

# health journal

MEDICARE ADVANTAGE 2025

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# EMPOWERING YOUR HEALTH JOURNEY

**Thank you for being a Priority Health Medicare member.** We know you have a lot of choices when it comes to Medicare, and we're honored you've chosen us.

That's why we work so hard to provide you with high-quality health coverage, exceptional customer service and the tools you need to take control of your health. We strive to give you the knowledge, resources and support you need to make informed decisions about your health and wellness.

And if you do have questions, our **award-winning\*** customer service team is always happy to help.

With gratitude,  
**Your Priority Health Medicare team**

\*America's Best Customer Service 2025 | Newsweek

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# CUSTOMER SERVICE YOU CAN COUNT ON

Priority Health was named **#1** in the health insurance category on Newsweek's America's Best Customer Service 2025 list.

The America's Best Customer Service 2025 list was identified from the results of an independent survey of more than 28,000 U.S. customers who have either made purchases, used services or gathered information about products or services in the past three years. The survey was conducted on retailers and service providers from 163 categories, providing results for a broad spectrum of customer experiences in traditional retail, online and service segments.



[Learn more ▶](#)

But don't just take their word for it.  
Here's what some actual members have to say:

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**How quickly and pleasantly my question of coverage of a particular procedure was answered. My wife and I always get any questions or concerns clearly answered! Great staff across the board, we always recommend Priority Health [Medicare] Advantage plans.**

*– Priority Health Medicare member*

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“

**My wife and I are new members to Priority Health. As we get acquainted with your processes and services, we have had several questions. I want to compliment all the representatives we have interfaced with! They have been extremely patient, helpful, and professional dealing with our questions!!**

*– Priority Health Medicare member*

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# MEDICARE 101

Your health plan comes with lots of parts and pieces, and it's important to understand what they mean and how they impact you. **Here's a list of some common health coverage terms you should know:**



## Premium

The monthly payment you make to have health coverage. Your premium is a fixed amount and does not depend on your health plan usage.



## Cost share

The portion you pay of your health care costs, based on your health plan. This can include deductibles, copays and coinsurance.



## Deductible

The amount you pay of your health care costs before your health plan begins to pay.



## Copay

The amount you pay for each health care service at the time you receive care. For example, if your plan's fee for an office visit is \$100 and your copay is \$30, you will pay \$30 each time you visit. You may also have a copay for prescriptions.



## Coinsurance

After you've paid your deductible in full, coinsurance is the percentage you pay for the cost of health care services. For example, if your plan's fee for an office visit is \$100 and you've paid your deductible in full, your coinsurance payment of 20% would be \$20.



## Annual out-of-pocket maximum

The maximum amount you will pay for covered health care services in a year. Once you've paid your annual out-of-pocket maximum, your health plan will pay 100% of all covered medical expenses (and you will pay \$0) for the remainder of the calendar year.



## Extra Help

Also called a Low Income Subsidy (LIS), Extra Help is a Medicare program to help people with limited income pay Medicare drug coverage (Part D) premiums, deductibles, coinsurance and other costs.



## Late Enrollment Penalty (LEP)

An amount that may be added to your monthly premium if, after your initial enrollment period when you first get Medicare Parts A and/or B coverage, you go without Part D prescription drug coverage.

***You can find premium, cost share and out-of-pocket maximum amounts specific to your plan in your member account or Evidence of Coverage documents.***



# AT YOUR FINGERTIPS



Online tools make it easier to  
navigate your health coverage

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We want to empower you to get the most out of your Medicare plan. That means not only understanding the ins and outs of your plan but being able to use it on your own time and in your own terms. That's why we offer online tools and services to support you wherever you are, whenever you need.

## **PRIORITY HEALTH MEMBER ACCOUNT**

Your member account gives you instant access to all your important plan information. In your member account you can:

- Check prescription drug costs
- Request a new member ID card
- Update your primary care provider
- View premiums or deductibles, download invoices or set up autopayments

## **FIND A DOCTOR**

Find a Doctor lets you search by name, location or specialty to find an in-network doctor that best fits your needs. You can also access Find a Doctor from your member account.

## **VIRTUAL CARE**

No- or low-cost virtual care visits let you schedule primary care provider, specialist or behavioral health provider visits wherever you are, whenever you need.

## **TELADOC HEALTH MENTAL HEALTH**

This free, online mental wellness resource offers on-demand support for stress, depression, sleep issues and more.

## **ONE PASS\***

In addition to the largest network of gyms and fitness studios, your One Pass® benefit gives you access to live, online fitness classes and on-demand workouts through your One Pass member account.

**MAPD members**

**D-SNP members**

## **OTC ONLINE ACCOUNT\*\***

You can use your online OTC account to check your balance, view and shop for available items, find a participating store near you and more.

**MAPD members**

**D-SNP members**

\*Not available on **Priority** Medicare Vintage. **Priority** Medicare D-SNP includes digital classes only.

\*\*Available on **Priority** Medicare Edge, Key, Value, Vital, Thrive, Thrive Plus plans and D-SNP.

# BE **PROACTIVE** WITH YOUR HEALTH

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Preventive care is crucial for maintaining good health.

It's one of the best steps you can take to avoid potential problems or find them early when they're most treatable — often before you feel sick or have symptoms. And, with your Priority Health Medicare plan, **preventive care services will cost you \$0.**

Services include:

- Annual physical exam: when your doctor will check your vitals, including weight, heart rate and blood pressure, and will update any needed shots
- **Annual Wellness Visit**: when you and your doctor can make or update a personalized prevention plan based on your current health and risk factors
- Mammograms
- Colonoscopies
- Vaccines, and more

Your **Annual Wellness Visit** is a “free to talk” visit which means you won't be billed more to talk about any questions or concerns. And here's a tip: ask your doctor to combine your annual physical exam and Annual Wellness Visit to get it all done in one office visit.

Talk to your provider about:

- |   |  |
|---|--|
| <input type="checkbox"/> Which preventive screenings you should have and when, including tests you might need if you have a chronic condition like diabetes or hypertension | <input type="checkbox"/> Your level of exercise and ways to maintain or improve physical activity                |
| <input type="checkbox"/> Which vaccines you should have and when  | <input type="checkbox"/> Recent falls or problems with walking or balance  |
| <input type="checkbox"/> Your physical health and if you have any issues with daily activities because of your physical health  | <input type="checkbox"/> Any issues you're experiencing with urination or bladder control                        |
| <input type="checkbox"/> Your emotional and mental health   | <input type="checkbox"/> Your medications, including prescriptions, over-the-counter medications and supplements |



## Preventive care pays off

### ***Did you know?***

Priority Health Medicare members can earn Rewards Cash that can be redeemed for gifts cards to popular retailers, just for getting routine preventive care like a flu shot, eye exam or annual physical.

[Learn more ►](#)

*Program period runs from January through December each year.*



# A PRESCRIPTION FOR GOOD HEALTH

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Taking your medications on time and as prescribed increases your ability to manage your conditions and improves your overall health.

Make it easier to take your medications, by:



## CREATING A ROUTINE

Take your medications at the same time and in the same place each day.

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## SETTING A REMINDER

Set an alarm to remind you to take your medications each day.

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## USING A PILL BOX OR MEDICATION CHECKLIST

Pill boxes are an easy way to organize medications by day or week. Similarly, a medication checklist can help you remember which pills to take at what time.

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## SYNCHRONIZING YOUR PRESCRIPTIONS

Most pharmacies allow you to schedule prescription refills so they're ready for pick up at the same time.

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Talk to your provider or pharmacist if you have any questions or concerns about your prescriptions, or your ability to take them as directed.

And if prescription cost is a concern, Priority Health has ways to make filling your prescriptions more affordable. MAPD members have two ways to save:

### Use a preferred pharmacy\*

You can fill prescriptions at any pharmacy in our network but will pay less for covered drugs by using a preferred pharmacy.

### Use a mail-order pharmacy

Get prescriptions delivered to your home using our Express Scripts Mail Order pharmacy. The best part? Our plans offer 90-day fills of tier 1 and tier 2 generic drugs for \$0.

And, **Priority** Medicare D-SNP members who qualify for Extra Help will have a \$0\*\* copay for all prescription drugs.





*\*Priority Health's pharmacy network includes limited lower-cost, preferred pharmacies in Michigan. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 888.389.6648, TTY users call 711, or consult the online pharmacy directory at [prioritymedicare.com](https://prioritymedicare.com).*

*\*\*Specialty drugs are limited to a 30-day supply*

# EARLY DETECTION

## SAVE LIVES

March was Colorectal Cancer Awareness Month, a time to raise awareness about cancer prevention and promote early detection and screening efforts.

Colorectal cancer is the **second leading cause** of cancer death in the United States. Fortunately, there are a number of simple things you can do to **reduce your risk** of developing colorectal cancer:

- Increase physical activity
- Limit alcohol consumption
- Maintain a healthy weight
- Avoid tobacco use
- Eat a diet high in fruits, vegetables and whole grains

But the number one thing you can do to reduce your risk of colorectal cancer is to get regular screenings. According to the U.S. Centers for Disease Control and Prevention, almost all colorectal cancers begin as precancerous polyps, sometimes existing in the colon for years before cancer develops. The polyps might not cause any symptoms, especially early on, so a screening is the best way to find and treat them before they become cancerous.

That's why your Priority Health Medicare plan comes with important cancer screenings\*, including:

- Colon cancer screenings
- An annual skin cancer screening with your dermatologist\*\*
- Mammograms

Talk with your provider about screenings you may need to reduce your cancer risks.

### Early detection saves lives.

Don't wait — schedule your screenings today.

New in 2025, qualifying PriorityMedicare Thrive and Thrive Plus members also have access to the Galleri® multi-cancer early detection test from GRAIL.\*\*\*

Galleri is a first-of-its-kind, early detection screening that can detect more than 50 types of cancer from a blood draw, even before symptoms appear.

See if you're eligible and request the Galleri multi-cancer test.

[Learn more ►](#)

\*Check your Explanation of Coverage (EOC) for full benefit and coverage details.

\*\*\$0 visits available on PriorityMedicare Thrive and Thrive Plus plans.

\*\*\*Galleri is a registered trademark of GRAIL, LLC. The Galleri test is available by prescription only. Galleri does not detect a signal for all cancers and not all cancers can be detected in the blood. False positive and false negative results do occur. Galleri is a screening test and does not diagnose cancer. Diagnostic testing is needed to confirm cancer. The Galleri test identifies DNA in the bloodstream shed by cancer cells and does not predict future genetic risk for cancer. The Galleri test should be used in addition to healthcare provider recommended screening tests. Eligibility rules apply.



# AN APPLE A DAY



A registered dietician (RD) offers personalized, professional advice to help you achieve your health goals. They are a source of up-to-date, evidence-based scientific information to help you make informed decisions about what you eat.

Whether you're looking for help managing a chronic condition, losing weight or just improving your diet, an RD will help you create a nutrition plan based on your specific needs, preferences, budget and lifestyle.

Take advantage of unlimited \$0 nutrition counseling visits to a registered dietician with your Priority Health Medicare plan.

## SPINACH FETA FRITTATA CUPS

*Yield: 8 servings*

### INGREDIENTS

- 8 eggs
- $\frac{2}{3}$  cup water
- 1  $\frac{1}{2}$  tablespoons shredded Parmesan cheese
- 1  $\frac{1}{2}$  teaspoons dried oregano
- 1 tablespoon olive oil
- 3 cups chopped spinach
- 1 cup diced red bell pepper
- 2 tablespoons crumbled feta cheese

### INSTRUCTIONS

- Heat oven to 350 degrees. Place paper liners in a muffin pan and spray with nonstick cooking spray.
- Crack eggs into a medium mixing bowl and whisk with the water, Parmesan cheese and oregano.
- Heat a skillet over medium heat and add the oil. When hot, add onions and sauté for about five minutes, stirring frequently, until lightly browned. Add spinach and red peppers and sauté for one minute until they just begin to soften. Add the onion mixture to the bowl with eggs and stir to combine.
- Using a ladle, pour egg mixture into the muffin tins until each cup is  $\frac{3}{4}$  full. Sprinkle the top of the egg mixture with the feta cheese. Place the muffin tins into the oven and cook for 20–25 minutes, or until the egg is firm.



