



# Benefits at a Glance

## 2019

Virginia Premier Advantage Gold (HMO)  
Virginia Premier Advantage Platinum (HMO)



# 2019 Benefits at a Glance

Medicare Advantage plans from Virginia Premier

<b>Your Costs</b>	<b>Medicare Advantage Gold (HMO)</b>	<b>Medicare Advantage Platinum (HMO)</b>
Monthly Premium	\$0	\$29
Annual Deductible	\$0	\$0
Annual Out-of-Pocket Maximum	\$5,900	\$5,900
<b>Benefits</b>	<b>Medicare Advantage Gold (HMO)</b>	<b>Medicare Advantage Platinum (HMO)</b>
Primary Care Physician (PCP)	\$0	\$0
Specialist	\$45 co-pay	\$35 co-pay
Inpatient Hospital Care*	You pay \$300 per day for days 1-5; you pay nothing per day for days 6 and beyond	You pay \$250 per day for days 1-5; you pay nothing per day for days 6 and beyond
Outpatient Surgery and Ambulatory Surgical Center*	\$275 – \$325 co-pay (ASC, OP hospital)	\$250 – \$300 co-pay (ASC, OP hospital)
X-rays*	\$45 co-pay	\$35 co-pay
Durable Medical Equipment (DME)*	Preferred suppliers are 0% co-insurance	Preferred suppliers are 0% co-insurance
Ambulance Services	\$275 co-pay	\$250 co-pay
Emergency Room (Including Worldwide Coverage)	\$90 co-pay	\$90 co-pay
Urgent Care	\$45 co-pay	\$35 co-pay
Skilled Nursing Facility Services*	You pay nothing for days 1-20	You pay nothing for days 1-20
Physical Therapy (PT), Occupational Therapy (OT)*	\$40 co-pay	\$35 co-pay

This side-by-side plan comparison shows coverage for the most frequently used benefits. Find a complete benefits listing in our Explanation of Coverage document.

For more information about our plans, please call us at **1-833-688-6769 (TTY: 711)**.

## Prescription Drug Coverage

Drug Type	31-Day Supply at Retail Pharmacy	90-Day Supply at Retail Pharmacy	90-day Supply from Mail Order Pharmacy**
Tier 1 – Preferred Generics	Gold: \$0 Platinum: \$0	Gold: \$0 Platinum: \$0	Gold: \$0 Platinum: \$0
Tier 2 – Non-preferred Generics	Gold: \$15 Platinum: \$12	Gold: \$45 Platinum: \$36	Gold: \$37.50 Platinum: \$30
Tier 3 – Preferred Brand	Gold: \$47 Platinum: \$47	Gold: \$141 Platinum: \$141	Gold: \$117.50 Platinum: \$117.50
Tier 4 – Non-Preferred Brand	Gold: \$100 Platinum: \$100	Gold: \$300 Platinum: \$300	Gold: \$250 Platinum: \$250
Tier 5 – Specialty	Gold: 28% Platinum: 31%	Not offered Not offered	Not offered Not offered

### Save more with mail order

You can save money and time by using our mail order pharmacy. For example, a 90-day supply of a Tier 3 preferred drug costs you \$117.50 through mail order, instead of \$141 at retail. Save money with fewer trips to the pharmacy.

### Extra Help

If you have a limited income, you may qualify for a program called Extra Help to pay for your prescriptions. If eligible, Medicare could pay for up to 75% of your drug costs including monthly prescription drug premium, annual deductibles and co-insurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for this savings and don't know it. For more information about Extra Help, contact your local Social Security office, or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

A drug's level, or tier, ranges from 1-5 with higher tiers having a higher co-pay. Tier 1 is preferred generics with a \$0 co-pay. Tier 5 is our most specialty tier and is available only at retail at a 28% cost sharing.

For a complete drug listing (formulary), please call **1-833-688-6769 (TTY: 711)** or visit online at **medicare.virginiapremier.com**. Go to **Pharmacy**, then **Find a Drug**.

# Additional Benefits and Programs

Extra services are built in for more coverage at less cost



## Annual physical exam

\$0 co-pay for a full exam from your primary doctor. This is a more complete exam than the Medicare Annual Wellness Visit.



## Over-the-counter drug benefit

A mail-order allowance per quarter\*\* (\$35 Gold, \$50 Platinum) for medical and health supplies. This includes items like antacids, cold medicine, bandages, and many others.



## Expanded dental benefits

More preventive care at no cost to you, including:

- Two exams and two cleanings annually
- Periodontal evaluation
- Panoramic and bitewing X-rays
- Fluoride treatments
- Scaling



## Chiropractic services

Offered to Platinum members; 6 routine visits per year with a \$20 co-pay.



## Hearing benefits

\$0 co-pay for one routine hearing exam, plus a hearing aid allowance every three years (\$750 or \$1,000 per year, depending on plan). You also have access to discounted hearing aids through our supplier. These deep discounts could save you hundreds of dollars.



## Vision benefits

One routine eye exam each year (\$45 Gold, \$35 Platinum), plus an allowance for contacts or glasses (\$150 Gold, \$200 Platinum).



## Transportation for medical needs

We'll help you get to your medical appointment or pharmacy if you can't get transportation. We offer 6 one-way trips per year for our Gold plan, and 4 one-way trips per year for Platinum.



## Fitness program

Includes a membership to your choice of participating fitness clubs, or a home fitness program designed around your lifestyle – all at no cost to you.

## No-Cost Preventive Services

All offered at \$0 cost to you, to keep you living healthier

- Annual Wellness Visit
- Annual flu shot in the fall or winter
- Pneumonia vaccine
- Breast cancer screening every 12 months for women age 40 and older
- Cervical and vaginal cancer screening covered once every 24 months
- Prostate cancer screening for men age 50 and older
- Colorectal cancer screening for people 50 and older
- Diabetes screening if you have certain risk factors
- Alcohol use screening
- Depression screening, once per year
- Bone mass measurement

## Get More Information

### Provider listings

Need to find a physician, specialist or hospital in our plan? Go to our website at [medicare.virginiapremier.com](https://www.medicare.virginiapremier.com) and select **Find a Doctor** and get a complete list of our doctors and facilities. This website feature is updated daily.

### Formulary

Want to know if a prescribed drug is covered? Our online drug list (formulary) has the most current list of all covered drugs at [medicare.virginiapremier.com](https://www.medicare.virginiapremier.com). Go to **Pharmacy**, then **Find a Drug**.

### Help by phone

If you'd like to talk to a representative about our plans, please call **1-833-688-6769 (TTY: 711)**.

From October 1 to March 31, we are open daily from 8:00 am to 8:00 pm, 7 days a week. From April 1 through September 30, we are open Monday through Friday, 8:00 am to 8:00 pm. On certain holidays and weekends from April 1 through September 30, your call will be handled by our automated phone system.

## Enroll in Our Plan

We've got you covered -- here are several easy ways to enroll:



Call **1-833-688-6769 (TTY: 711)** to speak with a Medicare Benefit Advisor who will walk you through the enrollment process online



Call to request an enrollment form by mail and send it back to us



Visit our website at [medicare.virginiapremier.com](https://www.medicare.virginiapremier.com) to enroll online



Set up an appointment to enroll in person with one of our Medicare Benefit Advisors



Medicare beneficiaries may also enroll in our Virginia Premier Advantage Gold and Advantage Platinum plans through the Centers for Medicare and Medicaid Services' Medicare Online Enrollment Center located at [medicare.gov](https://www.medicare.gov).

## Why Virginia Premier?

You're local, and so are we. We've been caring for Virginians for over 20 years, and we're continuing that care with our recently introduced line of Medicare Advantage products.

We're proud to be the only university-based, non-profit Managed Care Organization in our state. And we have one of the largest provider networks in our service area.

Virginia Premier understands your health care challenges and has a personal stake in your well-being. Our mission is to always provide affordable care that is powered by innovation and customized for you. For us, it's part of making care right, every day.



Virginia Premier  
P.O. Box 4250  
Richmond, VA 23220-8250  
1-877-739-1370 (TTY: 711)  
**medicare.viriniapremier.com**

- \* Prior authorization may be required.
- \*\* Any unused portion from the previous quarter does not carry over to the next quarter.

Virginia Premier is an HMO and HMO SNP organization with a Medicare contract. Enrollment in any Virginia Premier plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. The provider network may change at any time. You will receive notice when necessary. Virginia Premier complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Virginia Premier Health Plan, Inc. is a fully-owned subsidiary of VCU Health. Other physicians and providers are available in our network.