



First Medicare Direct

FIRSTCAROLINACARE INSURANCE COMPANY



First CarolinaCare
INSURANCE COMPANY



08/10/2021

We are FirstMedicare Direct



*Hometown People,
Hometown Coverage*

FirstMedicare Direct offers complete
care and added perks.

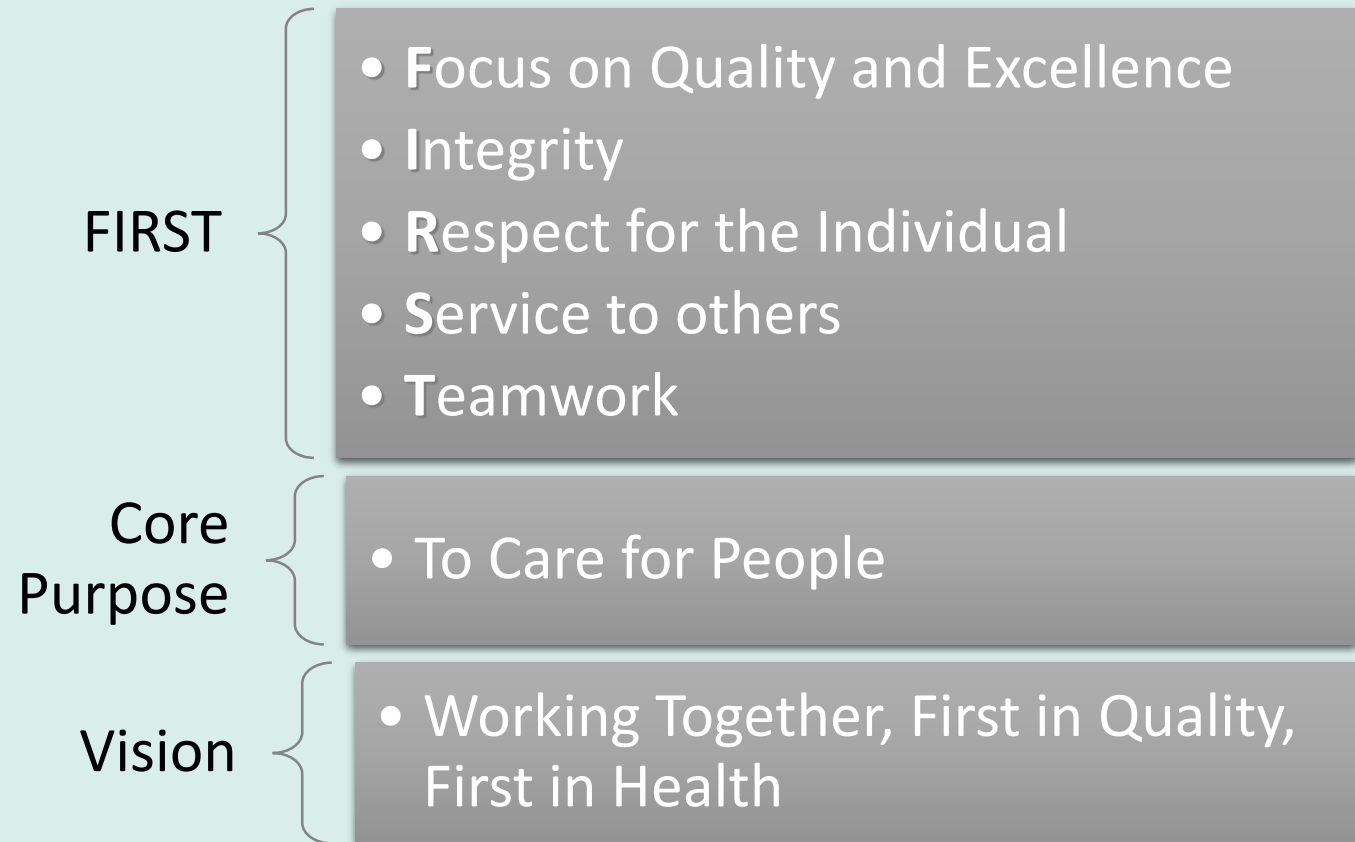
2022



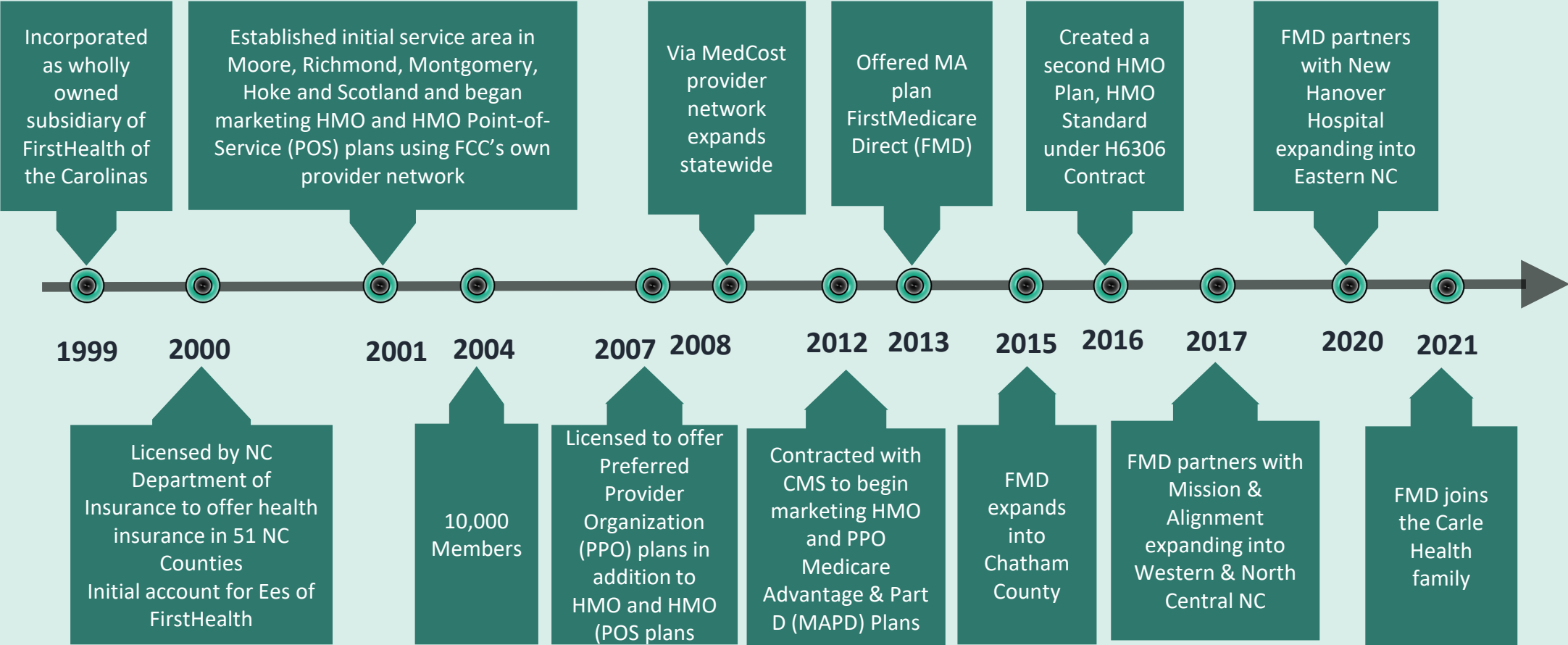
The Sandhills



The Sandhills



Our History



Basics

Currently organized as a privately held taxable not-for-profit corporation

One of the only hospital-owned not-for-profit insurance company in North Carolina

Business:

Medicare 30%

Medicaid 0%

Commercial 70%

Commercial :

Markets to groups located throughout most of NC, and Currently licensed in all 100 NC Counties



Network

98% of Providers in
the core area are
In-Network

Each service area
has In-Network
hospitals

In-Network

FirstHealth
UNC
Duke
WakeMed
Mission Hospital



Focus on Wellness

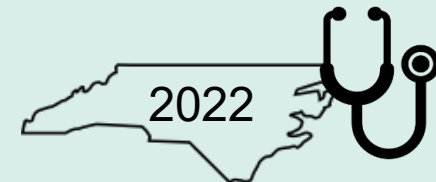


FirstMedicare Direct
also pays for 100% of
an annual physical
exam as a
supplemental benefit

Encourage applicants
to select a network
PCP and include
name on the
application

Annual
Health Risk
Assessment (HRA)
and Jump Start
Assessment (JSA)

Advise them that a
wide range of
screening and
preventive services
are at no cost



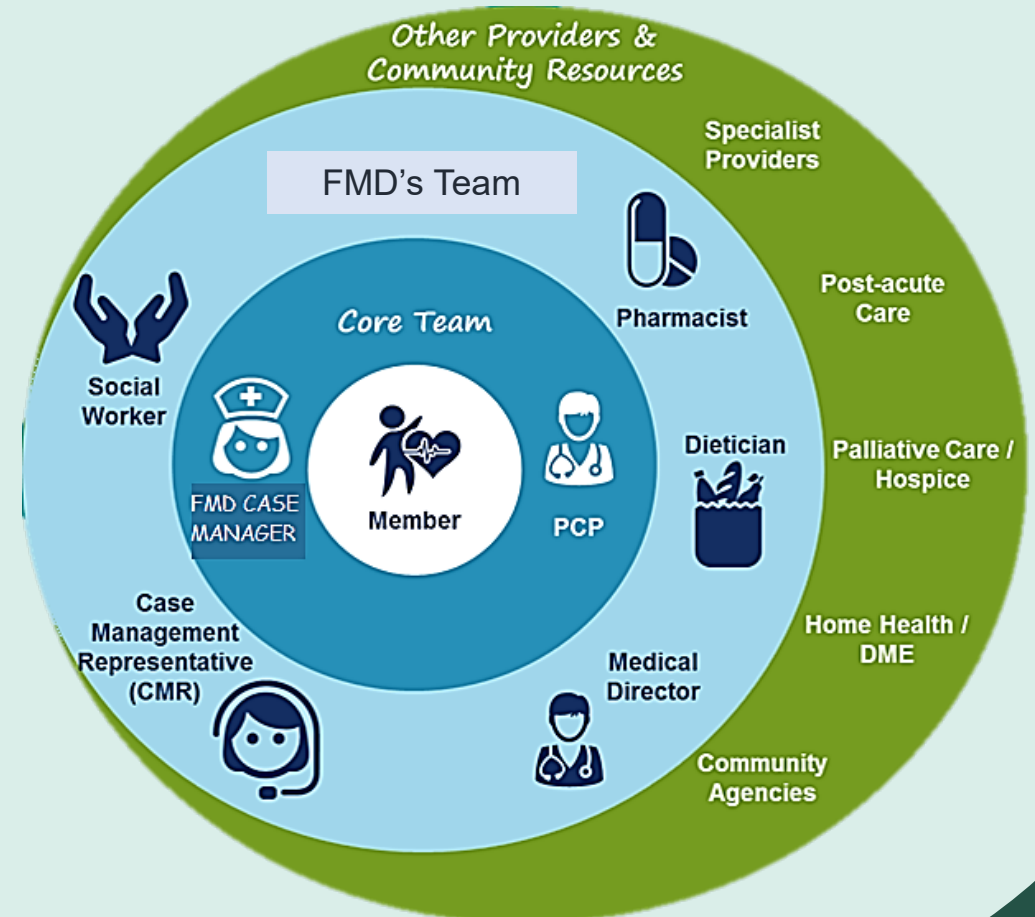
Care Coordination Team

Care coordination is a team of people and services that wrap around the care provided by the member's health care provider

A care coordination team is made up of many professionals like nurse practitioners, social workers, health coaches, dietitians, pharmacists

The team's primary goal is to ensure members have resources they need to stay healthy or navigate their care.

The care coordination team will reach out to members to offer their services or members can request these services (varies by plan)



Additional Benefits



Fitness Benefit

- Fitness benefit, varies by plan



Routine Eye Exam

- Benefit copay varies by plan



Supplemental Dental from Delta Dental or Liberty

- Preventive dental included with no additional cost
- Annual Diagnostic, Preventive Services including 2 exams, 2 cleanings and yearly x-rays at 100%
- Two buy-up options with expanded coverage:
 - Silver



Additional Benefits

FirstHealth on the Go

- Physician's service delivered by use of a web-based portal or other electronic media (medical exams, consultations, and behavioral health)

Hally

- Online health and wellness tool

Health Risk Assessment

Quit

- Smoking Cessation Program with one-on-one coaching

Nurse Advice Line

- Our 24-hour Nurse Advice Line to answer health questions
- Available with most plans

(varies by plan)

Service Area Sandhills

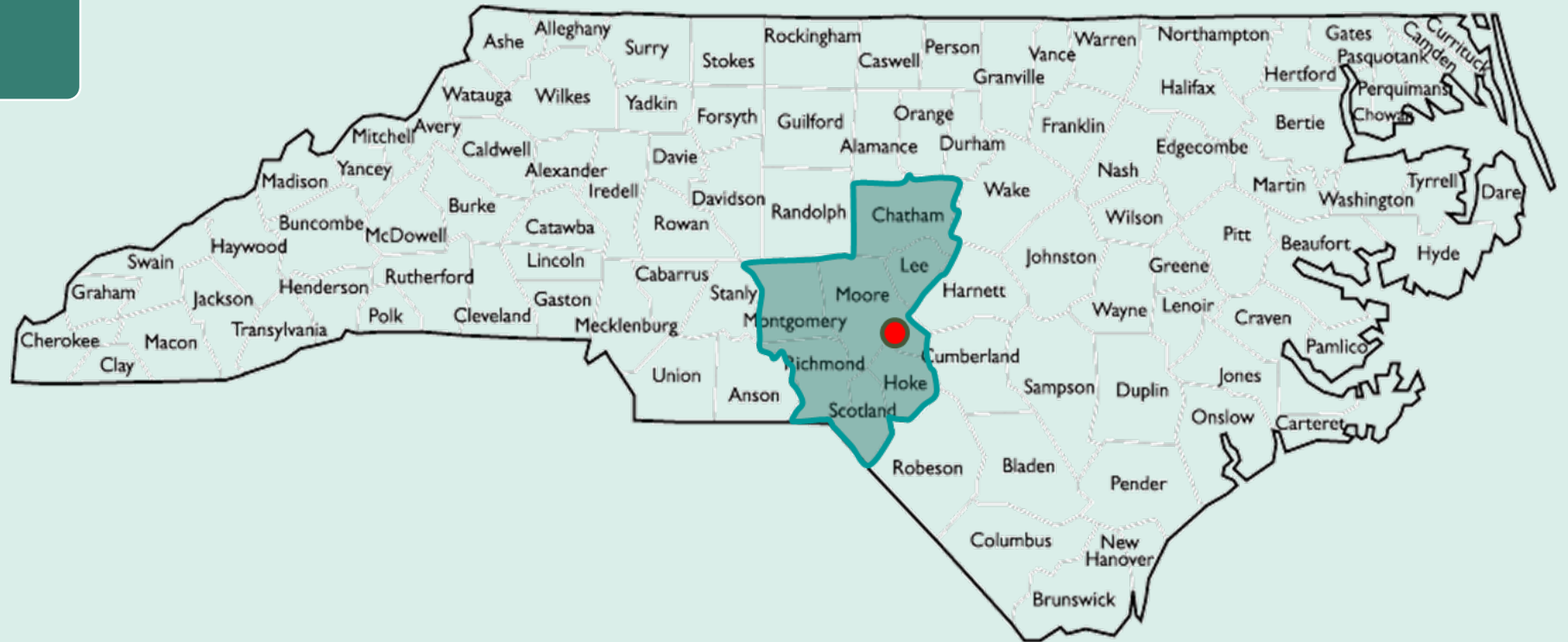
FMD Sandhills

HMO-POS (4 of 5 Stars in 2021)

- Plus
- Standard
- Choice

PPO (4 of 5 Stars in 2021)

- Plus
- Premier



Service Area :

Chatham, Hoke, Lee, Montgomery, Moore, Richmond, Scotland

- FirstMedicare Direct home office in Pinehurst

HMO-POS Benefit Highlights Sandhills



	POS Standard		POS Plus		POS Choice	
Benefit	IN	OON	IN	OON	IN	OON
Premium	\$0		\$35		\$0	
OOPM	\$6,500	\$10,000	\$5,900	\$10,000	\$5,000	\$10,000
Inpatient Hospital	\$325 days 1-6 \$0 days 7-90	30% coinsurance	\$295 days 1-6 \$0 days 7-90	30% coinsurance	\$295 days 1-6 \$0 days 7-90	30% coinsurance
PCP	\$5 copay	30% coinsurance	\$0 copay	30% coinsurance	\$0 copay	30% coinsurance
Specialist Visit	\$45 copay	\$65 copay	\$45 copay	\$65 copay	\$30 copay	\$65 copay
Outpatient Surgery	\$300 copay	30% coinsurance	\$250 copay	30% coinsurance	\$250 copay	30% coinsurance
Ambulance	\$350 copay	\$350 copay	\$350 copay	\$350 copay	\$350 copay	\$350 copay
Emergency	\$90 copay	\$90 copay	\$90 copay	\$90 copay	\$90 copay	\$90 copay
Urgent Care	\$20 copay	\$20 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay
Test & Labs	\$0 copay	30% coinsurance	\$0 copay	30% coinsurance	\$0 copay	30% coinsurance
FirstHealth on the Go Visits	\$0	\$0	\$0	\$0	\$0	\$0

PPO Benefit Highlights Sandhills



	PPO Plus		PPO Premier	
Benefit	IN	OON	IN	OON
Premium	\$69		\$149	
OOPM	\$5,500	\$10,000	\$6,700	\$10,000
Inpatient Hospital	\$310 days 1-6 \$0 days 7-90	20% coinsurance	\$310 days 1-6 \$0 days 7-90	20% coinsurance
PCP	\$10 copay	20% coinsurance	\$0 copay	20% coinsurance
Specialist Visit	\$35 copay	20% coinsurance	\$20 copay	20% coinsurance
Outpatient Surgery	\$275 copay	20% coinsurance	\$100 copay	20% coinsurance
Ambulance	\$350 copay	\$350 copay	\$350 copay	\$350 copay
Emergency	\$90 copay	\$90 copay	\$90 copay	\$90 copay
Urgent Care	\$15 copay	\$15 copay	\$10 copay	\$10 copay
Test & Labs	\$0 copay	30% coinsurance	\$0 copay	30% coinsurance
FirstHealth on the Go Visits	\$0	\$0	\$0	\$0

Pharmacy Benefits

(30 days retail)

Sandhills




	POS Standard	POS Plus	PPO Plus	PPO Premier
Benefits	H6306-012-001	H6306-011-001	H8064-002-000	H8064-004-000
Rx Deductible (Tiers 3,4,5)	\$150	\$0	\$0	\$0
Tier 1*	\$5 copay	\$2 copay	\$2 copay	\$0 copay
Tier 2	\$20 copay	\$15 copay	\$15 copay	\$10 copay
Tier 3	\$47 copay (Deductible)	\$47 copay	\$47 copay	\$47 copay
Tier 4	\$100 copay (Deductible)	50%	50%	50%
Tier 5	30% (Deductible)	33%	33%	33%
*Tier 1 (90 Day Mail Order) has a \$0 Co-Pay.				

Additional Benefits-Dental Buy Up Sandhills



Base Dental Plan for all members delivered by Delta Dental
Dental Optional buy-up plans available

	Premium	Diagnostic and Preventive Services (exam and cleaning)	Bitewing Radiographs -bitewing x-rays
Delta Dental Medicare Advantage Dentist			
Preventive	\$0	100%	100%
Buy Up Silver	\$32	100%	100%
Buy Up Gold	\$55	100%	100%

Additional Benefits-Fitness Sandhills



\$0 monthly fee

- POS Plus; POS Choice; PPO Plus and Premier

\$10 monthly fee

- POS Standard

OR

use another gym or facility

- Submit proof of payment with a claim form to receive reimbursement
 - up to \$300 for Choice and Plus or
 - Up to \$180 for Standard.

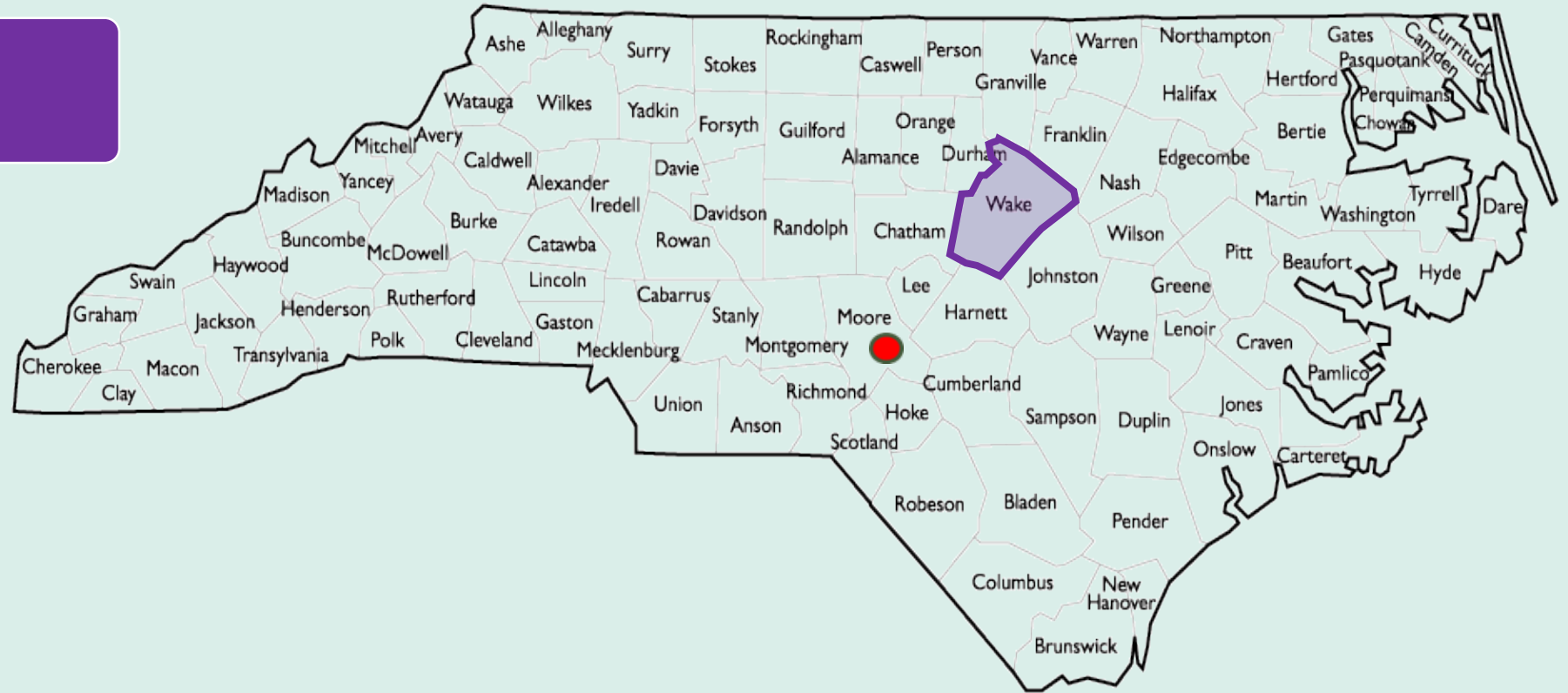
Services that typically require an additional fee are not included (personal trainers, personal fitness equipment).

**FirstHealth
Center for
Health &
Fitness**

Service Area Wake

FMD Wake

SmartHMO
(4 of 5 Stars in 2021)



Service Area:
Wake

- FirstMedicare Direct home office in Pinehurst

HMO Benefit Highlights

Wake



SmartHMO (In Network Only)	
Premium	\$0
OOPM	\$2,900
Inpatient Hospital	\$150 days 1-5 \$0 days 6-90
PCP	\$0 copay
Specialist Visit	\$35 copay
Outpatient Surgery	\$150 copay
Ambulance	\$100 copay
Emergency	\$80 copay
Urgent Care	\$0 copay
Test & Labs	\$0-\$95 copay

Pharmacy Benefits

(30 days retail)

Wake



Benefits	SmartHMO
	H6306-005-00
Rx Deductible	\$0
Tier 1*	\$0 copay
Tier 2	\$10 copay
Tier 3	\$47 copay
Tier 4	\$100 copay
Tier 5	33%
*Tier 1 (90 Day Mail Order) has a \$0 Co-Pay.	

Additional Benefits: Dental Wake



Dental Plan for all members delivered by Liberty Dental

Preventive

- \$0 copay for 1 cleaning & 1 exam every 6 months
- \$0-\$30 copay for up to 1 full set of x-rays every 3 years (unless medically necessary)

- No maximum benefit limit
- Additional coverage for restorative, endodontics, periodontics, surgery, and extraction

Comprehensive

- \$0-\$30 copay for diagnostic service
- \$0-\$425 copay for remaining covered services

Additional Benefits-Fitness Wake



SmartHMO members have access to all plan contracted gyms for a \$0 copay.

Access a variety of wellness experiences through Peerfit Move.

Peerfit Move

Service Area Western

FMD Western

HMO-POS

(4 of 5 Stars in 2021)

- Plus
- Standard



Service Area :

Buncombe, Henderson, Madison, McDowell, Transylvania, Yancey

- FirstMedicare Direct home office in Pinehurst

Western

HMO POS Standard & Plus



	POS Standard		POS Plus	
	IN	OON	IN	OON
Premium	\$0		\$39	
OOPM	\$6,700	\$10,000	\$3,450	\$10,000
Inpatient Hospital	\$450 days 1-4 \$0 days 5-90	30% coinsurance	\$325 days 1-4 \$0 days 5-90	30% coinsurance
PCP	\$10 copay	30% coinsurance	\$5 copay	30% coinsurance
Specialist Visit	\$45 copay	\$65 copay	\$45 copay	\$65 copay
Outpatient Surgery	\$300 copay	30% coinsurance	\$250 copay	30% coinsurance
Ambulance	\$350 copay	\$350 copay	\$250 copay	\$250 copay
Emergency	\$90 copay	\$90 copay	\$120 copay	\$120 copay
Urgent Care	\$40 copay	\$40 copay	\$30 copay	\$30 copay
Test & Labs	\$0 copay	30% coinsurance	\$0 copay	30% coinsurance
FirstHealth on the Go Visits	\$0	\$0	\$0	\$0

Pharmacy Benefits

(30 days retail)

Western




Benefits	POS Standard	POS Plus
	H6306-012-005	H6306-011-003
Rx Deductible (Tiers 3,4,5)	\$150	\$0
Tier 1*	\$5 copay	\$2 copay
Tier 2	\$20 copay	\$15 copay
Tier 3	\$47 copay	\$47 copay
Tier 4	\$100 copay	50%
Tier 5	30%	33%
*Tier 1 (90 Day Mail Order) has a \$0 Co-Pay.		

Additional Benefits-Dental Buy Up Western



Base Dental Plan for all members delivered by Delta Dental
Dental Optional buy-up plans available

 DELTA DENTAL®	Premium	Diagnostic and Preventive Services (exam and cleaning)	Bitewing Radiographs -bitewing x-rays
Delta Dental Medicare Advantage Dentist			
Preventive	\$0	100%	100%
Buy Up Silver	\$32	100%	100%
Buy Up Gold	\$55	100%	100%

Additional Benefits-Fitness Western



Members have access to all YMCA of Western North Carolina facilities with an annual benefit of \$510.

Services that typically require an additional fee are not included (personal trainers, personal fitness equipment).

YMCA of Western
North Carolina

First Medicare Direct

FIRSTCAROLINACARE INSURANCE COMPANY

Questions?

To better serve you, we've set up a phone line just for brokers. This Broker Support Line is for marketing and sales-related support for all product lines. Our goal is to answer your questions or quickly connect you with the person who can help.

Broker Services

1-888-384-4840

OR

Sylvia Black

910-687-6551

First CarolinaCare
INSURANCE COMPANY



08/10/2021

First Medicare Direct

FIRSTCAROLINACARE INSURANCE COMPANY



First CarolinaCare
INSURANCE COMPANY



08/10/2021