

Devoted Health First Look



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A message from our founders



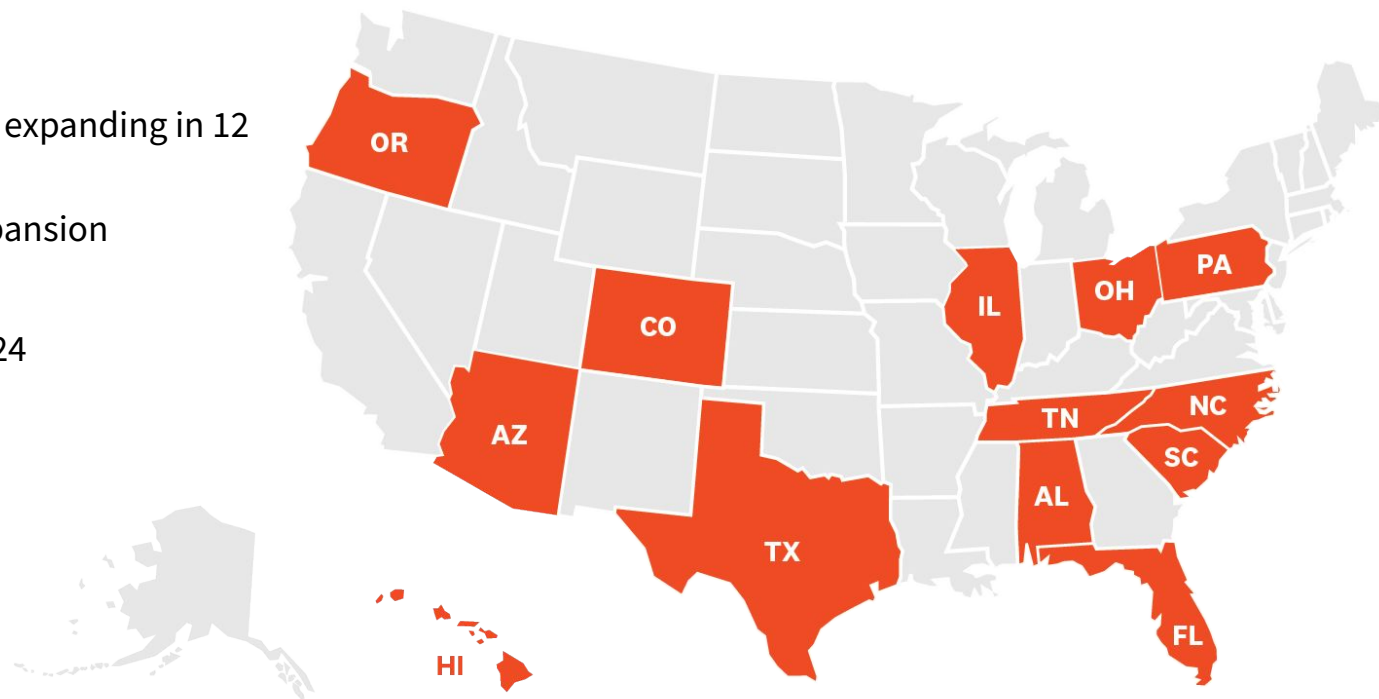
We started Devoted Health because we wanted to help improve the lives and well-being of older Americans. We strive to treat our members like family, getting the right care at the right time in the right place. We hope you'll join us on this journey.

-Ed and Todd Park

We've added 13 states in 5 years

Our current footprint covers 28.3% of MA enrollees nationally and a presence in most regions

- In 2024, we are expanding in 12 of our 13 states
- 100 County Expansion
- 22 New PBPs
- 145 PBPs in 2024



Ranked #3 nationally with respect to absolute number of net new MA members added during 2023 AEP

Total US		Growth (k) rank		Growth (k)	
		'22	'23	'22	'23
Top 10 growth	Humana Inc	5	1	122.0	477.4
	UnitedHealth Group, Inc.	1	2	326.6	304.0
	Devoted Health, Inc.	8	3	28.4	41.0
	Elevance Health, Inc.	6	4	99.7	40.8
	CIGNA	163	5	-13.2	37.1
	Inland Empire Health Plan		6	0.0	32.0
	Blue Cross Blue Shield of Michigan Mutual Ins. Co.	14	7	12.5	18.6
	Local Initiative Health Authority for LA County		8	0.0	17.6
	CVS Health Corporation	4	9	167.6	16.0
	Highmark Health	12	10	16.0	15.5

- **#3 national ranking in only our fifth AEP** and despite being in only a quarter of the country
- **1 of 5 companies in the top 10 in two most recent AEPs**
- We've scaled rapidly year over year to over **132k members**

Growth represents the net change in membership (which CMS refers to as enrollment and is equal to new sales less disenrollment) using as reported by CMS between December 1 and February 1 for 2020-21, 2021-22, and 2022-23 periods. Membership data includes enrollments through Jan 3, 2023. Data excludes EGWP, MMP, PFFS / 1876 Cost / MSA / National PACE, Other
 Source: <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAdvPartDenrolData/Monthly-Enrollment-by-Contract-Plan-State-County>



Devoted Health's unique product delivers and scales unique results

Member net promoter score of 77

- Vastly higher than industry average
- Significantly higher than iconic consumer brands like Apple, Amazon, and USAA
- Underpinned by a phenomenal member service

Strong Medicare Advantage Star ratings

In eligible markets, 100% of Devoted members are in a 4, 4.5, or 5 Star plan.*

Ohio: 5 Stars out of 5

Florida: 4.5 Stars out of 5

Texas: 4.5 Stars out of 5

Arizona: 4.0 Stars out of 5

Leading provider service performance

- 90%+ of claims paid within 5 days
- 80% of providers credentialed within 20 days
- Average turnaround time of 13 hrs for expedited authorizations

Systematic improvement in member care

Leading to better outcomes and lower medical cost ratios for member cohorts over time — which, in turn, enables (along with our Stars performance) sustainably superior plan benefits

**Every year, Medicare evaluates plans based on a 5-star rating system. The above statement applies to the following Devoted Health contracts for contract year 2023: Devoted Health's HMO Contract H2697 earned 5 out of 5 stars, H1290 and H7993 earned 4.5 out of 5 stars, and H8173 earned 4 out of 5 stars. Our other plans aren't eligible for a rating yet.*

Get certified today!

- **AHIP, Pinpoint, and NABIP (previously known as NAHU) are accepted** to meet core training, FWA, and compliance requirements.
- You may access AHIP through our certification page if you haven't taken AHIP yet (and you'll **get \$50 off with our link** at checkout).
- Once your appointment has been verified, you'll be assigned a "Ready to Sell" status and be sent a **confirmation email for each state.**



Our success comes from our love and dedication

Our teams are well-prepared to serve you and your clients

Agent support (all U.S.-based)

- 96% of calls answered within 30 seconds
- 90.5% of issues resolved on the same call
- Average case resolution of 1.4 days
- Bilingual support
- Expanded weekend hours during AEP

Source: Devoted Health's agent support dashboard, April 2022

Member Guides (all U.S.-based)

- 92.5% of calls answered within 30 seconds. Wait times may vary throughout the year
- > 92% of member issues resolved on first call
- 90% of members issues resolved within 3 days
- Expanded weekend hours during AEP and OEP

Source: Devoted Health's Firm Health dashboard, May 2022



We're focused on making life easier for brokers

Powered by the same technology we use to deliver the best customer experience and improved health outcomes, we focus on driving an improved agent experience

Quick, painless certification

Industry-leading, all-in-one certification process

Combined contracting and certification process can be completed in under an hour

RTS... FAST

Our average processing time is less than 7 days!

You're certified, so let's get you ready to sell!

We'll notify you when you're ready to sell in state

Simplified enrollment

Do it your way:

1. Submit enrollment in our easy-to-use agent portal
2. Connecture, Sunfire, Medicare Center, or other platforms

Agent focused

Centralized agent support: 96% of agent calls answered within 30 seconds

Comprehensive trainings on Devoted and selling skills

Agent NPS of 75

Quick payment

Weekly commissions are paid on the application date

On average, payments are received about 2 to 3 weeks after enrollments are confirmed



Brokers that partner with us will...

These activities cost real time and resources

- Spending time on managing existing clients means less time spent on prospecting/attracting new members
- Avoid real costs in hiring support staff to manage existing customers
- Happier and more satisfied members leads to **more referrals for brokers**

What does this mean?

- **Spend less time servicing** and navigating carrier issues on behalf of their members
- **Spend less time changing plans** for existing clients — we have cleaner plan options and less crosswalking
- **Spend less time moving existing members from one carrier** to another — we have higher plan satisfaction and retention
- **Spend less time on administrative overhead.** We answer questions more quickly over the phone, certify brokers faster, reconcile commissions in less time, and make it easy to print/order marketing materials

We celebrate your wins through our Star Sellers Program (SSP)

Our broker loyalty program is designed to reward you for your hard work

- 4 tiers: Bronze, Silver, Gold, and Platinum
- Tier level is based on the total number of CMS approved applications accrued each plan year
- You'll unlock Broker Bucks to spend on Kaplan's life and health CE subscription, swag, and sales and marketing materials to help you sell:

Bronze (1-10 apps): \$100	Silver (11-30 apps): extra \$200	Gold (31-70 apps): extra \$500 + full cost of AHIP covered	Platinum (71+ apps): extra \$1,000 + full cost of AHIP covered + personalized note from CEO and item to showcase your achievement
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- Total application count is based on applications dates from 10/1 through 9/30 of each year
- Program resets every AEP plan year and Broker Bucks will expire 18 months after the beginning of a specific SSP year



2024 product overview



Disclaimers

- All plans may not be available in every market
- To find out which plans are available in your market area, check the Summary of Benefits or visit Devoted.com and enter your zip code [here](#)
- New plan offerings for 2024 will not appear online until October 1
- To find information on plan benefits and availability before October 1, look out for emailed communications from our team
- All 2024 plan information in this document is pending approval from CMS

The Devoted PPO difference

- **Passive PPO**—same cost-share INN and OON
- **Copays** over coinsurance
- **Dental** on all plans

**Exceptions vary by plan and market*



Dental: It's more than the dollars

- All plans have embedded dental coverage
- We continue to bid to win on dental annual maximums
- Our embedded comprehensive dental benefits have no copays or coinsurance*. PLUS, preventative services don't count toward the annual maximum
- Dental cards and dental reimbursements are available in select markets to meet the local need

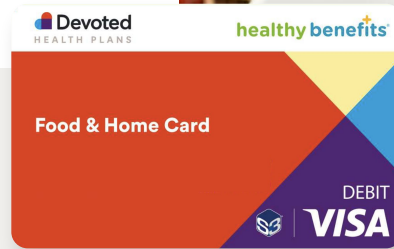
**In network. PPO and HMO-POS plans have cost share OON*



The Food & Home Card for mom and dad

- A monthly allowance for **food, utilities, and rent**
- **94%** of non-SNP members qualify
- **Most members qualify** within the first 30 days of joining the plan

Nearly every market and over half of PBPs will have at least one plan with a Food & Home Card in 2024!



Why design a plan for partial duals?

- SLMB, QI, and QDWI beneficiaries **don't receive Medicare cost-sharing assistance** (i.e., they pay copays and coinsurances)
- Many **competitor plans have historically had 20% cost-sharing** for important services like specialist copays, which is challenging for partial duals
- Devoted's DUAL (HMO) plans are **designed with the partial dual in mind** with reasonable cost-sharing and supplemental benefits to meet the customers' needs
- DUAL PLUS plans* are filed with coinsurances & premiums (\$0 premium and \$0 cost sharing for the member with assistance from Medicaid*)

**In OH and CO, member must see a provider who accepts Medicaid to ensure no balance billing*



Market breakdown



2024 COVERAGE AREA

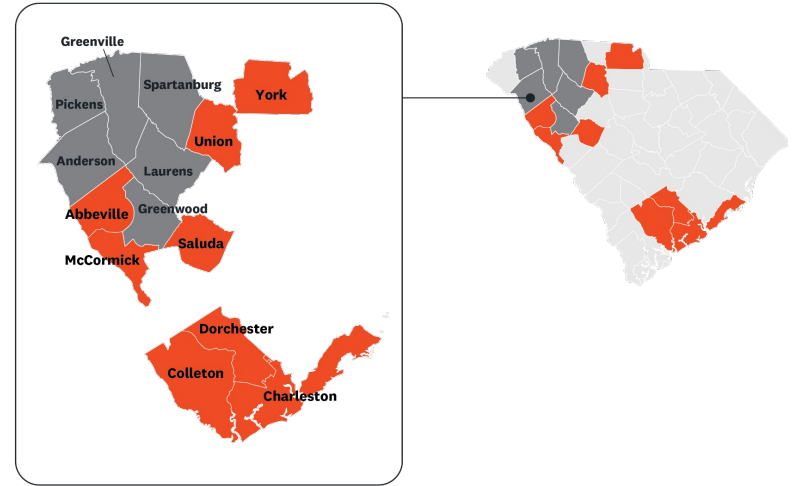
South Carolina

South Carolina counties

- Anderson
- Greenville
- Greenwood
- Laurens
- Pickens
- Spartanburg
- Abbeville (NEW)
- Charleston (NEW)
- Colleton (NEW)
- Dorchester (NEW)
- McCormick (NEW)
- Saluda (NEW)
- Union (NEW)
- York (NEW)

Plans available*: Devoted CORE South Carolina (HMO), Devoted CHOICE South Carolina (PPO), and Devoted CHOICE GIVEBACK South Carolina (PPO),

**Not all plans are available in all counties*



- Current counties
- **NEW 2024 counties**

South Carolina Portfolio (Upstate & Charleston)

	Core HMO (H3041-001-000)	Choice PPO (H7199-001-000)	Choice Giveback PPO (H7199-002-000)
Plan Type	\$0 HMO	\$0 PPO	Giveback PPO
Highlights	<ul style="list-style-type: none"> • \$1,750 Card-based Dental • \$40/month Food & Home card • \$400 annual Eyewear allowance 	<ul style="list-style-type: none"> • \$1,500 Card-based Dental • \$35/month Food & Home card • \$350 annual Eyewear allowance • Mostly identical INN & OON cost sharing 	<ul style="list-style-type: none"> • \$135 giveback • \$500 Card-based Dental • \$200 annual Eyewear allowance • Mostly identical INN & OON cost sharing
Member Persona	MA switcher looking for best medical benefits and extras	Values network flexibility and strong medical benefits and extras	Will trade medical benefits for high Part B premium reduction

SC: Upstate & Charleston HMO Medical Benefits

Devoted CORE South Carolina (HMO)

H3041-001-000

Plan Highlights	\$0 monthly premium, \$0 Rx deductible, rich medical and supplemental benefits including a \$40/month Food & Home card
Service Area	Abbeville, Anderson, Charleston, Colleton, Dorchester, Greenville, Greenwood, Laurens, McCormick, Pickens, Saluda, Spartanburg, Union, York
Referrals	No
Member Premium	\$0
Part B Premium Buydown	\$0
Maximum Out-of-Pocket Limit	\$5,900
PCP	\$0
Specialist	\$20
Inpatient Hospital	\$295/day days 1-5
Outpatient Surgery (ASC - OH)	\$195 - \$245
Ground Ambulance	\$250
Emergency	\$120
Lab Copay	\$0

SC: Upstate & Charleston HMO Prescription and Extra Benefits

	Devoted CORE South Carolina (HMO) H3041-001-000
Part D Deductible	\$0
Rx Copays	\$0 / \$0 / \$47 / \$100 / 33%
Food & Home Card	\$40 per month
Dental	\$1,750 card-based annual limit
Hearing	\$399 - \$699 copay per aid
Over-the-Counter	\$50 per quarter
Transportation	Not Covered
Vision	\$400 per year
Personal Emergency Response Device & Monthly Fees	\$0
Wellness	\$0 Silversneakers & \$150 Devoted Wellness Bucks

SC: Upstate & Charleston PPO Medical Benefits

	Devoted CHOICE South Carolina (PPO) H7028-001-000	Devoted CHOICE GIVEBACK South Carolina (PPO) H7028-002-000
Plan Highlights	\$0 monthly premium, \$0 Rx deductible, passive INN & OON cost sharing with rich medical and supplemental benefits including a \$35/month Food & Home card	\$135 Part B premium buydown, \$0 monthly premium, passive INN & OON cost sharing and dental included!
Service Area	Abbeville, Anderson, Charleston, Colleton, Dorchester, Greenville, Greenwood, Laurens, McCormick, Pickens, Saluda, Spartanburg, Union, York	
Member Premium	\$0	\$0
Part B Premium Buydown	\$0	\$135
Maximum Out-of-Pocket Limit	\$5,900 / OON: \$8,950	\$6,700 / OON: \$11,300
PCP	\$0 / OON: \$25	\$0 / OON: \$30
Specialist	\$25 / OON: \$25	\$40 / OON: \$40
Inpatient Hospital	\$295/day days 1-5 / OON: \$295/day days 1-5	\$395/day days 1-5 / OON: \$395/day days 1-5
Outpatient Surgery (ASC - OH)	\$195 - \$245 / OON: \$195 - \$245	\$295 - \$345 / OON: \$295 - \$345
Ground Ambulance	\$250	\$250
Emergency	\$120	\$100
Lab Copay	\$0 / OON: \$0	\$0 / OON: \$0

SC: Upstate & Charleston PPO Prescription and Extra Benefits

	Devoted CHOICE South Carolina (PPO) H7028-001-000	Devoted CHOICE GIVEBACK South Carolina (PPO) H7028-002-000
Part D Deductible	\$0	\$395 (T3-T5)
Rx Copays	\$0 / \$0 / \$47 / \$100 / 33%	\$0 / \$2 / \$47 / \$100 / 27%
Food & Home Card	\$35 per month	Not Covered
Dental	\$1,500 card-based annual limit	\$500 card-based annual limit
Hearing	\$399 - \$699 copay per aid	\$599 - \$899 copay per aid
Over-the-Counter	\$50 per quarter	Not Covered
Transportation	Not Covered	Not Covered
Vision	\$350 per year	\$200 per year
Personal Emergency Response Device & Monthly Fees	\$0 per month	\$0 per month
Wellness	\$0 Silversneakers & \$150 Devoted Wellness Bucks	\$0 Silversneakers & \$150 Devoted Wellness Bucks

Charleston/Upstate South Carolina hospitals

Charleston



Upstate and York County, SC



Other providers available in our network

Charleston/Upstate South Carolina physician network

Charleston



Upstate and York County, SC



DYNAMIC PHYSIATRY, PLLC



Other providers available in our network

The Devoted Health Difference



Benefits you need to know

1

Food and Home Card

- Monthly allowance to use towards groceries, rent and utilities
- Offered on at least one non-SNP plan in nearly every market (and all SNP plans)
- Over 90% of members qualify for for the card!

2

Competitive dental benefit

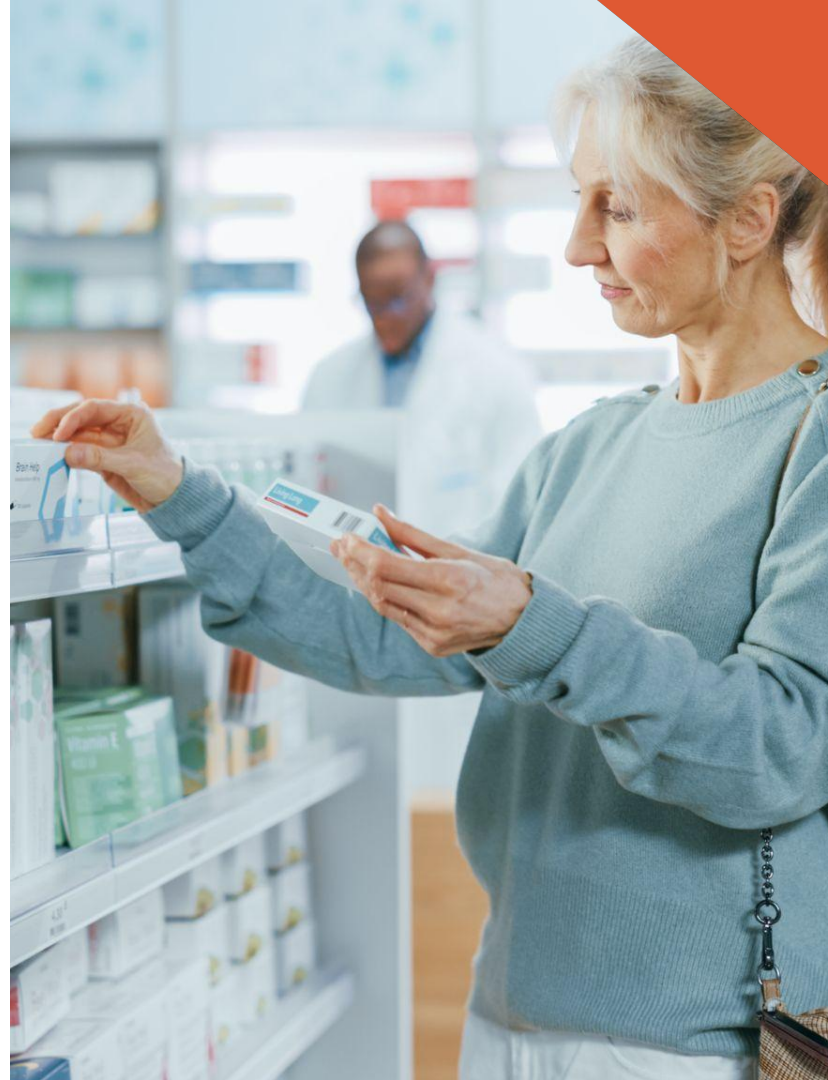
- Allowance amount varies by plan
- Can be used for fillings, extractions, and more
- May be offered through a vendor, debit card of allowance (depending on market)

3

Low-cost adherence drugs

- \$0 Tier 1 prescription drug copays on ALL plans
- Many everyday medications fall under Tier 1 and 2
- All D-SNP plans (FL, AL, OH, CO and NC) reduce all Part D drugs to \$0 for LIS recipients

All 2024 plans are pending CMS approval and benefit availability will vary by plan.



Benefits you need to know

4

OTC benefits

- Quarterly allowance (dollar amount varies by plan)
- Can be used throughout the quarter (no rollover)
- Good for purchases made online, over the phone, and in-store at CVS

5

Low-cost hearing aids

- Flat copay for each aid to limit cost to member
- Coverage for 2 aids a year
- Batteries included at no additional charge and no monthly monitoring fees

6

Excluded drug coverage*

- Erectile Dysfunction drugs, generic brands
- Folic acid 1mg tablets
- Vitamin D 50,000 unit capsules
- B12 injections

**Not available on some D-SNP plans. All 2024 plans are pending CMS approval and benefit availability will vary by plan.*



Benefits you need to know

7

Wellness Bucks

- \$150 to \$300 (dollar amount varies by plan)
- Good for gym equipment, fitness trackers, and exercise classes
- Members pay out of pocket then are reimbursed
- C-SNP and FL D-SNP members can use wellness dollars to get reimbursed for a phone or tablet
 - Not applicable to NW FL D-SNPs

8

Devoted Dollars

- Member rewards program
- Visa gift cards mailed to members homes for preventive screenings and annual care.

All 2024 plans are pending CMS approval and benefit availability will vary by plan.



**If interested, call
us to find out
more!**

1-800-DEVOTED (338-6833) TTY 711

