



HEALTH PLANS

VNS Health Total (HMO D-SNP)

A Medicaid Advantage Plan

2023

Summary of Benefits



Two-in-One Medicare-Medicaid plan for New Yorkers With long-term care needs

VNS Health Total (HMO D-SNP) combines your Medicare and Medicaid benefits into one integrated plan. This includes long-term care, prescription drugs, doctor and hospital coverage. You also receive important extra benefits not covered by regular Medicare. This makes it easier to access healthy living services and personal support from your Care Team.

Benefits include:

One plan instead of two – with one phone number, one ID card and one Care Management Team

\$0 cost to you for health care, like \$0 premiums, \$0 copays, \$0 prescription drugs

\$2,784/year (\$232/month) for OTC (over-the-counter) and Grocery items

\$3,000/year for Dental care

\$300/year for Eye wear

Unlimited transportation to medical appointments (to plan-approved locations)

Long-term services and supports you need to live safely and independently in your home (such as Home Health Aide, nursing, social work and more)

\$750/year on a Flex debit card. This can pay for expenses above the maximum covered amounts for Dental, Hearing and Vision

VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Introduction

This document is a brief summary of the benefits and services covered by VNS Health Total. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of VNS Health Total. Key terms and their definitions appear in alphabetical order in the last chapter of the *Evidence of Coverage*.

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A. Useful Information

Plan Effective Date _____

Primary Care Provider (PCP) _____

Non-Members

1-866-414-6715 (TTY: 711)

7 days a week, 8 am – 8 pm, October 1, 2022 – March 31, 2023

Weekdays, 8 am to 8 pm, April 1, 2023 – September 30, 2023

Provider and Pharmacy Directory

The best way to find a doctor, specialist and/or pharmacy in the VNS Health Total network is to visit

vnshealthplans.org/providers.

Formulary (List of Covered Drugs)

The *Formulary* is a list of prescription drugs covered by VNS Health Total. To search the *Formulary*, please visit,

vnshealthplans.org/formulary.

Medicare & You

Visit www.medicare.gov to view the handbook online or order a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. You can also download a copy by visiting www.medicare.gov.

Your Care Team

1-866-783-1444 (TTY: 711)

7 days a week, 8 am – 8 pm (Oct. – Mar.),

Weekdays, 8 am – 8 pm (Apr. – Sept.)


B. Dental Benefit Summary

Preventive dental services include oral exams, cleanings, and x-rays and are covered at no cost to you.

Comprehensive services include fillings, extractions, bridges, crowns and dentures. Certain procedures, like root canal, require prior authorization.

**Services like root canals, crowns, dentures, and partial dentures will only be approved in special situations. Implants are covered only when a doctor says there is no other choice to keep you healthy and able to chew your food.*

Category	Covered Services	Copayment	Frequency
Diagnostic & Preventive	Oral Exam	No Charge	Once every 6 months
	Full Mouth Series or Panoramic X-Ray	No Charge	Once every 36 months
	Single X-rays (periapical)	No Charge	
	Bitewing Series	No Charge	
	Prophylaxis (cleaning)	No Charge	Once every 6 months
	Treatment Dental Emergencies	No Charge	
Restorative	Fillings (Silver or Tooth Colored)	No Charge	Once every 24 months, per tooth
Oral Surgery	Extractions	No Charge	Once per lifetime, per tooth
	Full Bony Impacted Extraction	No Charge	Once per lifetime, per tooth
Endodontics	*Root Canal Therapy: Anterior/Bicuspid/Molar	No Charge	Once per lifetime, per tooth
Periodontics	*Periodontal Maintenance	No Charge	Twice in 12 months
	*Scaling/Root Planing, per quadrant	No Charge	Once every 6 months
Prosthetics Crowns	*Single Crowns	No Charge	Once per 60 months, per tooth
	Post	No Charge	Once per 60 months, per tooth
	Recementation, Crown	No Charge	
Prosthetics Removable	*Complete Upper/Lower Denture	No Charge	Once per 48 months
	*Partial Upper/Lower Denture	No Charge	Once per 48 months
	Denture Adjustments/Repairs	No Charge	
	Denture Rebase/Relines	No Charge	Once per 12 months

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C. Flex Card Summary

As a member of this plan, you get a Flex Card that gives you up to \$750 a year (\$187.50 for the first three months, \$62.50 each month thereafter), to help you pay for certain items or services above what the plan covers.

For example:

- You just got a pair of glasses covered by your health plan, but you step on them and break them.
- You're finally getting long-overdue dental work done, but you've reached the plan's payment limit before the work is finished.
- You lost one of your hearing aids and have a year left before your plan will pay for a replacement.


Your health plan already covers a certain amount of **dental, vision, and hearing** items and services (see the overview of benefits section for more details). But some years you might need more than what your plan covers.

With the Flex Card, you will have extra money to spend on those unexpected health care expenses that can surprise you. And because the unspent money on the card rolls over to the next period, you can also use your card to plan for a big-ticket expense at the end of the year. You just need to be sure to spend any money on the card by 12/31/23 of the plan year.

Your Flex Card gives you **flexibility** to use it for items and services for related to dental, vision, and hearing health care needs. Be aware that it can't be used for other kinds of items or services. Call us if you have questions about whether an item or service will be covered.

See the Member Handbook (*Evidence of Coverage* for more information).

D. Disclaimers


 This is a summary of health services covered by VNS Health Total (HMO D-SNP) for 2023. Please read the Evidence of Coverage for the full list of benefits. You can access the VNS Health Total Evidence of Coverage electronically at vnshealthplans.org/2023-total or call your Care Team at the number at the bottom of this page to receive a copy.

- ❖ VNS Health Total (HMO D-SNP) is a plan for people who need Medicaid home care and long-term care services and covers Medicare services for those who live in the service area and have both Medicare Part A and Part B and have Medicaid.

VNS Health Medicare is a Medicare Advantage Organization with Medicare and Medicaid contracts, offering HMO D-SNP and HMO plans. Enrollment in VNS Health Medicare depends on contract renewal.

VNS Health Total is designed to meet the needs of people who receive certain Medicaid benefits. (Medicaid is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources.) To be eligible for our plan you must be eligible for Medicare and Full Medicaid Benefits and:

- Must be capable, at the time of enrollment of returning to or remaining in your home and community without jeopardy to health and safety, based upon criteria provided by New York State Department of Health; and
- Must be eligible for nursing home level of care (as of the time of enrollment)
- Must require care management and be expected to need at least one of the following Community-Based Long-Term Care services for more than 120 days from the effective date of enrollment:
 - a) nursing services in the home;
 - b) therapies in the home;
 - c) home health aide services;


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- d) personal care services in the home;
- e) adult day health care;
- f) private duty nursing; or
- g) Consumer-Directed Personal Assistance Services

- Must be 18 years of age or older;
 - Must reside in the plan's service area
 - You are determined eligible for long-term care services by the plan or an entity designated by the Department of Health using the current New York State Uniform Assessment System eligibility tool.
 - Under VNS Health Total, you can get your Medicare and Medicaid services in one health plan. Your Care Team will help manage your healthcare needs.
- ❖ You can get this document for free in other formats, such as large print, braille, or audio. Call 1-866-783-1444 (TTY: 711) 7 days a week, 8 am – 8 pm (Oct. – Mar.) and weekdays, 8 am – 8 pm (Apr. – Sept.). The call is free.
- ❖ During your welcome call, we will confirm your language and/or format preference for future mailings and communications. If at any time you need to request a change, please call your Care Team.


You can read the *Medicare & You Handbook*. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can access it online at the Medicare website (www.medicare.gov) or request a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. For more information about Medicaid, call the New York State Department of Health (Social Services) Medicaid Helpline at 1-800-541-2831. TTY users should call 711.

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E. Frequently asked questions

The following chart lists frequently asked questions.


Frequently Asked Questions (FAQ)	Answers
<p>What is a Medicaid Advantage Plus (MAP/HMO) + Dual Eligible Special Needs Plan (D-SNP) plan?</p>	<p>Our MAP plan is a Health Maintenance Organization (HMO) aligned with a Dual Eligible (Medicaid and Medicare) Special Needs Plan (D-SNP). Our plan combines your Medicaid home care and long-term care services and your Medicare services. It combines your doctors, hospital, pharmacies, home care, nursing home care, behavioral health care (mental health and substance use services), and other health care providers into one coordinated health care system. It also has a Care Team to help you manage all your providers and services. They all work together to provide the care you need.</p> <p>Our MAP plan is called VNS Health Total.</p>
<p>Will I get the same Medicare and Medicaid benefits in VNS Health Total that I get now?</p>	<p>If you are coming to VNS Health Total from Original Medicare or another Medicare plan, you may get benefits or services differently. You will get almost all your covered Medicare Medicaid benefits directly from VNS Health Total.</p> <p>When you enroll in VNS Health Total, you and your Care Team will work together to develop an individualized Plan of Care to address your health and support needs, reflecting your personal preferences and goals. If you are taking any Medicare Part D prescription drugs that VNS Health Total does not normally cover, you can get a temporary supply, and we will help you to transition to another drug or get an exception for VNS Health Total to cover your drug, if medically necessary.</p>

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Frequently Asked Questions (FAQ)	Answers
<p>Can I use the same health care providers I use now?</p>	<p>That is often the case. If your providers (including doctors, therapists, pharmacies, and other health care providers) work with VNS Health Total and have a contract with us, you can keep going to them.</p> <p>Providers with an agreement with us are “in-network.” You must use the providers in VNS Health Total’s network.</p> <p>If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of VNS Health Total's network.</p> <p>To find out if your providers are in the plan’s network, call your Care Team at the numbers listed at the bottom of this page or read VNS Health Total’s <i>Provider and Pharmacy Directory</i>. You can also visit our website at vnshealthplans.org/providers for the most current listing.</p> <p>If VNS Health Total is new for you, we will work with you to develop an individualized Plan of Care to address your needs. You can keep using the providers you use now for 90 days or until your individualized Plan of Care is completed.</p>
<p>What is a Care Manager?</p>	<p>A Care Manager is your main contact person at our plan. This person helps to manage all of your providers and services and make sure you get what you need.</p> <p>Members may have a Care Manager who works for the plan as well as a specialized Health Home/Health Home Plus Care Manager (refer to H. Benefits covered outside of VNS Health Total on page 39).</p>

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Frequently Asked Questions (FAQ)	Answers
<p>What are Managed Long Term Services and Supports (MLTSS)?</p>	<p>Managed Long Term Services and Supports (MLTSS) are help for people who need assistance to do everyday tasks like taking a bath, getting dressed, making food, and taking medicine. Often these services are provided at your home or in your home community, but they could also be provided in a nursing home or hospital when necessary. MLTSS is available to members who meet certain criteria and financial requirements.</p>
<p>What happens if I need a service but no one in VNS Health Total’s network can provide it?</p>	<p>Most services will be provided by our network providers. If you need a service that cannot be provided within our network, such as due to a shortage of staff with the necessary expertise and/or availability to provide services, VNS Health Total will cover services provided by an out-of-network provider.</p>
<p>Where is VNS Health Total available?</p>	<p>The service area for this plan includes: Albany, Bronx, Kings (Brooklyn), Nassau, New York (Manhattan), Queens, Richmond (Staten Island), Rensselaer, Schenectady, Suffolk and Westchester, in New York State. You must live in one of these areas to join the plan.</p>

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Frequently Asked Questions (FAQ)	Answers
<p>What is prior authorization?</p>	<p>Prior authorization means that you must get approval from VNS Health Total before VNS Health Total will cover a specific service, item, or drug or out-of-network provider. VNS Health Total may not cover the service, item or drug if you don't get prior approval. If you need urgent or emergency care or out-of-area dialysis services, you don't need to get approval first. VNS Health Total can provide you with a list of services or procedures that require you to get prior authorization from VNS Health Total before the service is provided.</p> <p>Refer to Chapter 3 of the <i>Evidence of Coverage</i> to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the <i>Evidence of Coverage</i> to learn which services require a prior authorization.</p>
<p>Do I pay a monthly amount (also called a premium) under VNS Health Total?</p>	<p>No. You will not pay any monthly premiums to VNS Health Total for your health coverage. Additionally, Medicaid will pay your Medicare Part B for you.</p>
<p>Do I pay a deductible as a member of VNS Health Total?</p>	<p>No. You do not pay deductibles in VNS Health Total.</p>
<p>What is the maximum out-of-pocket amount that I will pay for medical services as a member of VNS Health Total?</p>	<p>There is no cost-sharing for medical services in VNS Health Total, so your annual out-of-pocket costs will be \$0.</p>

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F. Overview of services


The following chart is a quick overview of what services you may need and rules about the benefits.

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Inpatient hospital care	\$0	Our plan covers an unlimited number of days for an inpatient hospital stay. Except in an emergency, your health care provider must tell the plan of your hospital admission. May require prior authorization.
	Outpatient hospital services (including outpatient treatment by a doctor or a surgeon)	\$0	Plan covers medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury. May require prior authorization.
	Ambulatory Surgery Center (ASC) services	\$0	May require prior authorization.
You want to use a health care provider (This service is continued on the next page)	Doctor visits (including visits to Primary Care Providers and specialists)	\$0	

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want to use a health care provider (continued)	Visits to treat an injury or illness	\$0	
	Preventive care (care to keep you from getting sick, such as flu shots and other immunizations)	\$0	
	Wellness visits, such as a physical	\$0	
	“Welcome to Medicare” preventive visit (one time only)	\$0	

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need emergency care (This service is continued on the next page)</p>	<p>Emergency room services, including mental health emergencies at Comprehensive Psychiatric Emergency Programs (CPEPs)</p>	<p>\$0</p>	<p>You may use any emergency room or CPEP if you reasonably believe you need emergency care. You do not need prior authorization and you do not have to be in-network. Emergency room services are NOT covered outside of the United States and its territories except under limited circumstances. Contact the plan for details.</p> <p>The plan covers worldwide emergency coverage in any country outside of the United States and its territories. Coverage is limited to \$50,000 US per year.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need emergency care (continued)	Urgently needed services	\$0	<p>Urgently needed care services are not emergency care. You do not need prior authorization and you do not have to be in-network. Urgently needed services are NOT covered outside the U.S. and its territories except under limited circumstances. Contact the plan for details.</p> <p>The plan covers worldwide urgent care in any country outside of the United States and its territories. Coverage is limited to \$50,000 US per year.</p>
You need medical tests	Lab tests, such as blood work	\$0	May require prior authorization.
	X-rays or other pictures, such as CAT scans	\$0	May require prior authorization.
	Screenings, such as tests to check for cancer	\$0	May require prior authorization.

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need hearing/auditory services</p>	<p>Hearing screenings (including routine hearing exams)</p> <p>Hearing aids (as well as fittings and associated accessories and supplies)</p>	<p>\$0</p>	<p>Plan covers:</p> <ul style="list-style-type: none"> Exam to diagnose and treat hearing and balance issues Routine hearing exam (for up to 1 every year) Hearing aid fitting/evaluation (for up to 2 every three years) <p>Plan coverage limit is \$1,500 for hearing aids limited to \$750 per ear (one right, one left) every three years.</p> <p>Fitting/evaluation is limited to one per ear (one right, one left) every three years.</p> <p>The plan covers hearing services and products when medically necessary to alleviate disability caused by the loss or impairment of hearing.</p> <p>May require prior authorization.</p> <p>Please see the Member Handbook (<i>Evidence of Coverage</i>) for more information.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need dental care (This service is continued on the next page)</p>	<p>Dental services including but not limited to, routine exams and cleanings, X-rays, fillings, crowns, extractions, dentures, and endodontic and periodontal care)</p> <p>Dental services are provided by Healthplex.</p> <p>In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare. We cover:</p> <ul style="list-style-type: none"> 2 visits a year for Diagnostic Services 2 visits a year for Restorative Services 2 visits a year for Prosthodontics, Other Oral/Maxillofacial Surgery 	<p>\$0</p>	<p>Maximum plan coverage is \$3,000. There is no annual service category deductible for Medicare-covered benefits.</p> <p>Medicaid covers preventive dental services:</p> <ul style="list-style-type: none"> Cleaning (once every six months) Dental x-ray(s) (once every six months) Oral exam (once every six months) Basic restorative services, such as fillings, extractions, and dentures. <p>Dental Implants are covered when your doctor says that you need dental implants to ease your medical problem; and your dentist says that dental implants are the only thing that will fix your dental problem.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care (continued)	You do not need a referral from your PCP to see a dentist.		You do not pay anything for Medicaid- and Medicare-covered dental benefits. May require prior authorization.
You need eye care (This service is continued on the next page)	Vision services (including annual eye exams)	\$0	<p>Routine eye exam (for up to 1 every year)</p> <p>Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening)</p> <p>Refraction exams are limited to every 2 years unless otherwise medically necessary.</p> <p>Eye exam for the purpose of getting eyeglasses every two years</p>
	Glasses or contact lenses		<p>Eyeglasses or contact lenses limited to one pair every 12 months unless medically necessary.</p> <p>The cost of standard lenses and frames is limited to \$300 for one set of eyeglasses or contact lenses, but not both.</p> <p>Standard lenses include single, bifocal, trifocal; does not include</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need eye care (continued)</p>			<p>specialty lens (i.e. transition, tints, progressives, polycarbonate).</p> <p>Standard contact lenses include extended daily wear, disposables, standard daily wear, toric, or rigid gas permeable. Please see the Member Handbook (<i>Evidence of Coverage</i>) for more information.</p> <p>Plan covers yearly glaucoma screening.</p>
	<p>Other vision care (including diagnosis and treatment for diseases and conditions of the eye)</p>	<p>\$0</p>	<p>Plan covers yearly glaucoma screening.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You have a mental health condition (This service is continued on the next page)</p>	<p>Inpatient mental health care (long-term mental health services, including inpatient services in a psychiatric hospital, general hospital, psychiatric unit of an acute care hospital, Short Term Care Facility (STCF), or critical access hospital)</p>	<p>\$0</p>	<p>All members are covered by the plan for acute inpatient hospitalization in a general hospital, regardless of the admitting diagnosis or treatment.</p> <p>Except in an emergency, your health care provider must tell the plan of your hospital admission.</p> <p>Plan covers up to 190 days of inpatient hospital care in a lifetime. Inpatient hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>May require prior authorization.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You have a mental health condition (continued)</p>	<p>Outpatient mental health care (including), but not limited to, clinical counseling and therapy, peer support, psychosocial rehabilitation, medication management, family psychoeducation, and intensive outpatient models of care)</p> <p>Note: This is not a complete list of the plan’s expanded outpatient mental health services. Call your Care Team at the numbers listed at the bottom of the page for more information or read the <i>Evidence of Coverage</i> for more information.)</p>		<p>Services may be provided by any OMH licensed, designated, or approved provider agency, or a state-licensed psychiatrist or doctor, or clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, Independent Practitioner Network (IPN) Psychiatrist, Psychologist or Advanced Practice Nurse (APN), or other qualified mental health care professional as allowed under applicable state laws.</p>
<p>You are having a mental health or substance use crisis</p>	<p>Mobile Crisis services (assessment by telephone or mobile crisis team response): short-term residential crisis stabilization (for mental health crisis)</p>	<p>\$0</p>	<p>Any approved mobile crisis or licensed crisis residence provider in New York State.</p>

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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You have a mental health or a substance use disorder</p>	<p>Community Oriented Recovery and Empowerment (CORE) Services (which are person-centered, recovery-oriented mobile behavioral health supports. CORE Services build skills and self-efficacy that promote and facilitate community participation and independence)</p> <p>(Note: For more information about CORE Services and to determine whether you are eligible for them, call your Care Team at the numbers listed at the bottom of this page or read the <i>Evidence of Coverage</i>)</p>	<p>\$0</p>	<p>CORE services are available to members who meet certain clinical requirements. Anyone can refer or self-refer to CORE Services.</p>

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You have a substance use disorder</p>	<p>Inpatient and outpatient substance use disorder treatment services (including, but not limited to, detoxification and withdrawal management, short-term residential services, residential treatment center services, and methadone Medication Assisted Treatment)</p> <p>(Note: This is not a complete list of the plan’s expanded substance use disorder services. Call your Care Team at the numbers listed at the bottom of this page or read the Evidence of Coverage for more information.)</p>	<p>\$0</p>	<p>Plan covers Outpatient Substance Abuse Care:</p> <p>(1) assessment from a network provider in a 12-month period (you may self-refer) for Outpatient substance abuse services</p> <p>May require prior authorization.</p>


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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need a place to live with people available to help you	Skilled nursing care	\$0	Plan covers additional days beyond Medicare 100-day limit. May require prior authorization.
	Nursing home	\$0	
	Custodial care (long-term care in a Nursing Facility)	\$0	Services are covered for those who meet nursing facility level of care and whose rehabilitation goals have been met or discontinued with no plan to discharge to the community within 180 days of admission.


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Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need therapy after a stroke or accident</p>	<p>Occupational, physical, or speech therapy (outpatient or in-home)</p>	<p>\$0</p>	<p>Plan covers Medicare-covered: Physical Therapy visits, Speech Language Therapy visits, and Occupational Therapy visits.</p> <p>Plan covers Medicaid-covered medically necessary visits that are ordered by a doctor or other licensed professional for:</p> <ul style="list-style-type: none"> Physical Therapy visits; Speech Language Therapy visits, and Occupational Therapy visits. <p>Authorization rules may apply.</p> <p>Call your Care Team or read the <i>Evidence of Coverage</i> for more information.</p>

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need help getting to health services</p>	<p>Ambulance services</p>	<p>\$0</p>	<p>Ambulance services must be medically necessary. You do not need prior authorization for ambulance services, and you do not have to be in-network.</p>
	<p>Emergency transportation</p>	<p>\$0</p>	<p>If a trip to the emergency room is needed, no prior authorization is required.</p>
<p>You need drugs to treat your illness or condition (This service is continued on the next page)</p>	<p>Medicare Part B prescription drugs including those given by your provider in their office, some oral anti-cancer drugs, and some drugs used with certain medical equipment)</p>	<p>\$0</p>	<p>Read the <i>Evidence of Coverage and Formulary</i> for more information on these drugs.</p>

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need drugs to treat your illness or condition (continued)</p>	<p>Medicare Part D prescription drugs</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Generic and Brand name drugs brand: \$0 copay</p> <p>For all other drugs: \$0 copay</p>	<p>\$0</p>	<p>There may be limitations on the types of drugs covered. Refer to VNS Health Total's <i>List of Covered Drugs</i> at vnshealthplans.org/formulary for more information.</p> <p>VNS Health Total may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from VNS Health Total for certain drugs.</p>

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need drugs to treat your illness or condition (continued)</p>		<p>Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.</p>	<p>You must use certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, in the <i>Formulary</i>, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on www.medicare.gov/plan-compare.</p> <p>The plan offers two ways to get long-term supplies of drugs: through mail order or at a retail pharmacy. Cost-sharing amount for long-term (90-day) supplies is the same as for a one-month (30-day) supply.</p>
	<p>Over-the-counter (OTC) drugs</p>	<p>\$0</p>	<p>There may be limitations on the types of drugs covered. Please see the VNS Health Total Formulary for more information.</p>
	<p>Diabetes medications</p>	<p>\$0</p>	<p>May require prior authorization and step therapy. There may be quantity limits.</p>

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p>You need foot care</p>	<p>Podiatry services (including routine exams)</p>	<p>\$0</p>	<p>May require prior authorization.</p> <p>Plan covers:</p> <ul style="list-style-type: none"> Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions Routine foot care (up to 6 visit(s) every year)
	<p>Orthotic services</p>	<p>\$0</p>	<p>Requires prior authorization.</p>
<p>You need durable medical equipment (DME) or supplies</p>	<p>Wheelchairs, nebulizers, crutches, rollabout knee walkers, walkers, and oxygen equipment and supplies, for example</p> <p>(Note: This is not a complete list of covered DME or supplies. Call your Care Team at the numbers listed at the bottom of this page or read the <i>Evidence of Coverage</i> for more information.)</p>	<p>\$0</p>	<p>May require prior authorization.</p>

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need interpreter services	Spoken language interpreter	\$0	Call your Care Team for assistance.
	Sign language interpreter	\$0	Call your Care Team for assistance.
Other covered services (This service is continued on the next page)	Acupuncture for chronic low back pain	\$0	Up to 12 visits in 90 days are covered for Medicare beneficiaries meeting criteria. May require prior authorization.
	Care Coordination	\$0	Call your Care Team for assistance.
	Chiropractic services	\$0	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position). May require prior authorization.
	Diabetic supplies	\$0	Ascensia/Bayer Diabetes Care is the plan's chosen brand for diabetes monitoring and testing supplies when obtained at an in-network retail pharmacy. All other branded products will require prior authorization from the plan.

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Other covered services (continued)	Early and Periodic Screening Diagnosis and Treatment (EPSDT) (including preventive screenings, medical examinations, vision and hearing screenings and services, immunizations, lead screening, and private duty nursing services)	\$0	EPSDT is for members under 21 years of age.
	Family Planning	\$0	Family planning services furnished by out-of-network providers are covered directly by Medicaid fee-for-service. Not covered by the plan; your Care Manager can assist with obtaining access and coordinating these services.

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023


Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Other covered services (continued)	Hospice care	\$0	You pay nothing for hospice care from a Medicare-certified hospice. There is no limit for this benefit as long as you continue to meet the eligibility criteria. If you are eligible but don't feel ready for hospice care, you can receive supportive services through the Palliative Care Program as outlined in Help with Certain Conditions. Please see the Member Handbook (Evidence of Coverage) for eligibility and more information.
	Mammograms	\$0	
	Managed Long Term Services and Supports (MLTSS) (including, but not limited to, assisted living services; cognitive, speech, occupational, and physical therapy; chore services; home-delivered meals; residential modifications (such as the installation of ramps or grab bars) and social adult day care.	\$0	MLTSS provides services for members that need the level of care typically provided in a Nursing Facility, and allows them to get necessary care in a residential or community setting. MLTSS is available to all members; specific service authorization, including amount, is indicated in the member's individualized approved Plan of Care.

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Health need or problem	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Other covered services (continued)	Medical day care (including preventive, diagnostic, therapeutic, and rehabilitative services under medical and nursing supervision in an ambulatory care setting)	\$0	Medical day care is provided to meet the needs of individuals with physical and/or cognitive impairments in order to support their community living.
	Personal Care Assistance (PCA) (assistance with daily activities such as bathing, dressing, using the bathroom, shopping, cooking, including health-related tasks performed by a qualified individual in a member's home, under the supervision of a registered professional nurse, as certified by a physician in accordance with a member's written plan of care)	\$0	
	Prosthetic services	\$0	Plan covers New York State Medicaid covered prosthetics, orthotics and orthopedic footwear. There is no diabetic prerequisite for orthotics.


This above summary of benefits is provided for informational purposes only. For more information about your benefits, you can read VNS Health Total's *Evidence of Coverage*. If you have questions, you can also VNS Health Total's Care Team at the numbers listed at the bottom of this page.

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G. Additional Services VNS Health Total covers


This is not a complete list. Call your Care Team at the numbers listed at the bottom of this page or read the Evidence of Coverage to find out about other covered services.

Additional Services VNS Health Total covers	Your costs
<p>Acupuncture Plan covers up to 30 visits(s) every year. May require prior authorization.</p>	\$0
<p>Additional Telehealth Services Covers the following services: Urgently Needed Services; Home Health Services; Primary Care Physician Services; Occupational Therapy Services; Physician Specialist Services; Individual Sessions for Mental Health Specialty Services; Group Sessions for Mental Health Specialty Services Individual Sessions for Psychiatric Services; Group Sessions for Psychiatric Services; Physical Therapy and Speech-Language Pathology Services; Opioid Treatment Program Services; Outpatient Hospital Services;</p>	\$0


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VNS Health Total (HMO D-SNP) Summary of Benefits 2023


Additional Services VNS Health Total covers	Your costs
<p>Additional Telehealth Services (continued) Observation Services; Ambulatory Surgical Center (ASC) Services; Individual Sessions for Outpatient Substance Abuse; Kidney Disease Education Services; and Diabetes Self-Management Training</p>	\$0
<p>Disease Enhanced Management A benefit that can provide you more support to take care of your health. Eligible members can participate to receive enhanced disease management. Services include: Home visits by a nurse to evaluate health, social, and home safety needs Help finding doctors and making appointments</p> <ul style="list-style-type: none"> • Help taking medicine the right way • Connections to community resources <p>May require prior authorization.</p>	\$0

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Additional Services VNS Health Total covers	Your costs
<p>Flex Card</p> <p>The Flex Card is a \$750 pre-loaded debit card benefit for the year. During the first quarter of the year (January – March), you may use up to \$187.50 to pay for eligible items or services. From April – December, you may use \$62.50 per month to pay for eligible items or services. It may be used to pay for items or services above the maximum covered amount for dental, hearing, or vision. Other types of services and goods are not eligible. The card balance rolls over after each quarter but must be used by the end of the calendar year (January 1, 2023 through December 31, 2023). Any unused balance on the card will be returned to the plan at the end of the calendar year or when you leave the plan.</p>	<p>\$0</p>
<p>Help with Certain Chronic Conditions</p> <p>You may be eligible for the Palliative Care Program if you have a serious illness. Palliative Care is provided by a team of doctors, nurses and other specially trained people and continues alongside your regular medical care as added support. You will receive the following support through Care Management Services:</p> <ul style="list-style-type: none"> Comprehensive care assessment Care planning and goals of care discussions Access to social services and community resources Coordination with your Primary Care Physician <p>Please see the Member Handbook (<i>Evidence of Coverage</i>) or the Hospice benefit for more information.</p>	<p>\$0</p>

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Additional Services VNS Health Total covers	Your costs
<p>Nutrition</p> <p>The plan covers a nutritionist to assess your dietary needs and make recommendations to help ensure that your diet is consistent with your personal needs.</p>	\$0
<p>Over-the-Counter and Grocery Program</p> <p>The plan covers up to \$232 per month for Over-the-Counter (OTC) and Grocery items as well as home meal delivery and fresh fruit and produce. Refer to the program catalog for a list of plan-approved items and participating grocery locations.</p> <p>Balances left over at the end of the month do not carry over.</p> <p>For more information, please see the OTC and Grocery Program Catalog, or call your Care Team.</p>	\$0
<p>Personal Emergency Response System (PERS)</p> <p>The plan covers PERS, which is a system that enables an individual to call for help in an emergency by pushing a button. Once the “help” button is activated, a signal is sent to a response center and appropriate actions are taken to assist the individual. There is no copayment for PERS.</p> <p>May require prior authorization.</p>	\$0

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Additional Services VNS Health Total covers	Your costs
<p>Special Supplemental Benefits for the Chronically III (SSBCI)</p> <p>This benefit is combined with your Over-the-Counter (OTC) and Grocery Card to cover eligible grocery items.</p> <p>Eligibility for Special Supplemental Benefits for the Chronically III (SSBCI) is required for use of the grocery benefit.</p>	<p>\$0</p>
<p>Transportation</p> <p>Unlimited routine and non-emergent transportation services to plan-approved locations for medical care and other health-related services. Coverage includes: ambulette, car service and public transportation.</p> <p>Transportation is included as part of the Managed Long Term Services and Supports (MLTSS) benefit.</p> <p>To schedule your transportation, call 48 hours in advance at 1-877-718-4219, (TTY: 711), 8 am – 8 pm, Monday – Friday.</p>	<p>\$0</p>

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H. Benefits covered outside of VNS Health Total


This is not a complete list. Call your Care Team at the numbers listed at the bottom of this page to find out about other services not covered by VNS Health Total but available through Medicaid fee-for-service.

Other services covered directly by Medicaid fee-for-service	Your costs
CSS (Community Support Services)	\$0

I. Services not covered by VNS Health Total (exclusions)

The following services are not covered by our plan. This is not a complete list. Call your Care Team at the numbers listed at the bottom of the page to find out about other excluded services.

Services not covered by VNS Health Total
Directly Observed Therapy for Tuberculosis Disease
HIV COBRA Case Management
Rehabilitation Services Provided to Residents of Office of Mental Health Licensed Community Residences (CRs) and Family-Based Treatment Programs
Services considered not medically necessary according to the standards of Medicare and Medicaid, unless these services are listed by our plan as covered services.
Services offered through the Office for People with Developmental Disabilities (OPWDD)


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J. Your rights and responsibilities as a member of the plan

As a member of VNS Health Total, you have certain rights concerning your health care. You also have certain responsibilities to the health care providers who are taking care of you. Regardless of your health condition, you cannot be refused medically necessary treatment. You can use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, read the *Evidence of Coverage*.

Your rights include, but are not limited to, the following:

- **You have a right to respect, fairness and dignity.** This includes the right to:
 - Get covered services without concern about race, ethnicity, national origin, color, religion, creed, sex (including sex stereotypes and gender identity), age, health status, mental, physical, or sensory disability, sexual orientation, genetic information, ability to pay, or ability to speak English. No health care provider should engage in any practice, with respect to any member that constitutes unlawful discrimination under any state or federal law or regulation.
 - Ask for and get information in other formats (for example, large print, braille, audio) free of charge
 - Be free from any form of physical restraint or seclusion
 - Not be billed by network providers
 - Have your questions and concerns answered completely and courteously
 - Apply your rights freely without any negative effect on the way VNS Health Total or your provider treats you
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options, regardless of cost or benefit coverage. This information should be in a format and language you can understand. These rights include getting information on:
 - VNS Health Total

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

- The services we cover
- How to get services
- How much services will cost you
- Names of health care providers and Care Managers
- Your rights and responsibilities
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - Choose a primary care provider (PCP) and change your PCP at any time during the year. You can call 1-866-783-1444 (TTY: 711) if you want to change your PCP.
 - Use a women's health care provider without a referral
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they are covered
 - Refuse treatment as far as the law allows, even if your health care provider advises against it
 - Stop taking medicine, even if your health care provider advises against it
 - Ask for a second opinion about any health care that your PCP or your Care Team advises you to have. VNS Health Total will pay for the cost of your second opinion visit.
 - Make your health care wishes known in an advance directive
- **You have the right to timely access to care that does not have any communication or physical access barriers.** This includes the right to:
 - Get timely medical care



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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

- Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act.
- Have interpreters to help with communication with your doctors, other providers, and your health plan. Call 1-866-783-1444 (TTY: 711) if you need help with this service
- Have your Evidence of Coverage and any printed materials from VNS Health Total translated into your primary language, and/or to have these materials read out loud to you if you have trouble seeing or reading. Oral interpretation services will be made available upon request and free of charge.
- Be free of any form of physical restraint or seclusion that would be used as a means of coercion, force, discipline, convenience or retaliation

You have the right to seek emergency and urgent care when you need it. This means you have the right to:


- Get emergency and urgent care services, 24 hours a day, 7 days a week, without prior approval
- Use an out-of-network urgent or emergency care provider, when necessary

You have a right to confidentiality and privacy. This includes the right to:

- Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
- Have your personal health information kept private. No personal health information will be released to anyone without your consent, unless required by law.
- Have privacy during treatment

You have the right to make complaints about your covered services or care. This includes the right to:

- Access an easy process to voice your concerns, and to expect follow up by VNS Health Total

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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

- File a complaint or grievance against us or our providers. You also have the right to appeal certain decisions made by us or our providers
- Ask for a State Appeal (State Fair Hearing)
- Get a detailed reason why services were denied

Your responsibilities include, but are not limited to, the following:

- **You have a responsibility to treat others with respect, fairness, and dignity.** You should:
 - Treat your health care providers with dignity and respect
 - Keep appointments, be on time, and call-in advance if you're going to be late or have to cancel
- **You have the responsibility to give information about you and your health.** You should:
 - Tell your health care provider your health complaints clearly and provide as much information as possible
 - Tell your health care provider about yourself and your health history
 - Tell your health care provider that you are a VNS Health Total member
 - Talk to your PCP, Care Manager, or other appropriate person about seeking the services of a specialist before you go to a hospital (except in cases of emergency)
 - Tell your PCP, Care Manager, or other appropriate person within 24 hours of any emergency or out-of-network treatment
 - Notify VNS Health Total's Care Team if there are any changes in your personal information, such as your address or phone number
- **You have the responsibility to make decisions about your care, including refusing treatment.** You should:




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VNS Health Total (HMO D-SNP) Summary of Benefits 2023

- Learn about your health problems and any recommended treatment, and consider the treatment before it's performed
- Partner with your Care Team and work out treatment plans and goals together
- Follow the instructions and plans for care that you and your health care provider have agreed to, and remember that refusing treatment recommended by your health care provider might harm your health
- **You have the responsibility to obtain your services from VNS Health Total.** You should:
 - Get all your health care from VNS Health Total, except in cases of emergency, urgent care, out-of-area dialysis services, or family planning services, unless VNS Health Total provides a prior authorization for out-of-network care
 - Not allow anyone else to use your VNS Health Total Member ID Card to obtain health care services
 - Notify VNS Health Total when you believe that someone has purposely misused VNS Health Total benefits or services

For more information about your rights, you can read the VNS Health Total's *Evidence of Coverage*. If you have questions, you can also call your Care Team at the numbers listed on the bottom of this page.

 If you have questions, please call us at 1-866-783-1444 (TTY: 711), 7 days a week, 8 am – 8 pm (Oct. – Mar.) and weekdays, 8 am – 8 pm (Apr. – Sept.). The call is free. For more information, visit vnshealthplans.org.

K. How to file a complaint or appeal a denied service

If you have a complaint or think VNS Health Total should cover something we denied, call us at 1-866-783-1444 (TTY: 711). You can file a complaint or appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the VNS Health Total's *Evidence of Coverage*. You can also call your Care Team at the numbers listed at the bottom of this page.

L. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, contact us.

- Call your Care Team. Phone numbers are at the bottom of this page.
- Call the VNS Health Total Fraud Hot Line 1-888-634-1558, TTY: 711, 24 hours a day, 7 days a week.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or, call the New York State Medicaid Fraud Hotline 1-877-87 FRAUD

M. Helpful Definitions

Hospice Care – End of life comfort care is usually given in your home or another facility where you live, like a nursing home. To qualify, your doctor and a hospice doctor must certify that you are terminally ill with a life expectancy of six months or less.

Home Health Services – Includes a wide range of services that can be given in your home for an illness or injury. Examples of services include, skilled nursing care and/or physical, speech or occupational therapy and medical social services. A doctor must certify that you need these services in the home.

Skilled Nursing Facility – After being discharged from the hospital, you may need highly skilled care that's beyond what family or friends can provide. You can receive care in a skilled nursing facility for additional skilled nursing and/or rehabilitative services. To qualify, your doctor must certify that you need daily skilled care, for example, intravenous injections or physical therapy.

Emergency Services – You should go to the emergency room when you have a serious injury, a sudden illness or an illness that quickly gets much worse.

Urgent Care – If you have a minor injury or an illness that is not an emergency and cannot get a timely appointment with your PCP, an urgent care center can be a good option.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-783-1444, TTY/TDD 711. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-783-1444, TTY/TDD 711. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-866-783-1444, TTY/TDD 711。我们的中文工作人员很乐意帮助您。这是一项免费服务。


Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-866-783-1444, TTY/TDD 711。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-783-1444, TTY/TDD 711. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-783-1444, TTY/TDD 711. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-783-1444, TTY/TDD 711. sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-783-1444, TTY/TDD 711. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

 If you have questions, please call us at 1-866-783-1444 (TTY: 711), 7 days a week, 8 am – 8 pm (Oct. – Mar.) and weekdays, 8 am – 8 pm (Apr. – Sept.). The call is free. For more information, visit vnshealthplans.org.

VNS Health Total (HMO D-SNP) Summary of Benefits 2023

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-783-1444, TTY/TDD 711 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-783-1444 (телетайп: TTY/TDD 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-866-783-1444. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-783-1444, TTY/TDD 711 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-866-783-1444, TTY/TDD 711. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-783-1444, TTY/TDD 711. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-783-1444, TTY/TDD 711. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-783-1444, TTY/TDD 711. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-866-783-1444, TTY/TDD 711 にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。



If you have questions, please call us at 1-866-783-1444 (TTY: 711), 7 days a week, 8 am – 8 pm (Oct. – Mar.) and weekdays, 8 am – 8 pm (Apr. – Sept.). The call is free. For more information, visit vnshealthplans.org.

Notice of Availability of Member Materials

Beginning **October 15, 2022**, you'll be able to access the 2023 VNS Health Total *Evidence of Coverage*, *Provider* and *Pharmacy* Directory and the List of Covered Drugs **electronically**.

Evidence of Coverage (Downloadable PDF)	vnshealthplans.org/2023-total
Formulary (List of Covered Drugs) (Downloadable PDF and Online Search Tool)	vnshealthplans.org/formulary
Provider and Pharmacy Directory (Online Search Tool)	vnshealthplans.org/providers

If you'd like to request a printed copy of any of the materials above, please call your Care Team at the number below or email us at CareTeam@vnshealth.org.

If you have questions about VNS Health Total health plan benefits and covered drugs, or need help finding a network provider and/or pharmacy, please call your Care Team at the number below.

Your Care Team

1-866-783-1444 (TTY: 711)

7 days a week, 8 am – 8 pm (Oct. – Mar.)

Weekdays, 8 am – 8 pm (Apr. – Sept.)



If you have questions, please call us at 1-866-783-1444 (TTY: 711), 7 days a week, 8 am – 8 pm (Oct. – Mar.) and weekdays, 8 am – 8 pm (Apr. – Sept.). The call is free. For more information, visit vnshealthplans.org.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak with your Care Team at 1-866-783-1444 (TTY: 711).

Understanding the Benefits

- Review the full list of benefits found in the *Evidence of Coverage* (EOC), especially for those services for which you routinely see a doctor. Visit vnshealthplans.org/2023-total or call 1-866-783-1444 (TTY: 711) to view a copy of the EOC.
- Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the Pharmacy Directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2024.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.



If you have questions, please call us at 1-866-783-1444 (TTY: 711), 7 days a week, 8 am – 8 pm (Oct. – Mar.) and weekdays, 8 am – 8 pm (Apr. – Sept.). The call is free. For more information, visit vnshealthplans.org.



Any questions? Call us toll-free at:
1-866-783-1444 (TTY: 711)

October 1, 2023 – March 31, 2023
7 days a week, 8 am – 8 pm

April 1, 2023 – September 30, 2023
Weekdays, 8 am - 8 pm