

2026



Extra Benefits

Pennsylvania

Available in the following counties:

Bucks, Chester, Delaware, Montgomery, and Philadelphia



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

\$55 per month to spend on eligible OTC health and wellness items online, through the OTC catalog, and at participating retail locations. There is no limit on the total number of items or orders you may purchase.

Members who qualify for SSBCI will receive an additional \$65 monthly allowance that may be used for everyday living expenses, such as:

- Healthy foods
- General supports for living (e.g., rent, mortgage, utilities)
- Non-medical transportation
- Pest control

Any unused balance will automatically expire at the end of each month or upon disenrollment from the plan.

The benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify. Only Special Supplemental Benefits for the Chronically Ill (SSBCI)-eligible members may use their allowance toward rent, utilities, internet, healthy food, pest control, or non-medical transportation. In order to qualify for SSBCI, members must have at least one of the following qualifying chronic medical conditions: cardiovascular disorders, congestive heart failure, chronic lung disorders, diabetes mellitus, or chronic and disabling mental health conditions. The condition must be life-threatening or greatly limit overall health or function, and the member must satisfy objective plan criteria. For more information or to check eligibility, contact the plan. Limitations apply.

Dental services

Robust dental coverage, including **\$0 copays** for preventive services and a **\$4,250 allowance** for comprehensive services every calendar year.

- **\$0 copay** for preventive services, such as:
 - Oral exams
 - Cleanings
 - Fluoride treatments
 - X-rays
- **\$4,250 allowance** for comprehensive services, such as:
 - Non-routine services
 - Restorative services
 - Endodontics
 - Periodontics
 - Extractions
 - Prosthodontics
 - Oral surgeries
 - Dentures

*Up to one visit every six months for oral exams, cleanings, fluoride treatments, and one X-ray every five years (frequency varies by service). You are responsible for amounts beyond the benefit limits. Some services may require prior authorization.

Vision services

\$0 copay for one routine vision exam and **\$500 for eyeglasses or contact lenses** every year.*

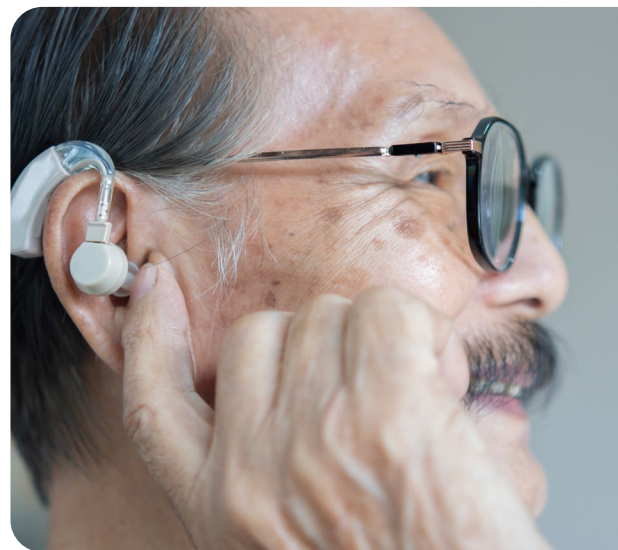
*You are responsible for amounts above the benefit limit.

Hearing services

\$2,000 toward the cost of two non-implantable TruHearing-branded Advanced hearing aid(s) every three years (limit one hearing aid per ear).

- Hearing exam with TruHearing provider (one every year).*
- Hearing aid batteries (80 batteries per hearing aid for non-rechargeable models every three years).

*All appointments must be scheduled directly through TruHearing. After plan-paid benefit, you are responsible for the remaining costs.





Transportation services

\$0 copay for nonemergency medical transportation services to health care providers' offices and other approved health-related locations. Benefits include:

- 12 one-way trips to plan-approved health-related locations per calendar year. Limit of 50 miles per one-way trip.
- Taxi, passenger car, wheelchair van, rideshare, and other types of transportation services are available to meet members' needs.

Fitness benefit

\$0 copay for a fitness benefit through SilverSneakers.® 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™.

SilverSneakers®, SilverSneakers FLEX®, SilverSneakers LIVE™, SilverSneakers On-Demand™, and SilverSneakers GO™ are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.

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

Meals

Have meals delivered to your home immediately following an inpatient stay in a hospital or nursing facility.

The meal benefit includes up to 14 meals over the course of one week (up to four times per year) for qualified homebound members after each discharge from an inpatient or skilled nursing facility. High-quality meals crafted by chefs and dietitians are tailored to meet your unique nutritional needs and shipped to your home.



24/7 Nurse Call Line

The 24/7 Nurse Call Line is available at **no cost** for members who have questions about their health or need health information. A caring nurse will work with you to:

- Manage a chronic condition.
- Determine if you need to see a doctor.
- Address everyday health questions, including how to manage symptoms at home, and more.



Telehealth benefit

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

Keystone First VIP Choice provides telehealth services that offer 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. Telehealth services 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.

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



Please contact Member Services if you require this document in an alternate format such as large font, Braille, or audio.

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.

www.keystonefirstvipchoice.com

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Keystone First
VIP Choice®

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