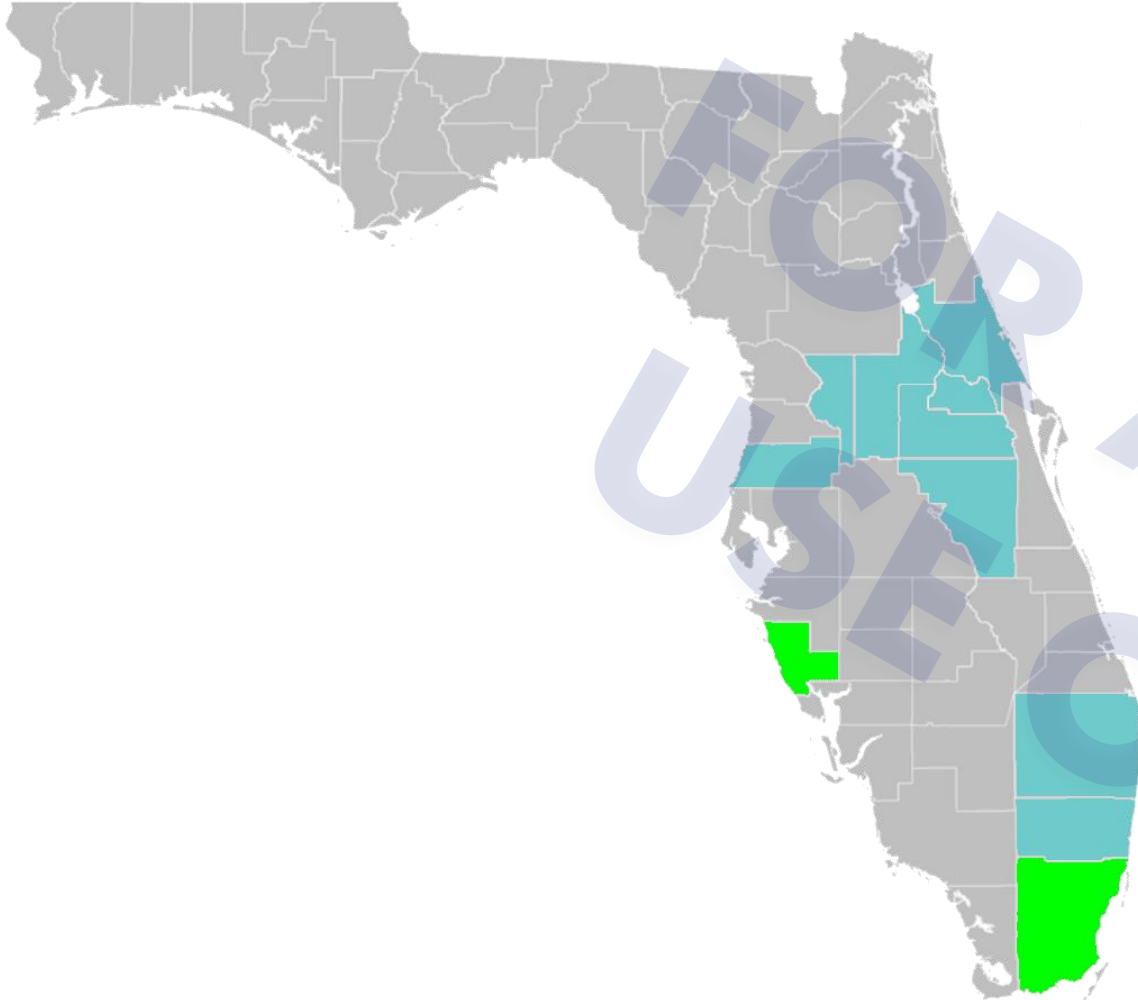
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Florida Bright HealthCare First Look

Florida



NEW FOR 2022

- Introducing C-SNP Products
- **Market Expansion: Miami-Dade & Sarasota**
- MAPD plans offered across 11 Counties in FL

Florida MA Open Access Portfolio

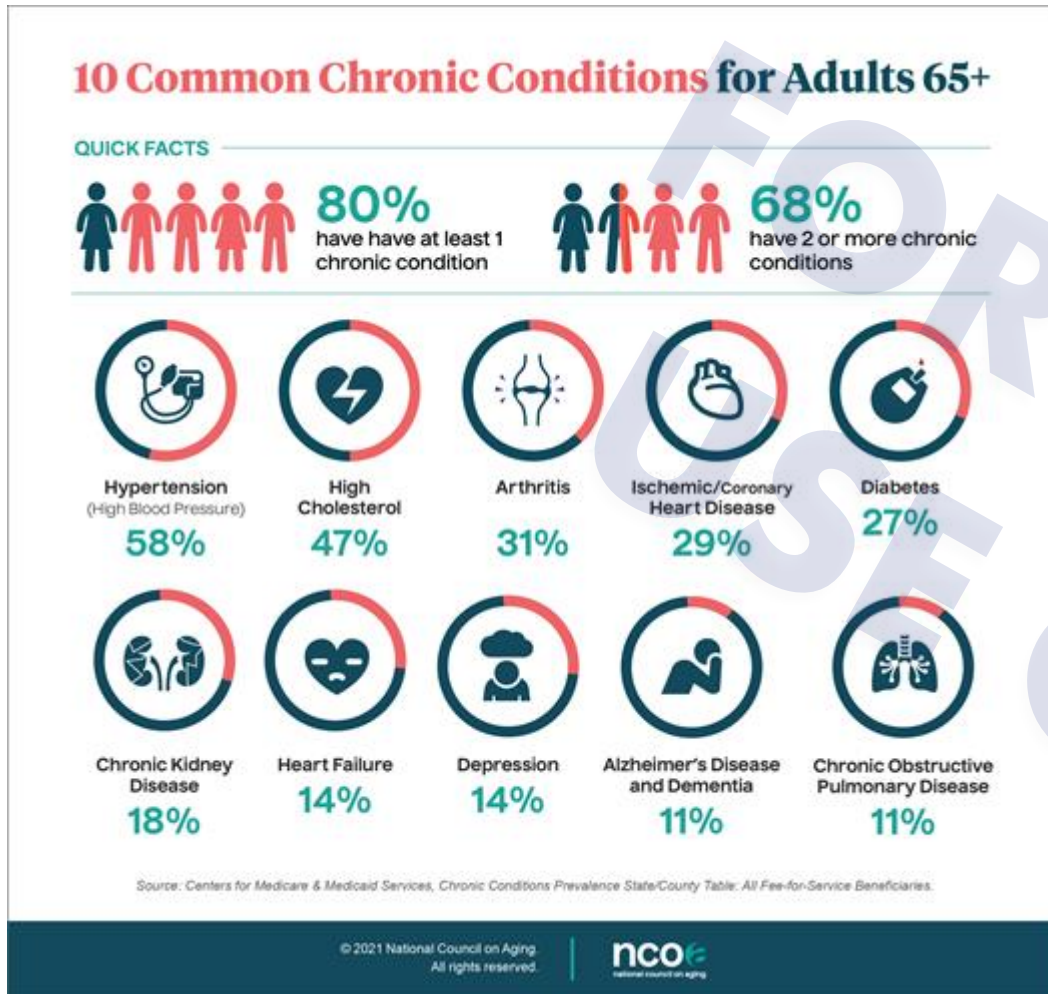
Plan Type	Standard MA Member			Subsidized Member
	PPO	HMO	Standard C-SNP	Assist C-SNP
Market Need	Flexible, self-directed care	Value, predictable costs	Remove barriers to care	Social & economic assistance
Feature 1	\$1,000 Health Dollars for Dental / OTC <u>or</u> Part B Rebate	Rich core benefits (IP, Specialist, ASC, Rx)	\$0 for select insulins	Healthy food allowance
Feature 2	Nutrition counseling			
Feature 3	Food as medicine program			
Feature 4	Out-of-network coverage	Low MOOP	\$0 Transportation	\$0 continuous glucose monitor & blood pressure cuff

Our C-SNP Offering

Diagnoses that qualify for Bright Embrace C-SNP:

- Diabetes
- Cardiovascular Disease
- Heart Failure (of any kind)
- Hypertension/High Blood Pressure (Stage A of CHF)
- Hypertensive Heart with Chronic Kidney Disease
- History of Stroke

Over 80%* of Seniors should qualify for a SNP with Bright HealthCare



Bright Embrace, C-SNPs

The Embrace Plan is for Beneficiaries Diagnosed with Diabetes and/or Cardiovascular Disease

Embrace Care, Plan 027 (CSNP)

Core

Embrace Assist, Plan 039 (CSNP)

For LIS

Plans to be available in South Florida Counties



MIAMI-DADE

2022 Medicare Advantage Portfolio

South Florida

Benefits & Network that Sell

All HMO Plans are Open Access (No Referrals)

Strong Network

- University Of Miami
- Bascom Palmer Eye Institute
- Cleveland Clinic Florida
- *More to come*

Very Rich Benefits

- Strong Core, Giveback & C-SNP Plans
- \$0 Copays on the most key benefits
- Full \$148.50 Giveback (\$1,783 Annually)
- \$1,000 Debit Card for OTC & Dental services at any dentist
- \$0 Copay for Diabetic supplies (Continuous Glucose



Bright Extras on ALL Plans

- Comprehensive dental & 1 implant covered
- Food as medicine program
- Routine hearing exam
- Annual vision exam
- Silver Sneakers
- Mobile PERS with GPS
- Worldwide emergency

Miami-Dade

Bright New Day Plan
(HMO-POS)

Bright Advantage Part B Savings Plan
(HMO)

Bright Advantage Classic Care Plan
(HMO)

Bright Advantage Embrace Plans
(HMO C-SNP) x2

Miami-Dade

	Bright Advantage Part B Savings Plan (HMO)	Bright Advantage Classic Care Plan (HMO)
Referrals	No-Referrals	No-Referrals
PCP Network	Full Network	Full Network
Monthly Premium	\$0	\$0
Part B Rebate	\$148.50 / \$1,782 Annually	n/a
MOOP (INN/Combined)	\$3,450	\$999
PCP /Specialist	\$0/\$10	\$0/\$0
Emergency Room/Urgent Care	\$0/\$90	\$0/\$0
Inpatient Hospitalization	\$0 for days 1-2; \$125 for days 3-7; \$0 days 8-90	\$0 per stay
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	\$20 credit/month for Brand and Generic purchases at retail prices	Up to \$1,000 Health Dollars* per year for Dental & OTC
Healthy Food Program	15 meals each week for 6 weeks	15 meals each week for 6 weeks
Part D ICL	\$4,430	\$4,340
Rx 6-TIERS	T1 -\$0 / T2- \$4/ T3- \$47 / T4-\$100 / T5-33% / T6-\$0	T1 -\$0 / T2- \$0/ T3- \$25 / T4-\$100 / T5-33% / T6-\$0

**Member receives \$1,000 Health Dollars per year (\$250 per quarter) which can be applied towards OTC (over-the-counter) and dental benefits*

Miami-Dade

	Bright Advantage Embrace Care Plan (HMO C-SNP)	Bright Advantage Embrace Assist Plan (HMO C-SNP)
Referrals	No-Referrals	No-Referrals
PCP Network	Full Network	Full Network
Monthly Premium	\$0	LIS / Extra Help*
Part B Rebate	n/a	n/a
MOOP (INN/Combined)	\$3,400	\$999
PCP /Specialist	\$0/\$0	\$0/\$0
Emergency Room/Urgent Care	\$0 - \$100/\$0	\$0 - \$10/\$0
Inpatient Hospitalization	\$0 per stay	\$0 per stay
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	\$30 credit/month for Brand and Generic purchases at retail prices	\$30 credit/month for Brand and Generic purchases at retail prices
Healthy Food Program	\$30 monthly for healthy foods /14 meals per week for 12 week	\$30 monthly for healthy foods /14 meals per week for 12 week
Part D ICL	\$4,430	\$4,430
Rx 6-TIERS	T1 -\$0 / T2- \$0/ T3- \$47 / T4-\$90 / T5-33% / T6-\$0	T1 & T6 - \$0 / T2-5: \$0, \$1.35, \$3.95, or 15% for generics. \$0, \$4, \$9.85 or 15% for brands. (Depending on your level of Extra Help that you receive).

*Benefit varies on member's level of LIS or Extra Help. If member does not qualify for LIS or Extra Help, they may be responsible for full premium and/or Rx deductible amount

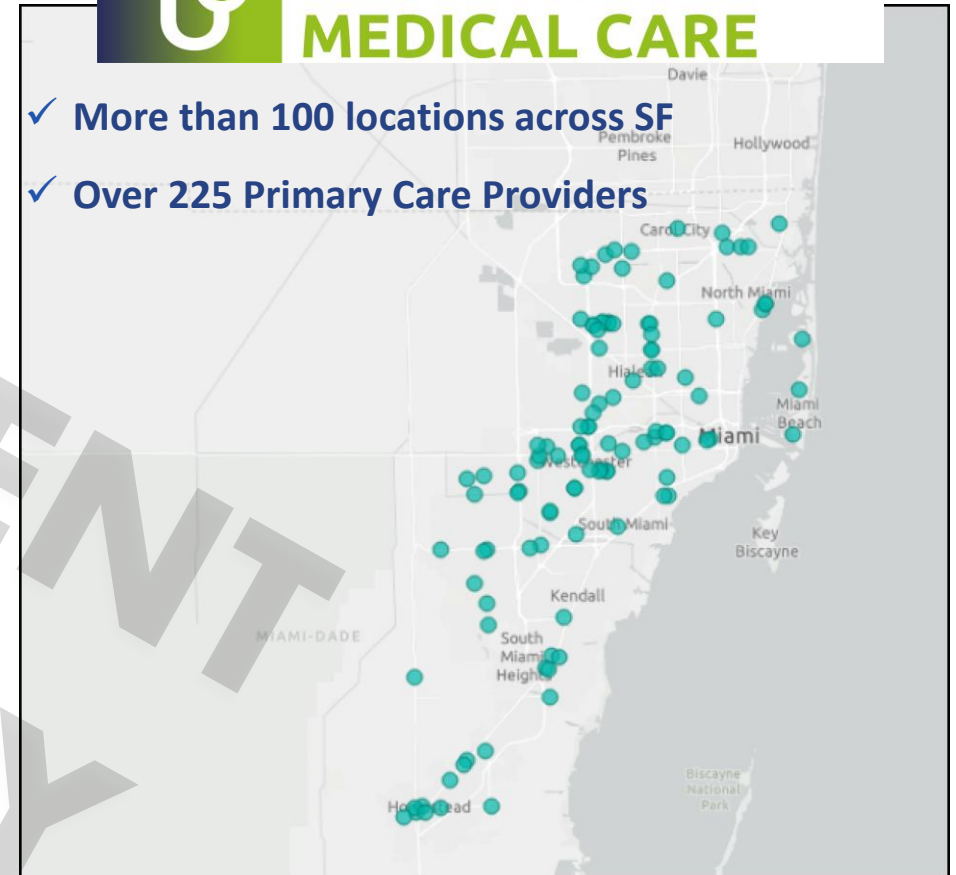
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Miami-Dade

	Bright New Day Plan (HMO-POS)
Referrals	No-Referrals
PCP Network	Associated Medical PCP Network
Monthly Premium	\$0
MOOP (INN/Combined)	\$999
PCP /Specialist (INN/ONN)	\$0/\$0
Most OON Services	Combined Annual Out-Of-Pocket Maximum \$10,000
Emergency Room/Urgent Care	\$0/\$25
Inpatient Hospitalization	\$0 Day
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	\$100 credit/month for Brand and Generic purchases at retail prices
Healthy Food Program	\$45 monthly for healthy foods /15 meals per week for 6 week
Part D ICL	\$7,000
Rx 6-TIERS	T1 -\$0 / T2- \$0/ T3- \$0 / T4-\$5 / T5-33% / T6-\$0



- ✓ More than 100 locations across SF
- ✓ Over 225 Primary Care Providers



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BROWARD / PALM BEACH

2022 Medicare Advantage Portfolio

Broward & Palm Beach

Bright Advantage Health Dollars Plan
(HMO)

Bright Advantage Part B Savings Plan
(HMO)

Bright Advantage Part B Savings Plan
(PPO)

Bright Advantage Embrace Plans
(HMO C-SNP) x2

Broward & Palm Beach

	Bright Advantage Health Dollars Plan (HMO)	Bright Advantage Part B Savings Plan (HMO)
Referrals	No-Referrals	No-Referrals
PCP Network	Full Network	Full Network
Monthly Premium	\$0	\$0
Part B Rebate	n/a	\$130 / \$1,560 Annually
MOOP (INN/Combined)	\$2,499	\$3,200
PCP /Specialist	\$0/\$0	\$0/\$20
Emergency Room/Urgent Cre	\$0-\$90/\$0	\$0 - \$120/\$0
Inpatient Hospitalization	\$0 per stay	\$195/day for days 1-5
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	Up to \$1,000 Health Dollars* per year for Dental & OTC	\$100 credit/quarter for Brand and Generic purchases at retail prices
Healthy Food Program	15 meals each week for 6 weeks	15 meals each week for 6 weeks
Part D ICL	\$4,430	\$4,430
Rx 6-TIERS	T1 -\$0 / T2- \$0 / T3- \$20 / T4-\$100 / T5- 33% / T6-\$0	T1 -\$0 / T2- \$5 / T3- \$47 / T4-\$100 / T5- 33% / T6-\$0

Broward & Palm Beach

	Bright Advantage Part B Savings (PPO)
Referrals	No-Referrals
PCP Network	Full Network
Monthly Premium	\$0
Part B Rebate	\$110 / \$1,320 Annually
MOOP (INN/Combined)	\$4,400/\$10,000
PCP /Specialist (INN/ONN)	\$0/\$30
Emergency Room	\$0/\$90
Inpatient Hospitalization	\$235 days 1-7
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	NA
Healthy Food Program	15 meals each week for 6 weeks
Part D ICL	\$4430 / \$110 deductible T 2-5
Rx 6-TIERS	T1 -\$0 / T2- \$0 / T3- \$47 / T4-\$100 / T5- 25% / T6-\$0

Broward – Palm Beach

	Bright Advantage Embrace Care Plan (HMO C-SNP)	Bright Advantage Embrace Assist Plan (HMO C-SNP)
Referrals	No-Referrals	No-Referrals
PCP Network	Full Network	Full Network
Monthly Premium	\$0	LIS / Extra Help*
Part B Rebate	n/a	n/a
MOOP (INN/Combined)	\$2,400	\$999
PCP /Specialist	\$0/\$0	\$0/\$0
Emergency Room	\$0/\$90	\$0 - \$10/\$0
Inpatient Hospitalization	\$0 Day	\$0 per stay
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	\$30 credit/month for Brand and Generic purchases at retail prices	\$30 credit/month for Brand and Generic purchases at retail prices
Healthy Food Program	\$30 monthly for healthy foods /14 meals per week for 12 week	\$30 monthly for healthy foods /14 meals per week for 12 week
Part D ICL	\$4,430	\$4,430
Rx 6-TIERS	T1 -\$0 / T2- \$0 / T3- \$25 / T4-\$100 / T5- 33% / T6-\$0	T1 & T6 - \$0 / T2-5: \$0, \$1.35, \$3.95, or 15% for generics. \$0, \$4, \$9.85 or 15% for brands. (Depending on your level of Extra Help that you receive).

*Benefit varies on member's level of LIS or Extra Help. If member does not qualify for LIS or Extra Help, they may be responsible for full premium and/or Rx deductible amount

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ORLANDO / VOLUSIA / SARASOTA

2022 Medicare Advantage Portfolio

Sarasota

Benefits & Network that Sell

All HMO Plans are Open Access (No Referrals)

Strong Network

- Sarasota Memorial Hospital & Physicians
- HCA

Very Rich Benefits

- Strong Core PPO & HMO plans
- \$0 Copays on the most key benefits
- \$110 Giveback PPO & HMO plans
- \$1,000 Debit Card for OTC & Dental services at any dentist
- \$0 Copay for Diabetic supplies (Glucose Monitor)



Bright Extras on ALL Plans

- Comprehensive dental & 1 implant covered
- Food as medicine program
- Routine hearing exam
- Annual vision exam
- Silver Sneakers
- Mobile PERS with GPS
- Worldwide emergency

Orlando & Volusia

Benefits & Network that Sell

All HMO Plans are Open Access (No Referrals)

Strong Network

- AdventHealth Network

Very Rich Benefits

- Strong Core PPO & HMO plans
- \$0 Copays on the most key benefits
- \$110 Giveback PPO & HMO plans
- \$1,000 Debit Card for OTC & Dental services at any dentist
- \$0 Copay for Diabetic supplies (Glucose Monitor)



Bright Extras on ALL Plans

- Comprehensive dental & 1 implant covered
- Food as medicine program
- Routine hearing exam
- Annual vision exam
- Silver Sneakers
- Mobile PERS with GPS
- Worldwide emergency

Lake & Sumter

Benefits & Network that Sell

All HMO Plans are Open Access (No Referrals)

Strong Network

- AdventHealth Network
- PMA

Very Rich Benefits

- Strong Core, Giveback & C-SNP Plans
- \$0 Copays on the most key benefits
- Full \$148.50 Giveback (\$1,783 Annually)
- \$120 Giveback C-SNP plan
- \$1,000 Debit Card for OTC & Dental services at any dentist
- \$0 Copay for Diabetic supplies (Continuous Glucose Monitor)



Bright Extras on ALL Plans

- Comprehensive dental & 1 implant covered
- Food as medicine program
- Routine hearing exam
- Annual vision exam
- Silver Sneakers
- Mobile PERS with GPS
- Worldwide emergency

Orlando, Volusia, Sarasota

Bright Advantage Health Dollars Plan
(HMO)

Bright Advantage Part B Savings Plan
(HMO)

Bright Advantage Health Dollars Plan
(PPO)

Bright Advantage Part B Savings Plan
(PPO)

Orlando, Volusia, Sarasota

	Bright Advantage Health Dollars Plan (PPO)	Bright Advantage Part B Savings Plan (PPO)
Referrals	No-Referral	No-Referrals
Monthly Premium	\$0	\$0
Part B Rebate	N/A	\$110 / \$1,320 Annually
MOOP (INN/Combined)	\$4,400 / \$10,000	\$4,400/\$10,000
PCP /Specialist (INN/ONN)	\$0/\$0 copay \$15/\$25 copay	\$0/\$0 copay \$30/\$40 copay
Emergency Room/Urgent Cre	\$0 - \$90 copay / \$0 copay	\$0/\$90
Inpatient Hospitalization	\$225 for days 1-5	\$235 days 1-7
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	Up to \$1,000 Health Dollars* per year for Dental & OTC	NA
Healthy Food Program	Receive 15 meals each week for 6 weeks with a \$0 copay (90 total meals). Meal delivery is included 1 time per week.	15 meals each week for 6 weeks
Part D ICL	\$4,430	\$4430 / \$110 deductible T 2-5
Rx 6-TIERS	T1: \$0 / T2: \$0 / T3: \$47 / T4: \$100 / T5: 33% / T6: \$0	T1 -\$0 / T2- \$0 / T3- \$47 / T4-\$100 / T5- 25% / T6-\$0

Orlando, Volusia, Sarasota

	Bright Advantage Health Dollars Plan (HMO)	Bright Advantage Part B Savings Plan (HMO)
Referrals	No-Referrals	No-Referrals
Monthly Premium	\$0	\$0
Part B Rebate	N/A	\$110 per month
MOOP (INN/Combined)	\$3,450	\$2,500
PCP /Specialist	\$0 copay / \$0 copay	\$0 copay / \$15 copay
Emergency Room/Urgent Cre	\$0 - \$50 copay / \$0 copay	\$0 - \$120 copay / \$0 copay
Inpatient Hospitalization	\$50 for days 1-5	\$195 for days 1-5
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	Up to \$1,000 Health Dollars* per year for Dental & OTC	Up to \$300 each year. (\$75 credit every 3 months)
Healthy Food Program	Receive 15 meals each week for 6 weeks with a \$0 copay (90 total meals). Meal delivery is included 1 time per week.	Receive 15 meals each week for 6 weeks with a \$0 copay (90 total meals). Meal delivery is included 1 time per week.
Part D ICL	\$4,430	\$4,430
Rx 6-TIERS	T1: \$0 / T2: \$0 / T3: \$20 / T4: \$75 / T5: 33% / T6: \$0	T1: \$0 / T2: \$15 / T3: \$47 / T4: \$100 / T5: 33% / T6: \$0

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LAKE / SUMTER

2022 Medicare Advantage Portfolio

Lake & Sumter

Bright Advantage Health Dollars Plan
(HMO)

Bright Advantage Part B Savings Plan
(HMO)

Bright Advantage Part B Savings Plan
(PPO)

Bright Advantage Embrace Plans
(HMO C-SNP) x2

Lake & Sumter

	Bright Advantage Health Dollars Plan (HMO)	Bright Advantage Part B Savings Plan (HMO)
Referrals	No-Referrals	No-Referrals
Monthly Premium	\$0	\$0
Part B Rebate	N/A	\$148.50 per month
MOOP (INN/Combined)	\$2,700	\$3,400
PCP /Specialist	\$0 copay / \$10 copay	\$0 copay / \$25 copay
Emergency Room/Urgent Cre	\$0 - \$90 copay / \$0 copay	\$0 - \$120 copay / \$0 copay
Inpatient Hospitalization	\$0 per stay	\$195 for days 1-5
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	Up to \$1,000 Health Dollars* per year for Dental & OTC	Up to \$600 each year. (\$50 credit every month)
Healthy Food Program	Receive 15 meals each week for 6 weeks with a \$0 copay (90 total meals). Meal delivery is included 1 time per week.	Receive 15 meals each week for 6 weeks with a \$0 copay (90 total meals). Meal delivery is included 1 time per week.
Part D ICL	\$4,430	\$4,430
Rx 6-TIERS	T1: \$0 / T2: \$5 / T3: \$30 / T4: \$95 / T5: 33% / T6: \$0	T1: \$0 / T2: \$9 / T3: \$47 / T4: \$100 / T5: 33% / T6: \$0

Lake & Sumter

	Bright Advantage Part B Savings (PPO)
Referrals	No-Referrals
PCP Network	Full Network
Monthly Premium	\$0
Part B Rebate	\$110 / \$1,320 Annually
MOOP (INN/Combined)	\$4,400/\$10,000
PCP /Specialist (INN/ONN)	\$0/\$30
Emergency Room	\$0/\$90
Inpatient Hospitalization	\$235 days 1-7
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	NA
Healthy Food Program	15 meals each week for 6 weeks
Part D ICL	\$4430 / \$110 deductible T 2-5
Rx 6-TIERS	T1 -\$0 / T2- \$0 / T3- \$47 / T4-\$100 / T5- 25% / T6-\$0

Lake & Sumter

	Bright Advantage Embrace Care Plan (HMO C-SNP)	Bright Advantage Embrace Assist Plan (HMO C-SNP)
Referrals	No-Referrals	No-Referrals
Monthly Premium	\$0	LIS / Extra Help*
Part B Rebate	\$120 per month	n/a
MOOP (INN/Combined)	\$3,300.00	\$999
PCP /Specialist	\$0 copay / \$0 copay	\$0/\$0
Emergency Room/Urgent Care	\$0 - \$90 copay / \$0 copay	\$0 - \$10/\$0
Inpatient Hospitalization	\$150 for days 1-6	\$0 per stay
Comprehensive Dental	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT	Preventive, Basic, Major with NO LIMIT + 1 IMPLANT
OTC Debit Card	Up to \$900 each year. (\$75 credit every month)	\$30 credit/month for Brand and Generic purchases at retail prices
Healthy Food Program	Receive 14 meals each week over 12 consecutive weeks (168 total meals).	\$30 monthly for healthy foods /14 meals per week for 12 week
Part D ICL	\$4,430	\$4,430
Rx 6-TIERS	T1: \$0 / T2: \$9 / T3: \$47 / T4: \$90 / T5: 33% / T6: \$0	T1 & T6 - \$0 / T2-5: \$0, \$1.35, \$3.95, or 15% for generics. \$0, \$4, \$9.85 or 15% for brands. (Depending on your level of Extra Help that you receive).

*Benefit varies on member's level of LIS or Extra Help. If member does not qualify for LIS or Extra Help, they may be responsible for full premium and/or Rx deductible amount

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Bright HealthCare

A broker friendly organization

3 Reasons to Contract with Bright Health

1

BROKERS
SERVICES

2

EASY
On-Boarding

3

BRIGHT
PROGRAMS

Broker Services

Agents are at the core of everything we do

The Bright People

- ✓ 100% Committed to Broker Channel
- ✓ Experienced Local Team
- ✓ Broker Service Unit
- ✓ Best in Class Training



The Bright Technology

- ✓ Broker friendly enrollment tools
- ✓ Easy to access commission
- ✓ Broker Portal with resources

The Bright Priorities

- ✓ Timely and accurate agent commissions
- ✓ Commissions paid after production date
- ✓ Broker focused decision people

Simple On-Boarding Process

Easy to do business

Simplified Contracting

- ✓ Contracting and Certification in 1 Place
- ✓ MA & IFP Certification in 1 Platform
- ✓ Simple MA Certification
- ✓ Assistance from Broker Service Unit



Broker Resources

- ✓ Access key information
- ✓ Download flyers and benefit information
- ✓ Customize Marketing Materials
- ✓ Training Calendar

Bright Agent Programs

Recognizing the contribution of our Broker partners

AHIP Reimbursement

- ✓ Sell 1 & Get \$25 towards your AHIP/NAHU
- ✓ Sell 2 & Get \$75 towards AHIP/NAHU
- ✓ Sell 3 & Get \$125 towards AHIP/NAHU

Program for Policies sold during AEP



e-Enrolment Allowance

- ✓ Admin fee paid to agent for assistance with online application
- ✓ \$50 admin allowance for submitting applications using our Medicare Enrollment Dashboard (MED)
- ✓ Must select in-network PCP

Thank you !!

