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When you enroll in Keystone First VIP Choice (HMO-SNP), you get all of these extra benefits included with your plan for no additional cost.

Most of these benefits are not covered by Original Medicare and are not always offered by other health plans.

Getting and staying healthy goes beyond the doctor's office, learn more about these great benefits!

You can also contact us with questions or for more information about these services.

Call us at 1-855-241-3648 (TTY 711):

- October 1 through March 31 8 a.m. to 8 p.m., seven days a week.
- April 1 through September 30 8 a.m. to 8 p.m., Monday through Friday.

Or you can visit us online at www.keystonefirstvipchoice.com.

Over-the-counter (OTC) benefit

Keystone First VIP Choice's OTC benefit includes a quarterly allowance of \$350 to spend on OTC medications and products you need to stay healthy.

Members will receive a restricted spend debit card to be used for over-the-counter (OTC) items. This debit card may be used for items included in the OTC catalog, online ordering portal and/or qualified items at participating retail settings. Quantity purchase limits may be applied for high-demand items. There is no limit on the total number of items or orders a member may purchase. Any unused balance will automatically expire at the end of each quarter or upon disenrollment from the plan.



*Members who qualify based on socioeconomic (LIS) status may use \$350 of the quarterly allowance towards qualifying food and produce at participating retail locations and/or FarmBox mail-order, item limits may apply and/or qualifying rent and utility services. Any unused balance will automatically expire at the end of each quarter or upon disenrollment from the plan.



Dental services

Keystone First VIP Choice offers coverage for several dental procedures, including preventive and comprehensive procedures, with no copayment.*

When you enroll in Keystone First VIP Choice, you will enjoy benefits like:

- \$0 copay for preventive services, such as:
 - Oral exams. Fluoride treatments.
 - Cleanings. X-rays.
- \$0 copay for comprehensive services, such as:
 - Non-routine services. Periodontics.
 - Restorative services. Extractions.
 - Endodontics. Prosthodontics.



- Oral surgeries.
- Dentures.

*There is unlimited plan coverage each calendar year for preventive services and a benefit maximum of \$3,000 each calendar year for comprehensive services. You are responsible for amounts beyond the benefit limits. Some services may require prior authorization.



Vision services

- Keystone First VIP Choice offers coverage for routine vision services and eye care, including \$0 copay for:*
 - One routine vision exam every calendar year.
 - Routine eyeglasses or lenses.

*There is a benefit maximum limit of \$350 every calendar year for routine eyewear including eyeglasses (lenses and frames) or contact lenses. You are responsible for amounts above the benefit limit.



Hearing services

Keystone First VIP Choice offers coverage for hearing services, including \$0 copay for comprehensive services such as:

- Hearing exam.
- Hearing aid evaluation.
- Hearing aid fitting (\$1,500 for hearing aids every three years for both ears combined; non-implantable hearing aids limited to two hearing aids total [one per ear, per three calendar years]).
- Hearing aid batteries (80 batteries per hearing aid for non-rechargeable models every three years).
- All appointments must be scheduled directly through TruHearing.



Transportation services

Keystone First VIP Choice offers enrolled members transportation services to health care providers' offices and other approved health-related locations for no additional cost. Benefits include:

- 80 one-way trips to plan-approved health-related locations per calendar year. Mileage limits may apply.
- Curb-to-curb transportation to plan-approved locations.
- Taxi, passenger car, wheelchair van, rideshare, and other types of transportation services to meet each member's physical needs.

Fitness benefit As a member of Keystone Firs

As a member of Keystone First VIP Choice, you will be covered for a fitness benefit through SilverSneakers® at participating locations. You have access to instructors who lead specially designed group exercise classes. You can take classes plus use exercise equipment and other amenities at participating locations nationwide.

In addition, SilverSneakers FLEX[®] gives you options to get active outside of traditional gyms (like at recreation centers, malls, and parks). SilverSneakers also connects you to a support network and virtual resources through SilverSneakers LIVE[™], SilverSneakers On-Demand[™], and a mobile app, SilverSneakers GO[™].



Please check with your health care provider before beginning any new exercise programs.

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Meals

Nutritional risk factors can significantly increase the likelihood of hospital readmission.

Enrollment with Keystone First VIP Choice will allow you to have meals delivered to your home immediately following surgery or an inpatient stay in a hospital or nursing facility if you are homebound.

The meal benefit includes up to 14 meals per week for four weeks, for post-discharge meals that are tailored to meet nutritional needs of major health conditions. High-quality meals crafted by chefs and dietitians are shipped to a member's home in a temperature-controlled cooler and can be refrigerated up to two weeks or frozen up to three months.



24/7 Nurse Call Line

The 24/7 Nurse Call Line is available at no cost for members who have questions about health concerns or need

health information. A caring nurse will provide you with a resource to recommend the appropriate level of care and answer your health-related questions like:

- Do I need to see a doctor?
- Is it safe to wait, or do I need care right away?
- What should I do if my symptoms get worse?
- What can I start doing at home to feel better?

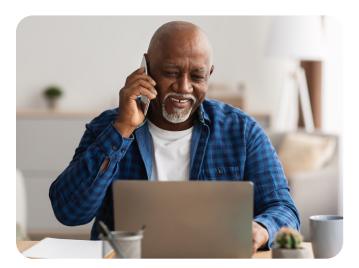




MDLIVE® telehealth benefit

Getting to your health care provider's office isn't always easy. That's why we offer access to a telehealth provider called MDLIVE at no additional cost.

MDLIVE is a Keystone First VIP Choice provider that offers our members access to health care professionals 24 hours a day, seven days a week, for medical care they need that is not an emergency. MDLIVE can connect members to a health care provider on a phone, tablet, or computer when their health care provider is not available to see them or does not offer telehealth.



MDLIVE is only for routine medical care. If you are having an emergency, call 911.

Referral and/or prior authorization may be required for some of the benefits listed in this booklet.

You must receive your care from network providers. In most cases, you will have to pay for care that you receive from an out-of-network provider.

Refer to the Evidence of Coverage for a complete description of plan benefits, exclusions, limitations, and conditions of coverage.

Keystone First VIP Choice is an HMO-SNP plan with a Medicare contract and a contract with the Pennsylvania Medicaid program. Enrollment in Keystone First VIP Choice depends on contract renewal. The pharmacy network and provider network may change at any time. You will receive notice when necessary. Keystone First VIP Choice complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



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