



Be Treated Like the
VIP You Are



Keystone First
VIP Choice®

! Important Information



Keystone First VIP Choice is HMO-SNP plan with a Medicare Contract and a contract with the Pennsylvania Medicaid program. Keystone First VIP Choice depends on contract renewal.

Keystone First VIP Choice sales agents are not employed by Medicare or state Medicaid. The representative is a licensed insurance agent.

A commission may be paid to each sales agent who enrolls individuals into the Keystone First VIP Choice Medicare Advantage plan.

You are under no obligation to join a Medicare Advantage plan.

You have given us permission to discuss our Medicare Advantage plan with you.



Why Keystone First VIP Choice



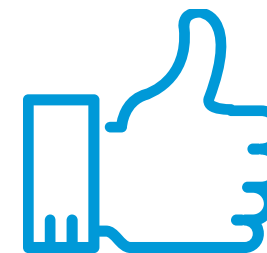
Freedom
of choice



Utility Coverage
Assistance



Healthy
Rewards



Dedicated
Team



What we will review today



Keystone First
VIP Choice.



Medicare Overview



Who Qualifies?



Who Is Keystone First VIP Choice



You will be covered for
all this and more



Prescription Drug Coverage



Extra Service and Support
to help make your life easier



Use of networks



Ready to join:
We are so glad!



Resources





Medicare Overview



Keystone First
VIP Choice.

**Part
A**

hospital coverage.



**Part
B**

medical coverage.



**Part
C**

Medicare Advantage plans.



**Part
D**

prescription drug coverage.



What you will receive with our plan

Part A

Part A is hospital coverage.



Part B

Part B is medical coverage.



Part C

Part C is Medicare Advantage plans.



Part D

Part D is prescription drug coverage.





Who Qualifies?



Keystone First
VIP Choice.

Do you have both of these cards? You're dual-eligible!

That means you have more choices for Medicare.

How health care works when you have both Medicare and Medicaid.

What does it mean to be “dual-eligible”?

Dual-eligible means you qualify for (and get benefits from) both Medicare and Medicaid.

Medicare is your primary insurance. It pays your medical bills first. Then **Medicaid** pays. **Medicaid** also pays your **Medicare** premiums, deductibles, and copays.





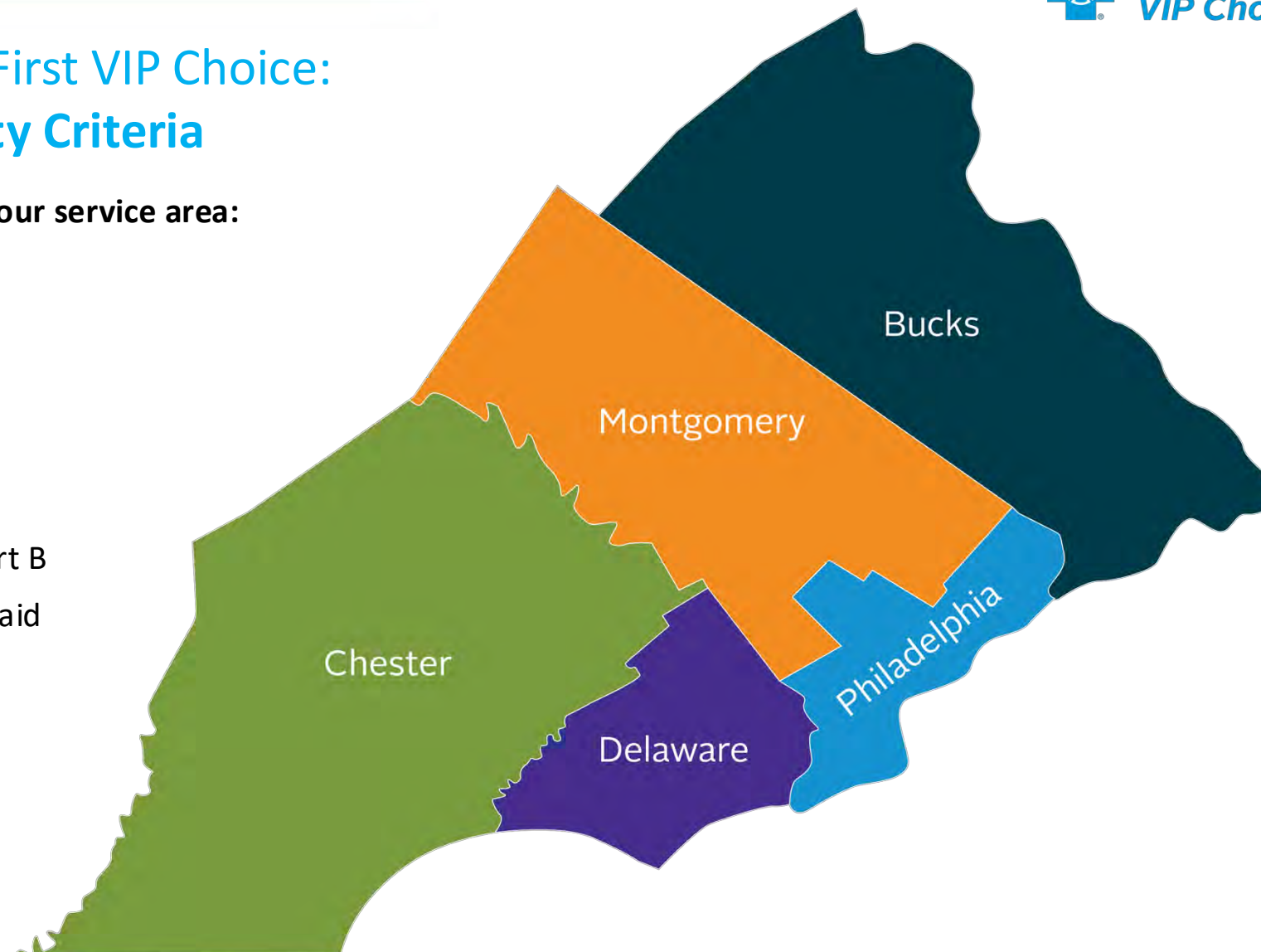
Understanding Keystone First VIP Choice: Service Area and Eligibility Criteria

You live in one of the five counties in our service area:

- Bucks, Chester
- Delaware
- Montgomery
- Philadelphia

You are:

- Enrolled in Medicare Part A and Part B
- Enrolled in the Pennsylvania Medicaid program (Medical Assistance)





Who is...



Keystone First
VIP Choice.

Keystone First VIP Choice is here for you:



Mission

Our mission has been driving us to provide high quality care to Pennsylvanians for over 40 years.



Advocates

We are here to advocate for your care.



Dedicated team

We have a dedicated team of customer service, Concierge, and care management staff who are ready to help you navigate your health care.



Great benefits

In addition to everything you already receive from Medicare and Medicaid, our plan provides comprehensive benefits with coverage for preventive care and medical treatment.

Keystone First VIP Choice (HMO-SNP) is a Medicare Advantage health maintenance organization (HMO) dual special needs plan (D-SNP) for individuals enrolled in both Medicare and Medicaid.



Mission-based plan that treats you like a VIP



Our family of companies has been caring for people just like you for more than 40 years



Excellent service provides the quality, value, and peace of mind you need from a health care plan



Extra benefits are included at no additional cost



You will be covered for all this and more



Keystone First
VIP Choice.



Copayment



- **Primary Care Physician (PCP)**
- **Specialist**
- **MD Live**
- **ER/Urgent Care (available Worldwide)**

\$0



- **Ambulance**
- **Transportation**

\$0



- **Inpatient Hospital**
- **Outpatient Hospital**
- **Ambulatory Surgical Center**
- **Skilled Nursing Facility**

\$0

Referrals are **not** required for in-network PCP and specialist visits.

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

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.



You will be covered
for all this and more



Keystone First
VIP Choice.

Copayment



- **Mental Health Specialty Services**
- **Physical, Occupational and Speech Therapies**

\$0



- **Outpatient Diagnostic Procedures, Tests and Labs**
- **Outpatient Diagnostic and Therapeutic Radiological Services**

\$0



- **Preventive Care**
- **Prescriptions**

\$0





Prescription Drug Coverage



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VIP Choice.

Understanding Keystone First VIP Choice: Prescription Drug Plan Benefits and Coverage

Let's now discuss your **current medications**. The formulary will help explain how your medications are covered.

Tier 1 - Generic and Brand Drugs

Retail Co-pay (30 day supply): **\$0 Copay**

Retail Co-pay (60 day supply): **\$0 Copay**

Retail Co-pay (100 day supply): **\$0 Copay**

Mail Order Co-pay (100 day supply): **\$0 Copay**

Coverage Rules

Prior authorization

For certain drugs, you or your provider **must contact Keystone First VIP Choice** to see if the drugs are medically necessary.

Quantity limits

There are **limits to the amount of prescription drugs** you can obtain at one time.

Step therapy

You must try certain less expensive drugs that have been proven effective for most people with your condition first. If your provider believes a coverage rule should not apply, **contact Keystone First VIP Choice for an exception.**

Transition process

In certain circumstances, you are **entitled to a transition supply of prescription medications** if there is a change in your status. You can have a **one-time temporary supply** of non-formulary Part D drug filled.



Keystone First VIP Choice provides additional benefits



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Over the Counter with general supports for living*

\$2,400 per year, including the ability to use \$200 per month for over-the-counter drugstore items, food, produce and/or used to pay qualifying rent, utilities, transportation, internet services, pest control and pet supplies.



Dental

\$0 copays for preventive dental, plus up to \$5,000 worth of comprehensive dental services.



Vision

One routine eye exam per year and \$500 towards one set of eyeglasses (lenses and frames) or one pair of contact lenses each year.



Hearing

One routine hearing exam every year, \$2,000 every three years for both ears combined.



24/7 Nurse Call Line

Registered nurses are available 24 hours/7 days a week to assist members through the Keystone First VIP Choice 24/7 Nurse Call Line at 1-888-765-6375.



Tobacco cessation

Four additional face-to-face PCP visits for smoking/tobacco cessation annually.



Fitness

SilverSneakers® fitness membership



Transportation

35 one-way rides to your doctor appointments and local pharmacy covered at no cost to you.



Gift Cards

Earn gift cards for completing healthy behavior activities.

*Only members who qualify based on socioeconomic (LIS) status may use their own over-the-counter allowance towards rent, utilities, internet, transportation, pest control, pet supplies, food and produce. Limitations apply.



Extra Service and Support to help make your life easier

Care Team available Monday through Friday!

Here are some of the services our Care Team can take care of for you:



Scheduling appointments and setting up rides



Helping you with your prescriptions



Talking with your doctors on your behalf

As a member, you'll have a plan you feel good about – and a true health care partner dedicated to helping you stay independent and healthy.



Keystone First
VIP Choice.





Use of networks



Keystone First
VIP Choice.

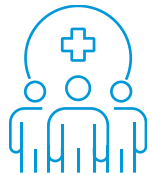
Understanding Keystone First VIP Choice: Using Your HMO Network



Keystone First VIP Choice is an HMO-SNP plan which requires you to have a primary care provider (PCP). We ask you to select a PCP to assist with coordinating your health care needs. We will assign you a PCP if you do not select one.



You must use network doctors, specialists, and hospitals. You may be required to pay out of pocket to use providers who are not included in our network.



We will provide you our most up-to-date provider directory in print, on our website, or by calling Member Services as we add additional providers in your area.



Our network of providers is updated in the online provider directory daily.



Emergency services are not subject to out-of-network costs.



Your PCP will refer you to Keystone First VIP Choice specialist, home health, durable medical equipment (DME), hospital, and any other health care providers.



Keystone First VIP Choice will reimburse PCPs, specialists, hospitals, and other providers who give you care.

Use of both your Medicare and Medicaid networks is encouraged if you are a current Keystone First Community HealthChoices. If the doctor you currently see is covered under your Medicaid, this will continue to be the case.



Find a health care provider.



Find a pharmacy.



Search for a prescription drug.



Online

www.keystonefirstvipchoice.com

Click

Member

Click one of the following

Find a provider.



Find a pharmacy.



Search for a drug.



By phone

Where to find your providers, pharmacies,
or a formulary (list of covered drugs).

Doctors, specialists, hospitals, pharmacies, and care facilities
make up our network. Here is where to get up-to-date listings
of people, places, and covered drugs:

Member Services can answer questions
you may have about your coverage.
Please call us at **1-800-450-1166**
(TTY 711): October 1 to March 31 —
from 8 a.m. to 8 p.m., seven days a
week. April 1 to September 30 — from
8 a.m. to 8 p.m., Monday through Friday.



Ready to join: We are so glad!



Keystone First
VIP Choice.



Enroll with me today



Call us



Have a home visit



Visit online



Visit CMS enrollment Center



Mail application



**Reference enrollment kit for
timeframes you can enroll.**



Resources



Keystone First
VIP Choice.

Other Resources



Medicare and You Handbook



www.medicare.gov

www.cms.gov

www.medicaid.gov

www.healthcare.gov



1-800-MEDICARE (633-4227)
(TTY 1-877-486-2048)



Contact Us: 1-855-241-3648



Thank you!

www.keystonefirstvipchoice.com

Call toll-free at 1-855-241-3648 (TTY 711)

Seven days a week from 8 a.m. to 8 p.m.

Keystone First VIP Choice is an HMO-SNP with a Medicare contract and a contract with the Pennsylvania Medicaid program. Enrollment in Keystone First VIP Choice depends on contract renewal.

The plan is available to anyone who has both Medical Assistance from the state and Medicare. This information is not a complete description of the benefits. Call Member Services at **1-800-450-1166 (TTY 711)**, 8 a.m. – 8 p.m., Monday through Friday, from April to September 30. From October 1 to March 31, call 8 a.m. – 8 p.m., seven days a week. The formulary, pharmacy network, and provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat Keystone First VIP Choice members, except in emergency situations. Please call our customer service number to see our Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

You can get this document for free in other formats, such as large print, braille, or audio.

Call 1-855-241-3648, Monday through Friday 8 AM to 8 PM. The call is free.



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Coverage by Vista Health Plan, an independent licensee of the Blue Cross and Blue Shield Association.

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