



Select  
Health



# Select Health Medicare Additional Benefits Member Guide

Select Health Medicare + Kroger (HMO) 022

# Welcome to Select Health Medicare.

This guide will help you understand your benefits and give you the tools and resources to stay healthy.

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# We are here to help.

**You've got questions. We've got answers.**

Call us toll-free at **855-442-9900 (TTY: 711)**

or visit **[selecthealth.org/medicare](https://selecthealth.org/medicare)**.



## Hours of operation:

October 1 to March 31 – Monday through Sunday, 8:00 a.m. to 8:00 p.m.

April 1 to September 30 – Weekdays, 8:00 a.m. to 8:00 p.m., closed weekends.

Outside of these hours of operation, please leave a message and your call will be returned within one business day.

## Contact list.

**To get the answers you need, here is a list of our partner organizations and resources.**

### Select Health

#### Member Services

**855-442-9900 (TTY: 711)**

This is our main number—use it for any health insurance question. You can also visit us online at **[selecthealth.org/medicare](https://selecthealth.org/medicare)**.

#### Member Advocates

**800-515-2220**

Call our advocates if you need help finding a doctor or scheduling an appointment.

### NationsBenefits

**833-878-0232**

**[selecthealth.nationsbenefits.com](https://selecthealth.nationsbenefits.com)**

NationsBenefits Advisors are available 8:00 a.m. to 8:00 p.m. to answer questions about your Select Health Medicare Flexible Benefits card.

Call them with questions about your Over-the-Counter (OTC), Grocery, and Wellness Your Way.

### Intermountain Home Delivery Pharmacy

**855-779-3960**

**[intermountainrx.org](https://intermountainrx.org)**

Get your prescriptions delivered right to your front door, with no additional cost to you.

### EyeMed

**844-872-8868**

If you have questions about EyeMed vision providers in your area or any other questions about your vision hardware coverage, please call EyeMed Vision Care Customer Service.

### TruHearing

**866-201-9695**

If you have questions about hearing aid providers in your area or any other questions about your hearing aid coverage, please call TruHearing.

### Papa

**888-452-4553**

Get connected with a Papa Pal to lend companionship services and help with daily living activities such as technology lessons, light house tasks, and help with errands.


# Your dental benefits.

Your plan includes **\$1,500** of preventive, basic, and major dental services at no additional cost.

| Benefit  | Cost      |
|--|-----------|
| Maximum plan payment benefit that includes preventive services.  | \$1,500   |
| Preventive dental services<br>Two exams, two cleanings, two bitewing x-rays every year, plus one panoramic x-ray every 36 months | \$0 copay |
| Basic dental services  | \$0 copay |
| Major dental services  | \$0 copay |

Don't forget to use in-network Select Health Medicare Dental dentists to receive your care.

If you need help finding a dentist, call our Member Advocates team at **800-515-2220** or scan the QR code.



**Get started!**  
Scan here to  
find a dentist.





## Your vision care and eyewear hardware benefits.

Good vision is an important part of overall health. As a Select Health Medicare member you get a **\$200 allowance** to use on frames or contact lenses every year.

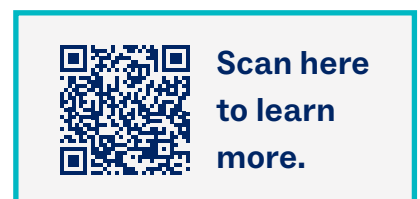
| Select Health Medicare Vision Plan Coverage |                             |
|---|-----------------------------|
| Routine eye exam                            | \$0 at In-network providers |
| Eyewear                                     | Up to \$200 allowance       |

This benefit is administered by EyeMed Vision Care network. You can choose from the right mix of independent, national retail and regional retail providers, including LensCrafters®, Target OpticalSM, and Pearle VisionSM.

Plus, we offer online, in-network options through [LensCrafters.com](https://www.lenscrafters.com), [Ray-Ban.com](https://www.ray-ban.com), [Glasses.com](https://www.glasses.com) and [ContactsDirect.com](https://www.contactsdirect.com).

If you do see an out-of-network eye doctor, all you need to do is complete and submit our Out-of-Network Claim Form to receive reimbursement as outlined by your plan.

If you have questions about EyeMed vision providers in your area or any other questions about your vision hardware coverage, please call EyeMed Vision Care Customer Service at **844-872-8868 (TTY:711)** or scan the QR code.





## Your hearing benefits.

You have a hearing aid benefit through TruHearing®. This benefit makes addressing hearing loss more affordable with two benefit tiers. We also cover diagnostic hearing and balance evaluations, as long as you visit an in-network provider, and the evaluation is done in an outpatient setting.

| Benefit                             | Cost      |
|-------------------------------------|-----------|
| Routine hearing exam (one per year) | \$0 copay |
| TruHearing Advanced Hearing Aid     | \$499     |
| TruHearing Premium Hearing Aid      | \$799     |

**Note:** Costs are per hearing aid. Hearing aid copays do not go towards the Member Out-of-Pocket Maximum.

### Your hearing aid purchase includes:

- Risk-free 60-day trial period
- 1 year of follow-up visits
- 80 free batteries per non-rechargeable hearing aid
- Full 3-year manufacturer warranty

Call TruHearing to get started.  
866-201-9671 (TTY: 711)

**TruHearing®**

# Your companionship benefit through Papa.

You have **30 hours** of Papa services.

**Papa Pals are here to help you. They offer a variety of everyday tasks to make your life easier.**

- Companionship, conversation, playing board games, or going for a walk.
- Transportation to and from doctor's visits, errands, grocery and medication pickup, or shopping.
- Home tasks including meal prep, light surface cleaning, laundry, gardening, or pet help.
- Tech help setting up a computer or social media to help connect with friends or family.

You may request a preferred Pal that can visit you more than once.

## Schedule your visit.

Call Papa at **888-452-4553 (TTY: 711)** or scan the QR code.

Weekdays 7:00 a.m. to 8:00 p.m.,

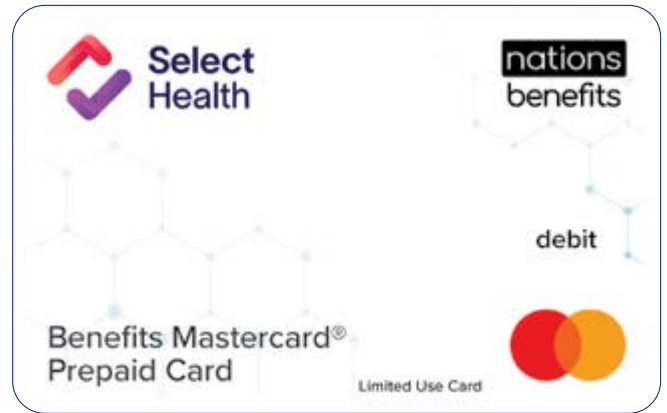
Saturday and Sunday 8:00 a.m. to 8:00 p.m. EST.



**Get started!  
Scan here to  
to learn more.**



# Using your Select Health Medicare Flexible Benefits card.



We want to make using your wellness benefits as easy as possible. That's why you receive all of your wellness benefits in one easy-to-use Select Health Medicare Flexible Benefits MasterCard.

**You can use this card to pay for eligible items and services. Plus, we will add funds to your card when you complete certain Healthy Living activities.**

## Your card has different wallets for different benefits, including:

- **Wellness Your Way** benefit to spend on a wide range of wellness activities like gym memberships, health education classes, golf green fees, national parks passes, and ski lift passes.
- **Healthy Living Rewards** for keeping up with wellness activities like annual routine physicals and flu shots.
- **Over-the-counter (OTC)** allowance to spend on approved over-the-counter items.
- **Grocery Benefit** allowance to spend on healthy groceries. **Note:** This benefit is only available for members with a confirmed qualifying chronic condition.







## USING THE BENEFITS PRO PORTAL AND APP TO MANAGE YOUR WALLETS.

Visit **SelectHealth.NationsBenefits.com** or download the Benefits Pro app to access your account. Once logged in, you can easily:

- Manage your Select Health Flexible Benefits card.
- Review your wallet balances and expiration dates.
- Check for eligible products.
- Order health and wellness products.
- Search for approved retail locations that accept your card.
- Track order and transaction history.
- Request a Wellness Your Way or OTC reimbursement.

### BENEFITS PRO PORTAL

Scan the QR code using your smartphone camera or visit: **SelectHealth.NationsBenefits.com**

### BENEFITS PRO APP.

Scan the QR code using your smartphone camera or search “Benefits Pro” in the App Store or Google Play.



Scan here  
to download  
the app.

### NEED HELP?

Call **833-878-0232 (TTY:711)**  
or visit **SelectHealth.NationsBenefits.com**.

Member Experience Advisors  
are ready to serve you 8:00 a.m.  
to 8:00 p.m. local time.

Scan the QR code or visit  
**selecthealth.org/medicare/  
wellness/flexible-benefits-card**  
to learn more.



# Using your Wellness Your Way benefit.

You get **\$360** to pay for wellness activities and services.

## Here's how it works:

**Find a wellness activity or service** to help you live a healthier life. What's important is that you feel great and get to build the healthy lifestyle that works for you.

**Use your Select Health Medicare Flexible Benefits card** to pay for approved activities or services. Remember, your remaining balance won't carry over to a new year, so **be sure to use your balance by December 31, 2024.**

## What kind of wellness activities can you choose?

- Approved weight loss programs
- Bicycle rental
- Bicycle tune up
- Bowling
- Bucket of golf balls at the driving range
- Golf green fees
- Gym memberships
- Health education classes
- Home safety devices
- Horseback riding
- Hunting & fishing licenses
- In-home safety assessments
- Martial arts classes
- National parks passes
- Nutritional counseling and weight loss programs
- Ski lift passes
- Virtual fitness subscriptions like Peleton and NordicTrack



Scan the QR code or visit [selecthealth.org/medicare/wellness/wellness-your-way](https://selecthealth.org/medicare/wellness/wellness-your-way) to learn more.

**Not sure if an activity is covered?** Give us a call. Our team can clarify whether an activity is approved and walk you through the reimbursement process if needed.

## Excluded Items

While we want to reward you for your healthy habits, there are some activities, services, and items that are not covered, such as:

- Fitness equipment purchased for personal or home-use
- Purchase of meals or supplements
- Alternative or holistic education services



# Earn your Healthy Living rewards.

Living a healthy lifestyle is not only good for your health, but it can also be rewarding. With the Healthy Rewards program, you can earn rewards for making healthy choices and taking care of yourself.

## Earning rewards is easy.

All you need to do is complete wellness activities like getting your flu shot or scheduling your annual physical. The best part is that you'll automatically earn reward dollars for every activity you complete.

## We will add your rewards to your Flexible Benefits card.

These reward dollars will be added to your Healthy Rewards wallet, which is part of your Flexible Benefits card. The amount of rewards you earn will depend on the activity you complete.

## Reward yourself by using your Healthy Living funds.

You can use your Healthy Rewards funds for a variety of wellness-related items and experiences using your Select Health Medicare Flexible Benefits card. You can choose from fitness equipment, wellness services, home essentials, wearable technology, dining out, and more.

**Just remember to use your rewards before December 31, 2024, as they cannot be carried over to the next year.**

It's important to note that there are some exclusions when redeeming your rewards. You cannot use your reward dollars to purchase alcohol, ammunition, firearms, gift cards, prescriptions, or tobacco products. However, there are still plenty of great options to choose from that will help you on your health journey.



Scan the QR code or visit [selecthealth.org/medicare/wellness/healthy-living](https://selecthealth.org/medicare/wellness/healthy-living) to learn more.



## 2024 Healthy Living wellness activities.

| ANNUAL ACTIVITIES.   |   | REWARD.      |
|--|---|--------------|
| Annual routine physical.   | The annual routine physical is a service designed to help you and your Primary Care Provider (PCP) maintain your health, identify care you may need, and manage any chronic conditions you may have.  | <b>\$40</b>  |
| Flu shot.  | It's recommended that you receive a flu shot every year.  | <b>\$20</b>  |
| Health risk assessment.  | Your answers from this health assessment will help us learn more about your overall well-being. Log in to your Select Health account, visit <a href="https://selecthealth.org/hra">selecthealth.org/hra</a> , or call <b>855-801-0141</b> to get started. | <b>\$20</b>  |
| <b>RECOMMENDED SCREENINGS.</b><br>Only members in the recommended age bracket can receive rewards for completing these screenings.                   |   |              |
| Mammogram.   | If you are a female between the ages of 52 and 74, it's recommended that you receive a mammogram every one to two years.  | <b>\$20</b>  |
| Osteoporosis screening.  | If you are a female between the ages of 66 and 75, it's recommended you complete a bone measurement test to detect and prevent osteoporotic fractures.  | <b>\$20</b>  |
| <b>RECOMMENDED COLORECTAL CANCER SCREENINGS.</b><br>Only members in the recommended age bracket can receive rewards for completing these screenings. |   |              |
| Colonoscopy.   | If you are between the ages of 45 and 75, it's recommended you receive a colonoscopy at least once every 10 years (every 2 years for high-risk individuals). Colonoscopy screenings can identify and remove precancerous colon polyps.                    | <b>\$100</b> |
| Fecal Immunochemical Test (Fit).   | If you have not received a colonoscopy, it's recommended you complete a FIT once a year. It tests for hidden blood in the stool, which can be an early sign of cancer.  | <b>\$20</b>  |
| <b>CONDITION-SPECIFIC ACTIVITIES.</b><br>Only eligible members with diabetes can receive rewards for completing these activities.                    |   |              |
| Retinal eye exam.  | Regular eye exams are an important screening for individuals diagnosed with diabetes.   | <b>\$20</b>  |
| Kidney function tests.   | These tests help monitor how well your kidneys are functioning. If you have been diagnosed with diabetes, it's recommended to receive these tests every year. You must receive the blood and urine tests to be eligible for the reward.                   | <b>\$20</b>  |

# Using your Over-the-counter (OTC) and grocery benefit.

You get **\$55** each month to use on over-the-counter (OTC) purchases. If you have a **qualifying chronic health condition** you may also apply the funds towards the purchase of **healthy groceries**. Remember: Your allowance will not carry over so make sure to use it all before the last day of each month.

## HOW TO USE YOUR CARD AT KROGER GROCERY STORES.

You can use your Flexible Benefits card at Kroger grocery stores across the country, including Smith's, Fred Meyer, King Soopers, and City Market.

Simply swipe it when paying for approved OTC items or healthy groceries. Select "credit" when prompted. If you select "debit", the transaction will be declined. Your card will use the funds from the appropriate wallet to pay for the items or services.

Note: Please use a main checkout. If you try to checkout through the pharmacy your transaction will be declined.

## OTC Benefit.

Use your Flexible Benefits card at Kroger grocery stores to pay for OTC items like:

- Pain relievers
- Vitamins and minerals (e.g., fish oil, calcium, multivitamins)
- Bandages and antibiotic ointment
- Toothbrushes, toothpaste, and dental floss
- Cough drops
- Cotton swabs
- Antacids
- Lotion
- Eye drops
- First aid supplies
- ...and more!

You can also order items through NationsOTC:

- Online: Scan the QR code, visit [selecthealth.nationsbenefits.com](https://selecthealth.nationsbenefits.com), or use the Benefits Pro app.
- By Phone: Call **833-878-0232 (TTY: 711)** to place an order by phone.
- By Mail: Send a completed OTC Mail Order form to:

NationsBenefits  
1700 N. University Drive  
Plantation, FL 33322



Get started  
with an online  
OTC order.

**Note:** To request a catalog and order form, call NationBenefits at **833-878-0232 (TTY 711)**. Order forms should be mailed no later than the 20th of the last month of each quarter to ensure that the order total is applied to the current benefit period.



## Grocery Benefit.

If you have a qualifying chronic health condition you can buy healthy groceries at Kroger grocery stores. Examples of approved healthy groceries include:

- **Fresh fruits:** apples, bananas, grapes, oranges.
  - **Vegetables:** broccoli, carrots, spinach, bell peppers.
  - **Breads and whole grains:** whole wheat bread, brown rice, quinoa, pasta.
  - **Proteins:** chicken breast, ground turkey, eggs, canned beans.
  - **Dairy:** milk, yogurt, cheese.
  - **Snacks:** nuts, granola bars, popcorn.
  - **Pantry essentials:** olive oil, pasta sauce, spices.
  - **Beverages:** herbal tea, coffee, fruit juice.
- Note:** Items such as alcohol, tobacco, and non-food items are not covered.

Scan the QR code or visit [selecthealth.org/medicare/kroger-faq](https://selecthealth.org/medicare/kroger-faq) to learn more about the grocery benefit including how to unlock the benefit and what qualifying conditions are eligible.





## Intermountain Lifestyle Medicine Program.

**We've teamed up with Intermountain Health Lifestyle Medicine and Wellness Centers to bring you a personalized wellness benefit for no additional cost. This benefit gives you:**

- Access to physicians and dietitians for Lifestyle Medicine consultations, nutrition education, and weight management.
- Access to a variety of classes and services to improve your physical and mental health.
- The best part—all this is covered at 100%!

### **How to get started.**

- Schedule an assessment. This is the first step to understand your baseline fitness and plan your short and long-term wellness goals.
- Create a customized plan that could include services like:
  - Nutrition education and therapy
  - Exercise programs and classes
  - Sleep and stress management tools
  - Health coaching



**Scan here  
to schedule  
your visit.**

### **Schedule your visit.**

Call Intermountain Health at **801-442-9355 (TTY: 711)**, scan the QR code, or visit **[connect.intermountainhealth.org/select-health-medicare-advantage-lifestyle-medicine](https://connect.intermountainhealth.org/select-health-medicare-advantage-lifestyle-medicine)**



# Care management resources.

**We have several programs designed to meet your unique needs. Your health and wellness are our priority, that's why we want you to have resources to help you maintain and enjoy a healthy lifestyle.**

## CARE MANAGEMENT TEAM

### Help Managing Your Care

Our care team works together to help you manage your health conditions. We can help you manage specific conditions such as diabetes, cancer, or mental health concerns. We also can help find resources that you may need to manage your health better such as help finding transportation to appointments or connecting you with resources in your community.

### Transitional Care

If you have a hospitalization or other inpatient facility stay, our care team can help coordinate the care you may need at home. We can help:

- Answer any questions you may have about your care plan
- Coordinate any durable medical equipment (DME) needs, like oxygen tanks or a wheelchair
- Review your medications to make sure they are working for you
- Fill out advance care planning documents
- Coordinate 14 days of meals (2 per day) after you are discharged from an inpatient hospital or skilled nursing facility stay

### Meals after a hospital stay

Your plan covers up to 2 meals per day for up to 14 days after you are discharged from an inpatient hospital or skilled nursing facility stay, based on need, at no cost to you. Prior authorization and coordination of delivery is required through a Care Manager.

If you have a hospital or inpatient facility stay and want to learn more about Care Management, call **800-442-5305 (TTY:711)**.

## ADVANCE DIRECTIVES

Advance directives are documents that allow you to make your wishes about end-of-life care known ahead of time, including who you want to make healthcare decisions for you, should you ever become unable to speak for yourself.

It is important to understand the options available to you for advance directives and your rights under state law. Select Health and our network of hospitals and providers are required to comply with state law and cannot refuse care or otherwise discriminate against you based on whether or not you have a properly executed advance directive.

If you don't have advance directives on file, this information will be provided to you upon request.

For more information about advance directives, please call Intermountain Health at **800-442-4845**.

# Help with prescription drug costs.

If you're not filling your medications because of the cost, we encourage you to talk to your doctor, pharmacist, or Select Health. There may be cheaper alternatives and Extra Help available.

## Rx Savings Solutions

Rx Savings Solutions® is an easy-to-use, comprehensive online prescription tool that shows you ways to spend less money on your prescriptions. It will automatically alert you if you are paying too much for your medication, and identify other ways to get the same treatment for less money. Now you can easily find less expensive alternatives for your personal prescription needs.

Log in to your Select Health member account at [selecthealth.org/rxsavings](https://selecthealth.org/rxsavings) to enroll and start saving!



Scan here  
to get started.

## My Advocate

Select Health has partnered with My Advocate, a service that can help you apply for Medicare Savings Programs. They help people save on their Part B Premiums and prescription drug costs.

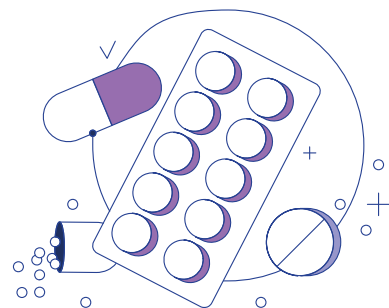
To learn more about how My Advocate can help you, call **844-794-2296**.

## Medicare Extra Help

Medicare may be able to help you pay for your medications. If your yearly income and resources are below certain financial limits, you may qualify for Extra Help.

To see if you qualify, call:

- **800-MEDICARE (800-633-2048)**, 24 hours a day, 7 days a week. TTY users, please call **877-486-2048**. You can also visit [medicare.gov](https://www.medicare.gov) or “Programs for People with Limited Income and Resources” in your Medicare and You handbook.
- Your local Social Security office
- Your local state Medicaid office
- Select Health has additional resources to help you with prescription drug costs. For help, call us at **855-442-9900 option 2 (TTY: 711)**.





## Disclaimers.

Select Health is an HMO, PPO, SNP plan sponsor with a Medicare contract. Enrollment in Select Health Medicare depends on contract renewal.

Every year, Medicare evaluates plans based on a 5-Star Rating System. Select Health Medicare HMO plans received 5 out of 5 Stars for the contract year 2024. Visit [medicare.gov](https://www.medicare.gov) for more information.

Some benefits mentioned are part of a special supplemental program for the chronically ill. Not all members will qualify.

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

This information is available for free in other languages and alternate formats by contacting Select Health Medicare: **855-442-9900 (TTY: 711)** / Select Health: **800-538-5038**.

**ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

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

If you have a compliance concern, or suspect fraud, waste or abuse is occurring, contact Compliance at **800-442-4845 (TTY 711)**, available 24/7 or email [ContactCompliance@imail.org](mailto:ContactCompliance@imail.org). For anonymous reporting, please call **844-442-5844 (TTY 771)**, where a third-party vendor will collect and report your concern.

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# Select Health Medicare Additional Benefit Guide

**Questions? We are Here to Help!**  
Call the Select Health Member Services team at **855-442-9900** (TTY: 711).

**October 1 to March 31** –  
Monday through Sunday,  
8:00 a.m. to 8:00 p.m.

**April 1 to September 30** –  
Weekdays, 8:00 a.m. to 8:00 p.m.,  
closed weekends.



**Select Health**

P.O. Box 30196  
Salt Lake City, UT 84130

IMPORTANT SELECT HEALTH  
MEDICARE INFORMATION

Nonprofit  
Organization  
US Postage  
PAID  
Salt Lake City, UT  
Permit No. 4547

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## Select Health Medicare Additional Benefits Member Guide

### Select Health Medicare + Kroger (HMO) 022

**Discover how you can maximize your benefits.**

**Learn about your Select Health Medicare Flexible Benefits card, Papa, dental coverage, hearing aid coverage, and other benefits available to you as a Select Health Medicare member.**

