2026

Caring for Pennsylvania, one resident at a time

Keystone First
VIP Choice®

About Keystone First VIP Choice (HMO-SNP)

Headquartered in Pennsylvania, Keystone First VIP Choice is part of a mission-driven and local organization that has been dedicated to helping people get care, stay well, and build healthy communities for more than 40 years.

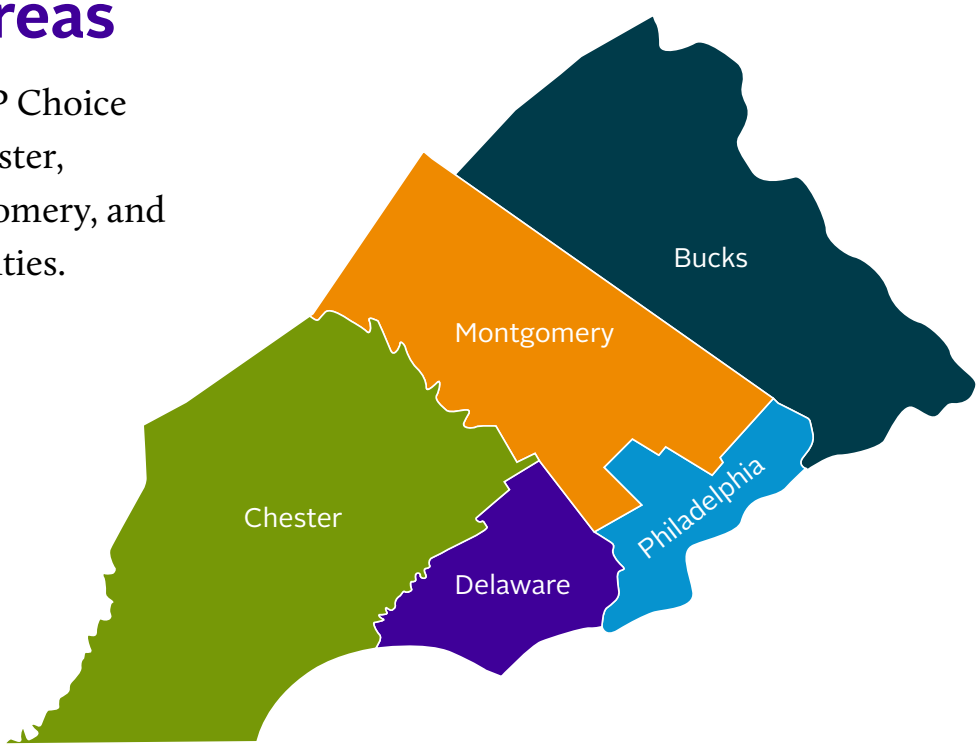
Keystone First VIP Choice provides more benefits and services than original Medicare, with fewer costs to members. It's a name our members trust and rely on for preventive care or if they are sick or injured.

Services and products

Keystone First VIP Choice (HMO-SNP) is a Medicare Advantage special needs plan for individuals enrolled in Medicare and Medicaid programs (dual-eligible individuals) in selected counties of Pennsylvania, as outlined on the following pages.

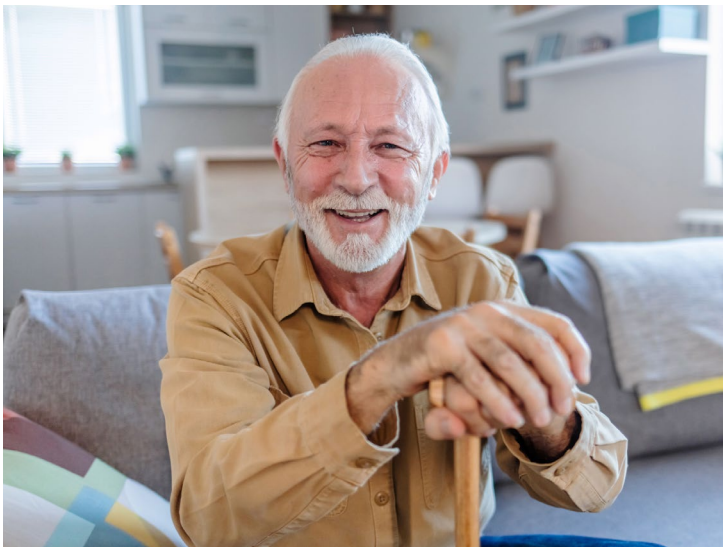
Service areas

Keystone First VIP Choice serves Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.



Who can enroll?

- Beneficiaries of Medicare with Part A and Part B
- Residents of our service areas
- Beneficiaries of the state Medicaid program



2026 benefits

As a member, you have:

- **$0** copay for primary care provider (PCP) and specialist visits
- **$0** monthly premium
- An extensive network of providers
- Drug prescriptions:
  - Deductible: $0 or $615*
  - Tiers 1, 2, 3, and 5: $0 – $12.65** or 25%**
  - Tier 4: $0 – $12.65** or 26%**
  - Tier 6: $0 copay
- Medication therapy management programs

*Deductibles and coinsurance may apply for members without "Extra Help."

**Cost-sharing is based on the level of "Extra Help" the member receives.

2025 extra benefits

Flex spending over-the-counter (OTC)

- $55 per month may be spent for over-the-counter (OTC) items included in the OTC catalog and online ordering portal, and/or qualified items at participating retail settings via a restricted spend debit card. There is no limit on the total number of items or orders you may purchase. Unused amounts expire at the end of each month or upon disenrollment from the plan.
- **Special Supplemental Benefits for the Chronically Ill (SSBCI):** Members who qualify for SSBCI will receive a $65 monthly credit on a plan-issued debit card to help with everyday living expenses. This credit can be used for:
  - Healthy foods
  - General supports for living (e.g., rent, mortgage, utilities)
  - Pest control
  - Non-medical transportation

  In order to qualify for SSBCI, members must have at least one qualifying chronic medical condition, 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.

Hearing

- $0 copay for up to one supplemental routine hearing exam every year
- Up to a $2,000 allowance toward the cost of non-implantable advanced hearing aid(s) from the applicable TruHearing Choice catalog every three years

Vision

- Up to one supplemental routine eye exam every year
- Up to a $500 allowance, per year, for eyewear

Telemedicine

Offers all members access to a participating doctor via telephone, desktop, or mobile device, 24 hours a day, seven days a week.

Dental

- $0 copay for preventive dental services:
  - Cleanings (up to one every six months)
  - Dental X-rays (varies by type)
  - Fluoride treatments (up to one every six months)
  - Oral exams (up to one every six months)
- Up to a $4,250 allowance each year for comprehensive dental including, but not limited, to fillings, extractions, oral surgery, dentures, periodontics, and endodontics. Limitations apply.

Podiatry

Routine podiatry benefit gives members access to 4 routine foot care visits every year.

Education and wellness programs

- Fitness benefit through SilverSneakers
- Smoking and tobacco use cessation
- 24/7 Nurse Call Line

Transportation

12 one-way trips per year for health care services. Limit of 50 miles per one way trip.

Meal benefit

The post-discharge meal benefit covers 14 meals over the course of one week for qualified homebound members after each discharge from an inpatient facility or a skilled nursing facility. Up to four times per year. Referral is required.

Resources

Centers for Medicare & Medicaid Services (CMS)

www.cms.gov

Member Services

1-800-450-1166 (TTY 711)
October 1 to March 31: 8 a.m. – 8 p.m., seven days a week
April 1 to September 30: 8 a.m. – 8 p.m., Monday through Friday

Prospective Members

1-855-241-3648 (TTY 711)
October 1 to March 31: 8 a.m. – 8 p.m., seven days a week
April 1 to September 30: 8 a.m. – 8 p.m., Monday through Friday

www.keystonefirstvipchoice.com

In order to qualify for SSBCI, members must have at least one of the following chronic health conditions: cardiovascular disorders, chronic and disabling mental health conditions, chronic gastrointestinal disease (limited to end-stage liver disease), chronic lung disorders (limited to chronic obstructive pulmonary disorder), congestive heart failure, connective tissue disease, dementia, diabetes mellitus, overweight, obesity, metabolic syndrome, and stroke. In addition, the condition must be life threatening or greatly limit the overall health or function of the member; the member must be at high risk of hospitalization or other adverse health outcomes; and the member must require intensive care coordination. The plan will review objective criteria to determine a member's eligibility.

For more information or to check eligibility, call us at **1-855-241-3648 (TTY 711)**.

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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.

This information is not a complete description of benefits or limitations. Please reference the Evidence of Coverage document or call Member Services for more information.

The formulary, pharmacy network, and provider network may change at any time. You will receive notice when necessary.

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

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