Providing you with the best health plan possible

2020 Medicare Advantage Member Guidebook

Helpful contact information and online resources

This guidebook contains valuable information about your health plan, and we hope you will use it as a resource through 2020. If you have any questions or need assistance, please contact Customer Service.

By phone
Contact Customer Service 321.408.5289
(TDD/TTY relay: 1.800.955.8771)

Hours: Weekdays, 8 a.m. to 8 p.m., and Saturdays from 8 a.m. to noon. From October 1 to March 31, we’re available seven days a week from 8 a.m. to 8 p.m.

In person
Walk-in service hours are Monday through Friday, from 8 a.m. to 5 p.m., no appointment needed.
6450 U.S. Highway 1
Rockledge, FL 32955

Online
Visit our website at: myHFHP.org
Please see instruction inside on how to access our secure online member portal.
At a Glance

Thank you for choosing Health First Health Plans. To help provide you with the best health plan possible, this packet includes:

- **Plan Information**: How to request an ID card, pay your premiums, check claim statuses and more.

- **Wellness**: Fitness benefit information and how to earn a $50 gift card for completing a Comprehensive Health Assessment (CHA).

- **Access to Care**: Information about telehealth, virtual clinic and urgent care centers.

- **Your Network**: A map of hospital locations, as well as our urgent care and emergency facilities.

You will receive information about additional services throughout the year, which will be color coded to match the categories above. Please keep this booklet, add new pieces to it as you go and contact Customer Service if you need any support. **All contact information is listed on the inside front pocket of this guidebook.**

Quick Tips Guide

**How to Begin Enjoying Your Health Benefits**

Please follow these four easy steps to get the most out of your new benefits.

1. **Step 1: Register** at myHFHR.org/login where you are able to print your ID card, see plan benefit details and more.

2. **Step 2: View** the Provider Directory to select a primary care physician (PCP) and schedule an annual wellness visit.

3. **Step 3: Review** the Drug List (Formulary) to be sure your current medications are covered.

4. **Step 4: Schedule** your annual Comprehensive Health Assessment (CHA) by calling 321.615.9427 to discuss all your health concerns, medications and recent treatments — and earn a $50 gift card.

If you have any questions, please call Customer Service at 321.408.5289 (TTY/TDD relay: 1.800.955.8771) weekdays from 8 a.m. to 8 p.m. and Saturdays from 8 a.m. to noon. From October 1 to March 31, we’re available seven days a week from 8 a.m. to 8 p.m.
Online Member Self-Service Portal

Follow the instructions below to log in to our secure online member portal.

The online portal provides easy access to your plan information, go to myHFHP.org, select “Log In” near the top of the page, then click “Member.” Once you are logged in, click the tabs across the top of the screen to navigate through the various options:

- Find a participating doctor or facility
- Check your plan benefits: copayments, coinsurance, deductibles and out-of-pocket maximum
- Find your drug costs
- Request an ID card
- Print a temporary ID card
- Pay your premium
- Check the status of a medical or pharmacy claim
- Request reimbursement
- Access Healthy Living resources and our approach for improving the quality of our health plan
- View your Member Rights and Responsibilities, Limitations, Exclusions and Notice of Privacy Practices*

*Members can request a mailed copy by calling Customer Service at 321.408.5289 (TTY/TDD relay: 1.800.955.8771).

Wellness

Coming Soon

Health First Health Plans is launching CaféWell®, a personalized health and wellness program that rewards you for completing healthy actions. Enjoy free, unlimited access to CaféWell® starting in 2020.

How will CaféWell® work?

- Log in to the Health First Health Plans secure member portal.
- Complete healthy programs to earn points.
- Redeem points for gift cards in the Marketplace.

CaféWell® information coming soon!
# Access to Care

When You Need Care, We Have Options

<table>
<thead>
<tr>
<th>Nurse 24™</th>
<th>Primary Care Physician (PCP)</th>
<th>Walk-in Clinic</th>
<th>Virtual Clinic</th>
<th>Urgent Care*</th>
<th>Emergency Room</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No cost to you</strong></td>
<td><strong>No cost to you</strong></td>
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<td><strong>$$</strong></td>
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</tr>
<tr>
<td>Speak with a registered nurse for care advice and questions about medications and non-emergency symptoms</td>
<td>Prevent illnesses, determine the likely source of a problem and coordinate care with specialists</td>
<td>Same-day care with a Primary Care Physician</td>
<td>Convenient care for urgent but simple medical issues for those out of the area or unable to visit an urgent care</td>
<td>Same-day care for conditions that are not life-threatening, but require prompt treatment</td>
<td>Same-day care for serious or life-threatening illnesses and injuries</td>
</tr>
<tr>
<td>- Ailments and conditions</td>
<td>- Annual wellness visit</td>
<td>- Cold and flu symptoms</td>
<td>- Allergies</td>
<td>- Sprains and strains</td>
<td>- Chest pains, heart attack</td>
</tr>
<tr>
<td>- Treatment options</td>
<td>- Persistent symptoms</td>
<td>- Rash</td>
<td>- Cold and flu</td>
<td>- Difficulty breathing</td>
<td>- Difficulty breathing</td>
</tr>
<tr>
<td>- Prescription drugs</td>
<td>- Chronic conditions</td>
<td>- Allergies</td>
<td>- Ear infection</td>
<td>- Broken bones</td>
<td>- Broken bones</td>
</tr>
<tr>
<td>- Medication management</td>
<td>- Upper respiratory infections</td>
<td>- Insect bites</td>
<td>- Ear infection</td>
<td>- Heavy bleeding</td>
<td>- Heavy bleeding</td>
</tr>
<tr>
<td>- Allergies</td>
<td>- Urinary tract infections</td>
<td>- Rash</td>
<td>- Upper respiratory infections</td>
<td>- Severe cuts or burns</td>
<td>- Severe cuts or burns</td>
</tr>
<tr>
<td>- Mild cold</td>
<td>- Ear pain</td>
<td>- Insect bites</td>
<td>- Urinary tract infections</td>
<td>- Stroke</td>
<td>- Stroke</td>
</tr>
<tr>
<td>- Ear pain</td>
<td>- Vomiting or diarrhea</td>
<td></td>
<td>- Lacerations</td>
<td>- Confusion, fainting or blacking out</td>
<td>- Confusion, fainting or blacking out</td>
</tr>
<tr>
<td>- Insect bites or rashes</td>
<td></td>
<td></td>
<td>- Severe vomiting or diarrhea</td>
<td>- Severe abdominal pain</td>
<td>- Severe abdominal pain</td>
</tr>
<tr>
<td>- Immunizations</td>
<td></td>
<td></td>
<td>- Urinary tract infection (UTI)</td>
<td>- Coughing or vomiting blood</td>
<td>- Coughing or vomiting blood</td>
</tr>
<tr>
<td><strong>Cost share applies</strong></td>
<td></td>
<td>$0 Primary Care</td>
<td></td>
<td>Minor cuts, abscesses and wound care</td>
<td></td>
</tr>
<tr>
<td><strong>No Appointment Needed</strong></td>
<td><strong>Appointment Needed</strong></td>
<td><strong>No Appointment Needed</strong></td>
<td><strong>Appointment Needed</strong></td>
<td><strong>No Appointment Needed</strong></td>
<td><strong>No Appointment Needed</strong></td>
</tr>
<tr>
<td>Call 1.800.308.5848 24 hours a day, seven days a week.</td>
<td>Visit myHFHP.org/directory or call Customer Service to find a PCP near you.</td>
<td>Visit myHFHP.org/directory or call Customer Service to find a walk-in clinic near you.</td>
<td>Visit myHFHP.org/virtualclinic to schedule an appointment.</td>
<td>To reduce your wait time, schedule an appointment at myHFHP.org/schedule or call Customer Service to find the nearest urgent care.</td>
<td>Go to the nearest emergency facility, regardless of network participation.</td>
</tr>
</tbody>
</table>

## NEW BENEFIT! Transportation Now Covered

Health First Health Plans is now offering 20 one-way trips of ground transportation per year, to or from a health-related location **at no cost to you**. These services are covered in Brevard and Indian River counties through the national curb-to-curb service, Lyft. To schedule a Lyft ride, simply call Customer Service 24 hours in advance of your appointment at 321.408.5289.

*Review your schedule of benefits for cost share

*To avoid coverage challenges, please ensure the facility bills the insurance company as an Urgent Care location.*
Your Network

Network Map

Health First Health Plans gives you access to more than 4,000 providers and 23 hospitals in nine counties across Central Florida. A list of providers, their locations and contact information can be found in your provider directory at myHFHP.org/directory.

Health First Hospitals
1  Cape Canaveral Hospital
2  Holmes Regional Medical Center
3  Palm Bay Hospital
4  Viera Hospital

AdventHealth Hospitals
Volusia and Flagler
5  AdventHealth Daytona Beach
6  AdventHealth DeLand
7  AdventHealth Fish Memorial
8  AdventHealth New Smyrna Beach
9  AdventHealth Palm Coast

Orange, Osceola and Seminole
10  AdventHealth Altamonte Springs
11  AdventHealth Apopka
12  AdventHealth Celebration
13  AdventHealth East Orlando
14  AdventHealth for Children
15  AdventHealth for Women
16  AdventHealth Kissimmee
17  AdventHealth Orlando
18  AdventHealth Winter Park

Hardee and Highland
19  AdventHealth Lake Placid
20  AdventHealth Sebring
21  AdventHealth Wauchula

Other Network Hospitals
22  Cleveland Clinic Indian River Hospital
23  Sebastian River Medical Center
As of November 2019, Health First Health Plans members have access to services in:

9 Counties Across Central Florida

- 1,136 Primary Care Physicians
- 2,695 Specialists
- 712 Outpatient Mental Health Providers
- 23 Hospitals
- 42 Skilled Nursing Facilities
- 50 Urgent Care Centers
- 268 Pharmacies

Health First Secure Plan customers have access to urgent care and emergency facilities when traveling outside of the Health First Network Service Area:

Guidelines to know:
- For non-emergencies, seek care through our Virtual Clinic at myHFHP.org/schedule or the most convenient urgent care facility, and confirm with the facility that they will bill as an urgent care.
- In an emergency or when an urgent care facility is not available, seek care at the closest emergency medical facility available.
- Your normal copay applies.
- If admitted during the visit, the emergency copay will be waived.
- When traveling abroad, customers must request reimbursement for covered out-of-pocket medical expenses (up to the allowed amount, minus the standard copay).

To verify benefits, and see if your plan has out-of-network benefits, please visit us at myHFHP.org or contact Customer Service at 321.408.5289.

Health First Health Plans is an HMO plan with a Medicare contract. Enrollment in Health First Health Plans depends on contract renewal.
How to Read and Understand Your Personalized Health Report

Your Personalized Health Report will be delivered to you twice annually. By keeping track of your unique health information, including a list of your needed healthcare screenings, you’ll be better prepared to discuss your current health status with your provider. Together, you will be able to develop the best healthcare plan possible.

Health and Preventive Screenings Record

<table>
<thead>
<tr>
<th>Health Action</th>
<th>Date of October 1, 2019</th>
<th>Appointment Date and Time</th>
<th>Mark When Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colonoscopy</td>
<td>Date of October 1, 2019</td>
<td>Appointment Date and Time</td>
<td>Mark When Completed</td>
</tr>
<tr>
<td>Diabetic A1C Blood Test</td>
<td>Date of October 1, 2019</td>
<td>Appointment Date and Time</td>
<td>Mark When Completed</td>
</tr>
<tr>
<td>Diabetic Urine Test</td>
<td>Date of October 1, 2019</td>
<td>Appointment Date and Time</td>
<td>Mark When Completed</td>
</tr>
<tr>
<td>Annual Flu Vaccine</td>
<td>Date of October 1, 2019</td>
<td>Appointment Date and Time</td>
<td>Mark When Completed</td>
</tr>
<tr>
<td>Comprehensive Health Assessment (CHA)</td>
<td>Date of October 1, 2019</td>
<td>Appointment Date and Time</td>
<td>Mark When Completed</td>
</tr>
</tbody>
</table>

This section is removable. You can bring this card with you to your office visits to keep your medication list current.
Wellness

Comprehensive Health Assessment

Complete your health assessment in 2020, and you’ll earn a $50 gift card.*

Health First Health Plans has partnered with your physician to offer you a thorough physical exam by a physician or nurse practitioner.

In Our Office or In Your Home
You can choose to have your exam at a physician’s office or in the comfort of your own home. It takes about one hour, with plenty of time to discuss all your health concerns, medications and recent treatments. This exam is completely voluntary and will not affect your healthcare coverage in any way.

The Comprehensive Health Assessment and any health screenings you receive during the visit are provided at no additional cost to you.

Call 321.615.9427 to schedule your appointment, Monday through Friday, 8 a.m. to 6 p.m.

Follow these three easy steps:

1. Complete your CHA
You and your physician will receive a detailed health report.

2. Talk with your physician
Based on your results, your physician will help manage your wellness plan.

3. Earn a $50 gift card
We will mail one to you after your CHA is complete. Please allow six to eight weeks for delivery.

*Health First Health Plans will mail your gift card to you after a completed visit. Please allow six to eight weeks for delivery. Members are only eligible for one (1) assessment and one (1) gift card per calendar year.
The Silver&Fit® Exercise & Healthy Aging Program: Something for Everyone™

Improving your physical health is important. The Silver&Fit® Exercise and Healthy Aging Program gives members:

- No-cost access to a fitness center or select YMCA
- Group classes made for older adults, where offered
- The option to work out at home using up to two home fitness kits per year (34 to choose from)
- Healthy Aging materials four times a year (online or by mail)
- A newsletter four times a year (online, by email or by mail)
- The Silver&Fit Connected!™ program, a fun and easy way to track exercise at a fitness center or through a wearable fitness device or app
- Other web tools like a fitness center search and online classes

Get Started

1. Go to SilverandFit.com.
2. Register to use the website.
3. Choose a fitness center or YMCA, or sign up for the Home Fitness program.
4. If you prefer, you can call toll-free 1.888.797.7806 (TTY/TDD 711) 8 a.m. to 9 p.m. Eastern Time, Monday through Friday, to find a fitness center or YMCA near you or to enroll in the Home Fitness program.
Why wait and worry? Nurse24℠ is a toll-free call away

Get the help you need and put your mind at ease, 24/7
- Talk with specially trained skilled nurses
- Get advice on health concerns, big or small
- Learn about home treatment of minor illness and injury
- Find out when to call a health professional

Lifestyle Coaching

What can a Lifestyle Coach do for me?
The Lifestyle Coach will help create wellness goals just for you. Together, you will develop a confidential plan to change unhealthy habits and adopt positive long-term lifestyle changes.

What kinds of things can a Lifestyle Coach help me with?
Our whole-person approach can reduce your risk of preventable diseases, such as heart disease and diabetes, and encourages overall healthy behaviors. The Lifestyle Coach can guide you to:
- Improve your diet
- Feel and look better
- Manage stress
- Gain confidence
- Reach a healthy weight
- Have more energy
- Improve your fitness level

Who are the Lifestyle Coaches?
Our coaches go through extensive training to know exactly what works when making behavior changes. They have a variety of clinical backgrounds including registered dieticians, exercise physiologists, respiratory therapists and Master’s-level counselors and social workers.

Will Lifestyle Coaching cost me anything?
There is no additional charge to you for this valuable service. You do not need a doctor’s order or referral.

Log in to your member portal at myHFHP.org/login. Select Healthy Living, then Lifestyle Coaching—Enroll Now!
Or, call toll-free 1.800.308.5848 Monday through Thursday 9 a.m. to 7 p.m. and Friday through Saturday 9 a.m. to 6 p.m.
Your Behavioral Health Program
Provided by Health First Health Plans and Magellan Healthcare Services

Health First Health Plans and Magellan Healthcare Services teamed together to provide member-focused behavioral health benefits that focus on early intervention and prevention services to positively impact overall well-being.

Our program offers:
- Outpatient solutions
- Welcome-home calls
- Online tools and resources
- Integrated medical and behavioral care
- Ongoing support as needed

Online tools and resources
Members are given unique access to a member website where a variety of tools and resources are available to help and assist members based on their needs. With a number of different self-assessments, library articles, resource guides and other information, members can learn about different conditions and understand how to modify their daily living.

Visit MagellanAssist.com

Call 1.800.424.4347 (TDD/TTY: 1.800.424.1694) at any time, day or night

Health First is contracted with Magellan to provide behavioral health management services to our members.
Financial Assistance Programs

Save as much as $144.60/per month or more on Part B Premiums in 2020.

As a valued member, we want to ensure you receive all the government and community benefits to which you are entitled. We contract with My Advocate, a social service organization, to help our Medicare members determine if they are eligible for various types of assistance and help them complete the proper applications:

- **Medicare Savings Programs**—To help pay for Part B premiums, an average of $144.60 a month (or more depending on Part B Premium) in 2020, which amounts to $1,735.20 annually
- **Low Income Subsidy**—To help pay for Part D prescription drug premiums and copays
- **Community Programs**—To assist with daily needs like meals, utilities, transportation and more

For more information, call My Advocate at 1.866.743.5282 (TTY: 1.855.368.9643) Monday through Friday from 9 a.m. to 6 p.m. or visit Trust.MyAdvocateHelps.com.

Identity Protection Services

As a Medicare Advantage member of Health First Health Plans, you have access to Experian IdentityWorks℠ Identity Protection Services at no cost to you.

**Experian IdentityWorks**

Experian IdentityWorks offers more protection and the option to enroll at any time—also at no cost to you. Once you enroll in IdentityWorks, you will have access to:

- Experian credit report at signup*
- Credit monitoring
- Internet surveillance
- Identity restoration
- Up to $1 million identity theft insurance**
- Lost wallet protection
- Child monitoring**
- Experian IdentityWorks ExtendCARE™

**Enrollment is required.**

1. Visit the Experian IdentityWorks website to enroll: experianidworks.com/RR1Bplus
2. Click “Get Started” and enter code: HFID
3. Complete the enrollment process.

**How Experian Identity Restoration Works**

If you become a victim of identity theft, a dedicated Identity Restoration Specialist from Experian will act as your guide and advocate from start to finish by initiating the dispute process, and help ensure that your identity returns to its pre-identity theft state***.

If you have questions about protecting your identity or if you suspect that your identity has been stolen:

1. Call the Experian customer support team at 1.877.890.9332.
2. Provide engagement number DB14463.

* Offline members will be eligible to call for additional reports quarterly after enrolling.
** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.
*** You may be asked to provide a limited power of attorney to facilitate any identity restoration related work on your behalf.
Nondiscrimination Notice

Health First Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Health First Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Health First Health Plans:
- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please contact our Civil Rights Coordinator.

If you believe that Health First Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Civil Rights Coordinator
6450 US Highway 1, Rockledge, FL 32955
321-434-4521, 1-800-955-8771 (TTY), Fax: 321-434-4362
CivilRightsCoordinator@HF.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).


English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-716-7737 (TTY: 1-800-955-8771).


Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-716-7737 (TTY: 1-800-955-8771)。


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