



2021

Product Guide

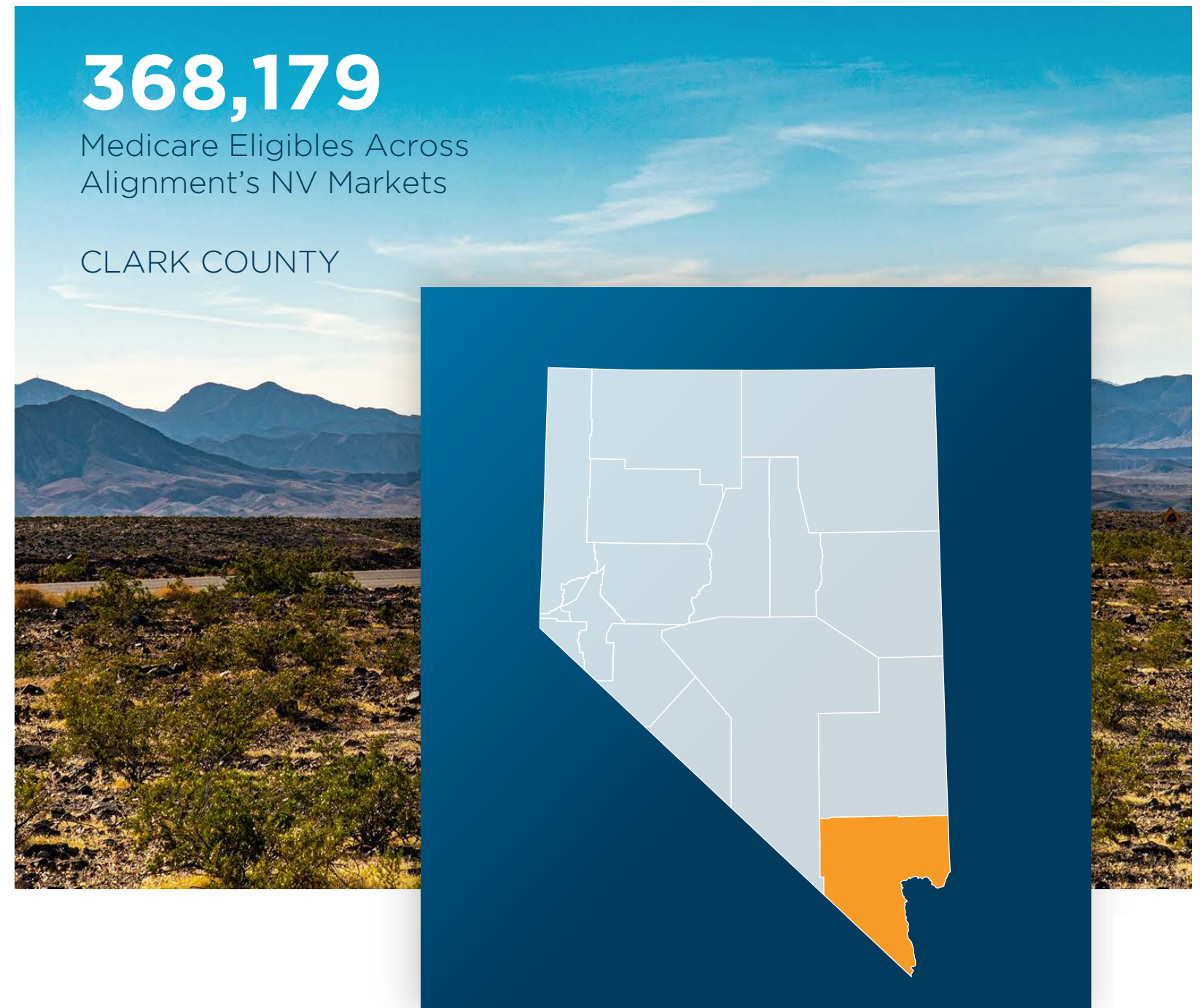
STILL HAVE QUESTIONS?
CONTACT PARTNER EXPERIENCE

EMAIL: partnerexperience@ahcusa.com

PHONE: 888.793.5700

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368,179
 Medicare Eligibles Across
 Alignment's NV Markets

CLARK COUNTY

A MESSAGE FROM THE PRESIDENT

Dear Valued Partner,

At Alignment Healthcare, the needs of our country's seniors matter most. When the COVID-19 crisis broke, the Alignment community swiftly came together to support those in need, safely delivering thousands of meals and face masks to seniors isolating at home due to the pandemic. We serve the frailest and most vulnerable people in our community, because it is our calling. We do this by designing products and services that help to improve quality of life, mobility, and connection. We believe this, in turn, empowers the people we serve with independence and agency, knowing that we are there for them.

OUR 2021 PRODUCT GUIDE OUTLINES BENEFITS, ELIGIBILITY, AND SIGNIFICANT FEATURES.

Our products have always focused on senior-first design and physician support, but our vision for the future goes further. We've been listening to you and refining our products. Your feedback has been invaluable — and this is what we have put into effect:

Expanded Territory – California, Nevada, and North Carolina

Expanded Number of Products – D-SNP and POS option in select markets

Expanded Provider Delivery Systems In All Three States

A FEW KEY POINTS:

- **Grocery allowances in select plans addressing needs like diabetes, asthma, or depression**
- **Lowered MOOP options in many of our markets**
- **Zero premium PPO plan with \$3,400 MOOP in select counties**
- **New virtual health plan option with greater member access to a dedicated virtual concierge and medical assistant team**
- **Dental allowance (\$300 per quarter) with CalPlusDuals 030 and CalPlus 009**

One of our most exciting new products is **AVA™ (HMO)**, an on-demand personalized plan package that provides a one-of-a-kind, white-glove concierge service for seniors, enabling them to access virtual primary care, specialist and on-demand doctors for urgent needs or after-hours. That's 24/7 access to a board-certified doctor by phone or video call. Alignment's on-demand, personalized care package doesn't stop there. Alignment's concierge team will make good health easier. Representatives will book virtual appointments, schedule transportation, arrange in-home meal delivery after a hospital stay and answer any questions about benefits.

Alignment Health Plan members can relax knowing that their ACCESS On-Demand Concierge “black card” works like a debit card and can be used in 50,000+ locations nationwide. The black card can pay for covered items, including over-the-counter, grocery, and healthy rewards program items (some limitations may apply).

We are changing health care one person at a time, and I am excited to have you at our side.



Dawn Maroney
President – Markets & Consumer

ACCESS ON-DEMAND CONCIERGE

24/7 Access To A Real Doctor By Phone Or Video Call

Members have access to a board-certified doctor 24 hours a day, 7 days a week

Access To A Concierge Team That Will Make Good Health Easier

A team of concierge representatives that members can call 24/7 for help with:

- Making appointments
- Scheduling transportation
- Questions about benefits
- Arranging in-home meal delivery after a hospital stay
- And MORE*

Debit Card-Style Payment

The ACCESS On-Demand Concierge “black card” is accepted at 50,000+ locations nationwide and works like a debit card to pay for covered items, including over-the-counter, grocery and healthy rewards program items offered by Alignment Health Plan. Some limitations may apply.

Redeemable At Multiple Retailers



CVS



DOLLAR GENERAL



WALMART



FAMILY DOLLAR



WALGREENS

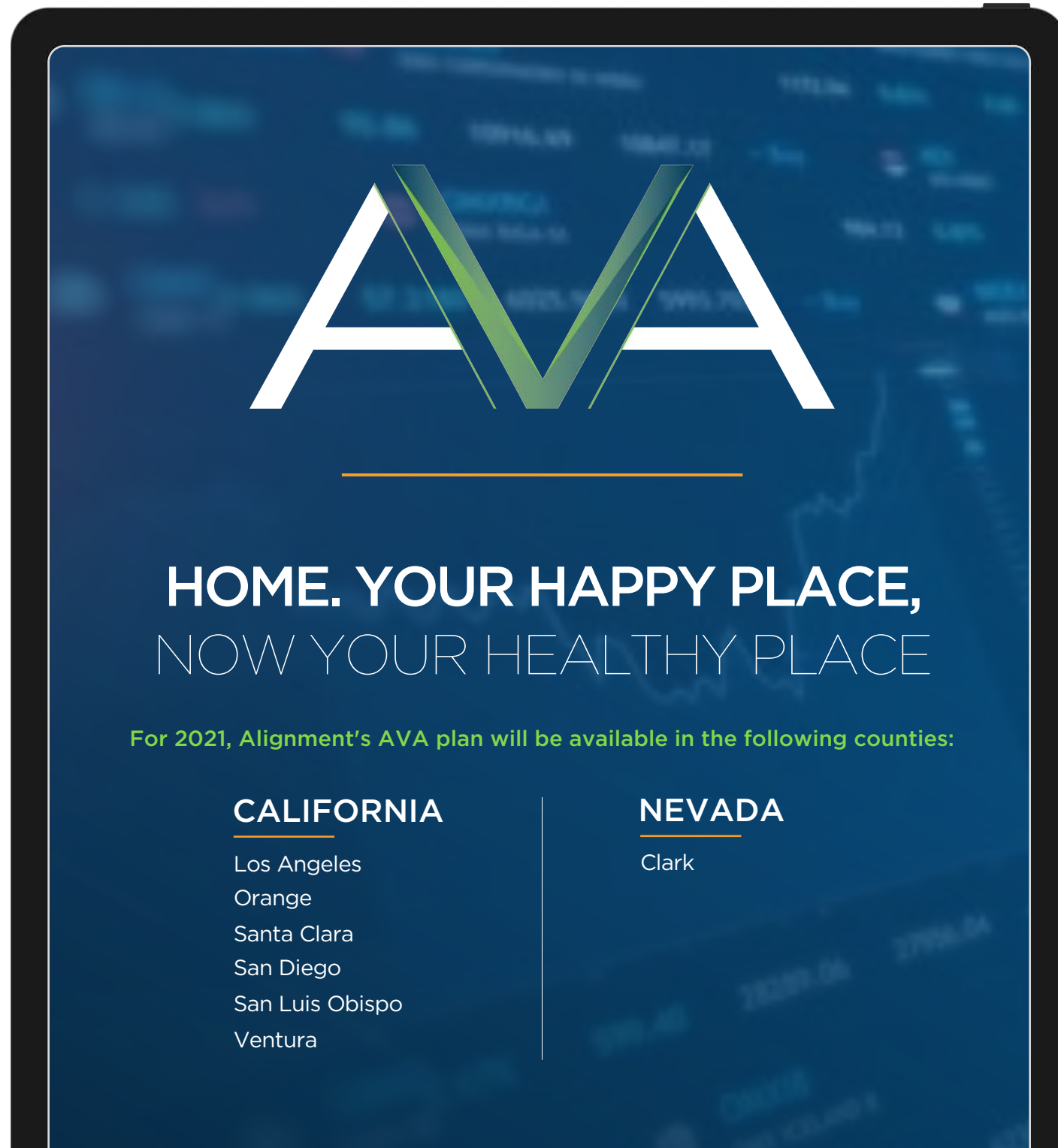


RITE AID

*Benefits vary by plan



AVA™ VIRTUAL PRODUCT



**HOME. YOUR HAPPY PLACE,
NOW YOUR HEALTHY PLACE**

For 2021, Alignment's AVA plan will be available in the following counties:

CALIFORNIA	NEVADA
Los Angeles	Clark
Orange	
Santa Clara	
San Diego	
San Luis Obispo	
Ventura	

Technology and circumstances are changing the way people access healthcare. Alignment Health Plan is working to make virtual doctor visits more convenient and affordable

Members will be able to take advantage of the following benefits:



VIRTUAL CONCIERGE PCP

Members can choose a virtual concierge Primary Care Provider (PCP) focused on their health. All virtual PCP and virtual specialist visits are at \$0 copay.



24/7 VIRTUAL CARE TEAM

Members can message or call their virtual care team anytime about their care needs, including talking to a doctor, scheduling an appointment, or getting their prescriptions refilled



\$100 PER MONTH OTC CREDIT

Redeem eligible over-the-counter (OTC) and healthcare items at CVS, Walgreens, Walmart and other retailers



\$50 PART B PREMIUM GIVE BACK

Depending on how members pay their Part B premium, members can receive \$50 as an increase in their Social Security check or a credit on their Part B premium statement

DENTAL WHAT'S NEW FOR 2021



OPTIONAL ENHANCED DENTAL PLAN*

Nevada

Premium: \$31.35
Dental Allowance \$1,500

*Not available on all plans; please refer to benefit grids.

SUPPLEMENTAL BENEFITS[†]



PET CARE (NEW FOR 2021)

New for 2021, this benefit will provide pet boarding for members who have hospital procedures or emergencies and need pet care while they are away. The standard benefit is for 7 Boarding Days or 14 Walks per year.

*SSBCI - Must have chronic condition(s)



PEST CONTROL (NEW FOR 2021)

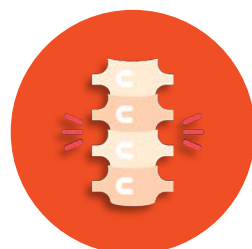
New for 2021, this benefit assists members once per year with pest eradication to ensure the health, welfare, and safety of the member.

*SSBCI - Must have chronic condition(s)



PERSONAL EMERGENCY RESPONSE SYSTEM (PERS) (NEW FOR 2021)

New for 2021, this PERS device allows members who live alone or are at risk of a fall to call for assistance with the push of a button.



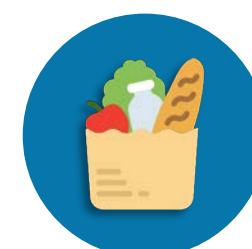
ACUPUNCTURE & CHIROPRACTIC SERVICES (NEW FOR 2021)

We have added acupuncture and chiropractic services as a supplemental benefit for select 2021 plans. The benefit allows members to visit network chiropractors for pain relief, neuromusculoskeletal disorders and nausea. The benefit does not require authorization or referral.



OVER-THE-COUNTER

We continue to provide an over-the-counter benefit to members. Most members will redeem their benefit using their ACCESS On-Demand Concierge "black card." Amounts vary by plan; please refer to benefit grids and evidence of coverage documents.



GROCERY BENEFIT

We continue to provide a grocery benefit to help members with chronic illnesses meet their nutritional needs. Members can redeem their grocery benefit using their ACCESS On-Demand Concierge "black card" at participating retailers. Not available on all plans; please refer to benefit grids and evidence of coverage documents.

*SSBCI - Must have chronic condition(s)



COMPANION CARE

We continue to provide the companion care benefit to eligible members. Feelings of loneliness and isolation can be detrimental to one's health, so we are connecting college students to members who need assistance with non-medical services such as light house chores, technology lessons and general companionship. Benefit covers 12 hours per quarter, 48 hours per year.

*SSBCI - Must have chronic condition(s)

[†] Not available on all plans; please refer to benefit grids.

* Special supplemental benefits for the chronically ill (SSBCI)-qualifying chronic conditions include congestive heart failure (CHF), chronic obstructive pulmonary disease (COPD), dementia, diabetes, and stroke. Other chronic conditions may apply. Medical records will be used to establish qualification for the benefit; once qualified, the member will qualify for the remainder of the plan year - we encourage members to visit their primary care provider every year to ensure their medical records are kept up to date.

AGENT RESOURCES

NEED TO FAX/MAIL YOUR APPLICATIONS?

Fax: (562) 207-4623

Mail: Alignment Health Plan
Attn: Membership Department
1100 W Town and Country Rd, Ste. 1600
Orange, CA 92868

ACCESSING YOUR AGENT PORTAL?

Register: Look for email instructions sent to you after certification

Weblink: 1. agents.alignmenthealthcare.com
2. Click on Agent Portal Login

HAVE COMMISSION QUESTIONS?

Email: Commissions@ahcusa.com

DOES YOUR CLIENT NEED AN ID CARD/ADDRESS CHANGE?

Send ENCRYPTED Email To:

PartnerExperience@ahcusa.com

WHAT IS A PREFERRED PHARMACY? HOW MUCH DO MEMBERS SAVE?

Preferred Pharmacies: Walgreens, Rite Aid, Walmart, Costco, Good Neighbor Pharmacy and many independent pharmacies

Member Savings: Members save up to \$7 per prescription by getting drugs from a preferred retail pharmacy

DOES YOUR CLIENT NEED THEIR MEMBER ID NUMBER?

Call Member Services: (866) 646-2247

Send ENCRYPTED Email To:

PartnerExperience@ahcusa.com

Access your BOB online:

agents.alignmenthealthcare.com

DO YOU NEED SUPPLIES / PROMOTIONAL ITEMS?

Affiliated with an Agency:

Contact your agency for supplies / promo items

Direct/Independent Agent:

Email: PartnerExperience@ahcusa.com

NEED TO LOOK UP A DOCTOR OR A MEDICATION?

Provider Search:

www.AlignmentHealthPlan.com
Click on "PROVIDER SEARCH"

Medication Search:

www.AlignmentHealthPlan.com
Click on "FIND A DRUG"

Pharmacy Search:

www.AlignmentHealthPlan.com
Click on "FIND A PHARMACY"



HAVE SOME MORE QUESTIONS, OR NEED SOME HELP? CALL US

888-793-5700

2021 BENEFIT OVERVIEW



Plan Benefits	NEW FOR 2021 Alignment Health Plan Platinum (HMO) 001	NEW FOR 2021 Alignment Health Plan AVA (HMO) 003
Counties	Clark	Clark Provider Network: Virtual Concierge & Multi Plan
Premium (Part C Part D)	\$0	\$0
Part B Rebate	N/A	\$50
Maximum Out of Pocket (MOOP)	\$2,900	\$999
Inpatient Hospital - Acute	\$0	\$0 copay per day for Days 1-3 \$50 copay per day for Days 4-7 \$0 copay per day for Days 8-90
Skilled Nursing Facility	\$0	\$0 copay per day for Days 1-20 \$50 copay per day for Days 21-100
PCP Office Visits	\$0	\$0 (virtual) / \$35 (in person)
Specialist Office Visits	\$0	\$0 (virtual) / \$35 (in person)
Ambulance	\$100 (waived if admitted)	\$115
Emergency Room	\$50 (waived if admitted w/in 48 hrs)	\$120 (waived if admitted w/in 48 hrs)
Urgent Care	\$0	\$0
Worldwide Emergency	\$25,000/year	\$25,000/year
Outpatient Hospital / Observation Svcs	\$0	\$100 (H) / \$0 (O)
Ambulatory Surgical Center	\$0	\$0
Durable Medical Equipment	0% - \$350 or less 20% - \$350.01 or more	0% - \$50 or less 20% - \$50.01 or more
Diabetic Supplies	20%	0% - Supplies 20% - Shoes or Inserts
Radiology Services	\$0 - Diagnostic / 20% - Therapeutic	\$0 - Diagnostic / 20% - Therapeutic
Lab / X-Ray Services	\$0	\$0
Dental Benefits	Included	Included
Comprehensive Dental Buy Up (premium/allowance)	\$31.35 (P) / \$1,500 (A)	\$31.35 (P) / \$1,500 (A)
Vision Benefits	\$0 Exam / \$75 Eyewear/yr	\$0 Exam / \$200 Eyewear/yr
Hearing Benefits	\$0 Exam	\$0 Exam
Fitness Membership	Included	Included

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Plan Benefits	NEW FOR 2021 Alignment Health Plan Platinum (HMO) 001	NEW FOR 2021 Alignment Health Plan AVA (HMO) 003
Transportation (Trips/Radius)	\$0 - 36 one-way trips / 20-mile radius	N/A
Over-the-Counter Items (no rollover)	\$50 every month	\$100 every month
Telehealth Services	\$0	\$0
Black Card	Included	Included
Chronic Meals	N/A	\$0 for 14 Days/28 Meals
Companion Care	N/A	\$0 for 12 hrs/qtr (48 hrs/yr)
Groceries (no rollover)	\$20 every month	\$20 every month
Pest Control	\$0 for one service/yr	N/A
Pet Care	N/A	\$0 for 7 Days or 14 Walks/yr
Air Purifier / Humidifier	\$0 either item/yr	N/A

Part B Drugs	20%	20%
Initial Coverage	\$4,130	\$4,130
Part D OOP Threshold (Catastrophic)	\$6,550	\$6,550
Gap Coverage	T6	T6

Part D Drugs	Preferred 30 Day	Preferred 90 - 100 Day	Preferred 30 Day	Preferred 90 - 100 Day
Tier 1: Preferred Generic	\$0	\$0	\$0	\$0
Tier 2: Generic	\$0	\$0	\$0	\$0
Tier 3: Preferred Brand	\$40	\$120	\$40	\$120
Tier 4: Non-Preferred Drug	\$93	\$279	\$93	\$279
Tier 5: Specialty Tier	33%	N/A	33%	N/A
Tier 6: Select Care Tier	\$5	\$0	\$5	\$0
Bonus Drugs	Included		Included	

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2021 BENEFIT OVERVIEW



NEW FOR 2021
Alignment Health Plan
NVPlus (HMO) 002 - FULL DUALS ONLY

Plan Benefits

Counties	Clark
Premium (Part C Part D)	\$0 Part C / \$13.90 Part D
Maximum Out of Pocket (MOOP)	\$2,900
Inpatient Hospital - Acute	\$0 for Full Duals
Skilled Nursing Facility	\$0 for Full Duals
PCP Office Visits	\$0
Specialist Office Visits	\$0
Ambulance	\$0
Emergency Room	\$0 for Full Duals
Urgent Care	\$0 for Full Duals
Worldwide Emergency	\$25,000/year
Outpatient Hospital / Observation Svcs	\$0
Ambulatory Surgical Center	\$0 for Full Duals
Durable Medical Equipment	\$0 for Full Duals
Diabetic Supplies	\$0 for Full Duals
Radiology Services	\$0 for Full Duals
Lab / X-Ray Services	\$0 for Full Duals
Fitness Membership	Included
Dental Benefits	Included
Vision Benefits	\$0 Exam / \$500 Eyewear/2 yrs
Hearing Benefits	\$0 Exam / \$2,000 Hearing Aids/2 yrs

NEW FOR 2021
Alignment Health Plan
NVPlus (HMO) 002 - FULL DUALS ONLY

Plan Benefits

Transportation (Trips/Radius)	\$0 - Unlimited trips / 20-mile radius	
Over-the-Counter (no rollover)	\$100 every month	
Telehealth Services	\$0	
Black Card	Included	
Chronic Meals	\$0 for 14 Days/28 Meals	
Companion Care	\$0 for 12 hrs/qtr (48 hrs/yr)	
Groceries (no rollover)	\$20 every month	
Air Purifier / Humidifier	\$0 either item/yr	
Part B Drugs	20%	
Initial Coverage	\$4,130	
Part D OOP Threshold (Catastrophic)	\$6,550	
Gap Coverage	N/A	
Part D Drugs	Preferred 30 Day	Preferred 90 - 100 Day
Tier 1: Preferred Generic	Drug Copay Based on Level of Low Income Subsidy (LIS) Generic drugs: \$0 or \$1.30 or \$3.60 All other drugs: \$0 or \$3.90 or \$8.95	
Tier 2: Generic		
Tier 3: Preferred Brand		
Tier 4: Non-Preferred Drug		
Tier 5: Specialty Tier		
Tier 6: Select Care Tier		
Bonus Drugs	N/A	

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ALIGNMENT

— HEALTH PLAN —