



**HEALTH PLANS**

**VNS Health EasyCare  
(HMO)**

2025

**Summary of Benefits**

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Sales Representative

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Telephone

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Email

[vnshealthplans.org](https://vnshealthplans.org)



## Benefits at a Glance

VNS Health EasyCare (HMO) is a Medicare Advantage plan that offers more than regular Medicare, including extra benefits that can make healthy living easier.

\*Covered by LIS if you get Extra Help. If you lose Extra Help, your monthly premium may be \$25.



**More benefits than regular Medicare**



**\$0 monthly plan premium (Part C)**



**As low as \$0 for monthly Part D premium\***



**\$160/quarter for OTC (over-the-counter) items**



**\$2,500/year for preventive and comprehensive dental care**



**\$300/year for eye wear**




**\$1,500/every three years for hearing aids**



**Acupuncture, podiatry, and more**



**11 round trips/year to approved healthcare locations**


 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](https://vnshealthplans.org)

## Introduction

This document is a brief summary of the benefits and services covered by VNS Health EasyCare. 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 EasyCare. Key terms and their definitions appear in alphabetical order in the last chapter of the Evidence of Coverage.

## Table of Contents

<b>A. Benefits at a Glance</b> .....	<b>1</b>
<b>B. Useful Information</b> .....	<b>3</b>
<b>C. Extra Help Resources</b> .....	<b>4</b>
<b>D. Low Income Subsidy (LIS) Table</b> .....	<b>6</b>
<b>E. Disclaimers and Plan Overview</b> .....	<b>7</b>
<b>F. Overview of Services</b> .....	<b>9</b>
<b>G. List of Covered Services</b> .....	<b>10</b>
<b>H. Frequently Asked Questions (FAQ)</b> .....	<b>25</b>
<b>I. Helpful Definitions</b> .....	<b>29</b>
<b>J. Dental Benefit Summary</b> .....	<b>30</b>
<b>K. Member Rewards Summary</b> .....	<b>31</b>
<b>L. Multi-Language Insert</b> .....	<b>32</b>
<b>M. Notice of Availability of Member Materials</b> .....	<b>35</b>
<b>N. Pre-Enrollment Checklist</b> .....	<b>36</b>

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## Useful Information

### 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.)



Plan Effective Date

Primary Care Provider (PCP)

### Interested in enrolling? Call:

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

**7 days a week, 8 am – 8 pm, October 1, 2024 – March 31, 2025**

**Weekdays, 8 am – 8 pm, April 1, 2025 – September 30, 2025**

### Provider and Pharmacy Directory


The best way to find a doctor, specialist and/or pharmacy in the plan's network is to visit [vnshealthplans.org/providers](https://vnshealthplans.org/providers)

### Formulary (List of Covered Drugs)

The Formulary is a list of prescription drugs covered by the plan. To search the *Formulary*, please visit, [vnshealthplans.org/formulary](https://vnshealthplans.org/formulary).

### Medicare & You


Visit [medicare.gov](https://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 [medicare.gov](https://www.medicare.gov).

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## C. Do You Need Extra Financial Help?


Medicare Beneficiaries that meet certain income and resource limits may qualify for the following financial assistance programs:

	<b>Medicare Savings Programs (MSP)</b> Administered by NY state	<b>Extra Help/Low Income Subsidy (LIS)</b> Administered by the Social Security Administration	<b>Elderly Pharmaceutical Insurance Coverage Program (EPIC)</b> Administered by NY State
<b>How this program helps pay for your health care costs</b>	<ul style="list-style-type: none"> <li>All programs pay for the Part B premium</li> <li>Some programs pay Part A premium (if needed)</li> <li>Some programs pay Medicare copays &amp; coinsurances</li> </ul>	<ul style="list-style-type: none"> <li>Pays Medicare Part D monthly premiums</li> <li>Helps lower Medicare Part D copays or coinsurance</li> </ul>	<ul style="list-style-type: none"> <li>Pays some Part D premiums &amp; saves more money on your prescription drug costs</li> </ul>
<b>Are you eligible for other programs?</b>	Beneficiaries with a MSP will automatically qualify for Extra Help  Some beneficiaries with a MSP will also have incomes that qualify them for Medicaid	Some beneficiaries that get Extra Help, may qualify for Medicaid and/or MSPs	Some beneficiaries that get EPIC will also have incomes that qualify them for Extra Help

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## Do You Need Extra Financial Help? Continued

	<b>Medicare Savings Programs (MSP)</b> Administered by NY state	<b>Extra Help/Low Income Subsidy (LIS)</b> Administered by the Social Security Administration	<b>Elderly Pharmaceutical Insurance Coverage Program (EPIC)</b> Administered by NY State
<p><b>For more information, call VNS Health EasyCare</b></p> <p><b>1-866-783-1444 (TTY: 711)</b></p>	<p>NYC Department of Social Services: <b>1-718-557-1399</b></p> <p>Westchester Department of Social Services: <b>1-914-995-3333</b></p> <p>Nassau Department of Social Services: <b>1-516-227-8519</b></p>	<p>Social Security Administration <b>1-800-772-1213</b></p>	<p>EPIC <b>1-800-332-3742 (TTY: 1-800-290-9138)</b></p>

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## D. Low Income Subsidy Table

### Monthly plan premium for people who get Extra Help from Medicare to help pay for their prescription drug costs

If you get Extra Help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower than what it would be if you did not get Extra Help from Medicare.

#### This table shows you what your monthly plan premium will be if you get Extra Help


Your level of extra help	Premium for VNS Health EasyCare (HMO)**
100%	\$0.00
0%	\$25

If you aren't getting Extra Help, you can see if you qualify by calling:

- a) 1-800-Medicare for TTY users call **1-877-486-2048** (24 hours a day/7 days a week),
- b) Your State Medicaid Office, or
- c) The Social Security Administration at **1-800-772-1213**. TTY users should call **1-800-325-0778** between 8 a.m. and 7 p.m., Monday through Friday

\*\*This does not include any Medicare Part B premium you may have to pay.

VNS Health EasyCare premium includes coverage for both medical services and prescription drug coverage.

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## E. Disclaimers and Plan Overview


This is a summary of health services covered by VNS Health EasyCare (HMO) for 2025. This is only a summary. Read the *Evidence of Coverage* for the full list of benefits. If you'd like to request a printed copy of the *Evidence of Coverage*, call your Care Team at the numbers listed at the bottom of this page. Or to access it online visit, [vnshealthplans.org/2025-ec](https://vnshealthplans.org/2025-ec).

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 EasyCare is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company. To be eligible for our plan you:

- Must be eligible for Medicare Part A and Part B.
- Must live in the service area: Albany, Bronx, Erie, Kings (Brooklyn), Monroe, Nassau, New York (Manhattan), Queens, Rensselaer, Richmond (Staten Island), Schenectady, Suffolk and Westchester Counties in New York State.
- Are a United States citizen or are lawfully present in the United States.

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For more information about **Medicare**, 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](http://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.

**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.**


This document is available for free in Spanish and Chinese.

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.

Este documento está disponible sin cargo en inglés y chino.


本文件免費提供英文和西班牙文版本。

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## F. Overview of Services


Monthly premium, deductible, and limits on how much you pay for covered services.		
<b>Monthly Plan Premium including Part C and Part D Premium</b>	\$0 or \$25	Your monthly premium for prescription drug coverage depends on your level of low income subsidy (LIS) or Extra Help.  Members with Extra Help will have \$0 monthly premiums and a \$0 annual deductible. If you lose Extra Help, your monthly premium may be \$25.
<b>Deductible</b>	\$0 or \$145	Whether or not you pay a deductible for prescription drug coverage depends on your LIS or Extra Help.  Members with Extra Help will have a \$0 annual deductible. If you lose full Extra Help, your Part D deductible will be \$145.
<b>Maximum Out of Pocket (MOOP)</b>	\$9,350	Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.  Your yearly limit in this plan: <ul style="list-style-type: none"> <li>• \$9,350 for services you receive from in-network providers.</li> </ul> If you reach the limit on out-of-pocket costs, covered hospital and medical services will be paid in full for the rest of the year by the plan. You will still need to pay your monthly premiums.

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## G. List of Covered Services


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

Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>Inpatient hospital care</b></p>	<ul style="list-style-type: none"> <li>• Days 1-5: \$400 copay per day of each benefit period.</li> <li>• Days 6-90: \$0 copay per day of each benefit period.</li> </ul> <p>There is no payment for additional days.</p>	<p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital copay for each benefit period. There's no limit to the number of benefit periods.</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>Requires prior authorization.</p> <p>Except in an emergency, your health care provider must tell the plan of your hospital admission.</p>


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VNS Health EasyCare (HMO) Summary of Benefits 2025


Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Outpatient hospital services and (including outpatient treatment by a doctor or a surgeon)</b>	\$200 copay	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.
<b>Outpatient hospital observation</b>	\$110 per stay copay	No prior authorization required.
<b>Ambulatory Surgical Center (ASC) services</b>	\$200 copay	Requires prior authorization.
<b>Doctor visits (including visits to Primary Care Providers)</b>	\$0 copay	No prior authorization required.
<b>Specialist care</b>	\$35 copay	No prior authorization required.
<b>Preventive care (care to keep you from getting sick, such as flu shots and other immunizations)</b>	\$0 copay	

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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Emergency room services</b>	\$110 copay	<p>You may go to any emergency room when necessary. You do not have to be in-network.</p> <p>No prior authorization required</p> <p>You are covered for up to \$50,000 per year in emergency care and urgently needed services outside of the United States and its territories.</p>
<b>Urgently needed care</b>	\$45 copay	<p>Urgently needed services in and outside of the United States.</p> <p>Urgently needed care is NOT emergency care. You do not have to be in-network.</p> <p>No prior authorization required.</p> <p>You are covered for up to \$50,000 per year in emergency care and urgently needed services outside of the United States and its territories.</p>
<b>Diagnostic Services/Labs/Imaging (X-rays or other pictures, such as CAT scans)</b>	\$50 copay	Requires prior authorization.
<b>Lab tests, such as blood work</b>	\$0 copay	Requires prior authorization.

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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>X-rays or other pictures, such as CAT scans</b>	Outpatient X-ray: \$15 copay Diagnostic Radiological Services: \$110 copay	Requires prior authorization.
<b>Screening tests, such as tests to check for cancer</b>	\$0 copay	Requires prior authorization.
<b>Hearing exam</b>	\$0 copay	Exam to diagnose and treat hearing and balance issues.  No prior authorization required.
<b>Hearing aids</b>	\$0 copay  Plan coverage limit is \$1,500 for hearing aids limited to \$750 per ear (one right, one left) every 3 years.	<ul style="list-style-type: none"> <li>• Fitting/evaluation is limited to one per ear (one right, one left) every 3 years.</li> <li>• The plan covers hearing services and products when medically necessary to alleviate hearing disabilities.</li> </ul> <p>No prior authorization required.</p> <p>Please see the <i>Evidence of Coverage</i> for more information.</p>

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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Dental care</b>	\$0 copay	<p>\$2,500 maximum plan coverage amount every year for diagnostic and preventive dental services. This amount is combined with the non-Medicare-covered comprehensive dental services benefit. There is no annual service category deductible for Medicare-covered benefits.</p> <p>Dental services (including but not limited to, routine exams and cleanings, X-rays, fillings, crowns, extractions, root canals, dentures, implants and endodontic and periodontal care).</p> <p>You do not need a referral from your PCP to see a dentist.</p> <p>May require prior authorization</p> <p>See page 30 for more information including preventive dental coverage.</p>
<b>Routine eye exam</b>	\$0 copay	<p>1 Routine eye exam per year. A routine eye exam is to diagnose and treat diseases and conditions of the eye.</p> <p>1 Eye exam for the purpose of getting eyeglasses every 2 years.</p> <p>No prior authorization required.</p>


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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Glasses or contact lenses</b>	\$0 copay	<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 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 <i>Evidence of Coverage</i> for more information.</p> <p>No prior authorization required.</p>
<b>Mental or behavioral health services</b>	\$0 copay	<p>Plan covers Medicare-covered: Individual or Group Sessions.</p> <p>Requires prior authorization.</p>
<b>Inpatient care for people who need mental health services (voluntary or involuntary admissions) (This service is continued on the next page)</b>	<ul style="list-style-type: none"> <li>• \$300 Copayment per day for days 1 through 5</li> <li>• You pay nothing per day for days 6 through 90</li> </ul>	<p>90 days for an inpatient hospital stay.</p> <p>Plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used</p>

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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Inpatient care for people who need mental health services (voluntary or involuntary admissions) (continued)</b>		up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. Requires prior authorization.  See <i>Evidence of Coverage</i> for more information.
<b>Skilled nursing facility</b>	For Medicare-covered SNF stays, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1-20</li> <li>• \$214 copay per day for days 21-100.</li> <li>• You pay all costs for each day after day 100 of the benefit period.</li> </ul>	Plan covers additional days beyond Medicare. No prior hospital stay is required.  A “benefit period” starts the day you go into the hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care.  Requires prior authorization.
<b>Occupational, physical, or speech therapy</b>	\$35 copay	Plan covers Medicare-covered: <ul style="list-style-type: none"> <li>• Physical Therapy visits,</li> <li>• Speech Language Therapy visits, and</li> <li>• Occupational Therapy visits.</li> </ul> Requires prior authorization.  Call your Care Team or read the <i>Evidence of Coverage</i> for more information.


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VNS Health EasyCare (HMO) Summary of Benefits 2025


Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Ambulance services</b>	\$250 copay	Ambulance services must be medically necessary. Prior authorization is required for non-emergency services. You do not have to be in-network.
<b>Transportation to health care services</b>	\$0 copay	Our plan covers 11 roundtrips to routine and non-emergent plan-approved locations for medical care and services. There is a maximum benefit of \$100 per round trip.  Coverage includes: taxi, rideshare services, bus/subway, van and medical transport.  Requires prior authorization.
<b>Medicare Part B prescription drugs</b>	0% coinsurance	Read the <i>Evidence of Coverage</i> and Formulary for more information on these drugs.  Requires prior authorization.

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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>Part D Prescription Drug Coverage (This service is continued on the next page)</b></p>	<p>Deductible: \$0 (if you have LIS or \$145 (no LIS).</p> <p>You pay \$0 deductible for Tier 1 drugs, Tier 6 drugs, covered insulin products and most adult Part D vaccines.</p> <p>Your Part D costs are determined by the Part D Low-Income Cost-Share (LICS) (Extra Help) Level. Tier drugs are generic or Brand. See below for breakdown.</p> <p>Copayment / Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <li>• Drug Tier 1: \$0 copay</li> <li>• Drug Tier 2: \$20 copay</li> <li>• Drug Tier 3: \$47 copay</li> </ul> <p>You pay \$35 per month supply of each covered</p>	<p>There may be limitations on the types of drugs covered. Please see the VNS Health EasyCare Formulary at <a href="https://vnshealthplans.org/formulary">vnshealthplans.org/formulary</a> for more information.</p> <p>VNS Health EasyCare may require you to first try one drug to treat your condition before it will cover another drug for that condition. This is called Step Therapy (ST).</p> <p>Some drugs have Quantity Limits (QL).</p> <p>Requires Prior Authorization (PA) for certain drugs.</p> <p>Some drugs known as opioids (commonly used for pain), and few others (which are restricted by Medicare) may require additional prior authorizations to confirm diagnosis before coverage. Call your Care Team for more information.</p> <p>Some drugs require that you use certain pharmacies. These drugs are listed in the formulary as Specialty or Limited Distribution Drug (LDD). The formulary is posted on the plan's website, as well as on the Medicare</p>

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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>Part D Prescription Drug Coverage (continued)</b></p>	<p>insulin product on this tier.</p> <ul style="list-style-type: none"> <li>Drug Tier 4: \$100 copay You pay \$35 per month supply of each covered insulin product on this tier.</li> <li>Drug Tier 5: 31% of the total cost You pay \$35 per month supply of each covered insulin product on this tier.</li> <li>Drug Tier 6: \$0 copay</li> </ul> <p>If you have Extra help, you will have 1 of 3 levels.</p> <p>Copayment / Coinsurance during the Initial Coverage Stage:</p>	<p>Prescription Drug Plan Finder on <a href="http://www.medicare.gov">www.medicare.gov</a>.</p> <p>You can get long-term supplies through mail order or at a retail pharmacy. The amount you pay for long-term supplies (100-day) is the same for a one-month (30-day) supply. Call your Care Team for more information.</p>

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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>Part D Prescription Drug Coverage (continued)</b></p>	<p>If you are LICs 1, your Part D costs are no more than:</p> <ul style="list-style-type: none"> <li>• \$4.90 for generics</li> <li>• \$12.15 for Brands</li> </ul> <p>If you are LICs 2, your Part D costs are no more than:</p> <ul style="list-style-type: none"> <li>• \$1.60 for generics</li> <li>• \$4.80 for Brands</li> </ul> <p>If you are LICs 3, your part D costs are \$0 for all drugs, generics or Brand covered.</p> <p>For all members (with or without Extra Help)</p> <p>Catastrophic Coverage:</p> <p>During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</p>	

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Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Podiatry services</b>	\$0 copay \$25 copay	For routine foot care (up to 6 visit(s) every year). Medicare Covered Podiatry Services Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions. No prior authorization required.
<b>Durable medical equipment (DME) or supplies</b>	20% coinsurance	The plan covers wheelchairs, nebulizers, crutches, rollabout knee walkers, walkers, and oxygen equipment and supplies, prosthetics, orthotics and orthopedic footwear, etc. Note: For a complete list of DME or supplies call your Care Team or read the <i>Evidence of Coverage</i> . Requires prior authorization.
<b>Acupuncture</b>	\$0 copay	Up to 20 visit(s) every year are covered. No prior authorization required.
<b>Acupuncture for chronic low back pain</b>	\$0 copay	Up to 12 visits in 90 days are covered for Medicare beneficiaries meeting criteria. See your <i>Evidence of Coverage</i> for details. No prior authorization required.

 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](https://vnshealthplans.org)

Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<p><b>Additional Telehealth Services (This service is continued on the next page)</b></p>	<p>\$0 - \$200 copay</p>	<p>Covers the following services:</p> <ul style="list-style-type: none"> <li>• Ambulatory Surgical Center (ASC) Services;</li> <li>• Diabetes Self-Management Training;</li> <li>• Group Sessions for Mental Health Specialty Services;</li> <li>• Group Sessions for Outpatient Substance Abuse;</li> <li>• Group Sessions for Psychiatric Services;</li> <li>• Individual Sessions for Mental Health Specialty Services;</li> <li>• Individual Sessions for Outpatient Substance Abuse;</li> <li>• Individual Sessions for Psychiatric Services;</li> <li>• Home Health Services;</li> <li>• Kidney Disease Education Services;</li> <li>• Opioid Treatment Program Services;</li> <li>• Outpatient Hospital Services;</li> <li>• Physician Specialist Services;</li> </ul>


 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](https://vnshealthplans.org)

Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Additional Telehealth Services (continued)</b>		<ul style="list-style-type: none"> <li>Physical Therapy and Speech-Language Pathology Services;</li> <li>Primary Care Physician Services;</li> <li>Urgently Needed Services</li> </ul> <p>Prior authorization is required.</p>
<b>Diabetic supplies</b>	20% coinsurance	<p>Ascensia/Bayer Diabetes Care is the plan's chosen brand for diabetes monitoring and testing supplies when obtained at an in-network retail pharmacy.</p> <p>Shoes and inserts for diabetes-related conditions.</p> <p>Prior authorization is required.</p>
<b>Enhanced Disease Management</b>	\$0 copay	<p>Services include:</p> <ul style="list-style-type: none"> <li>Home visits by a nurse to evaluate health, social, and home safety needs</li> <li>Help finding doctors and making appointments</li> <li>Help taking medicine the right way</li> <li>Connections to community resources</li> </ul> <p>No prior authorization required.</p>

 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](https://vnshealthplans.org)



Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Gym Membership</b>	\$0 copay	<p>You are covered for a health club membership through SilverSneakers®, a fitness program designed for Medicare beneficiaries. This includes group exercise classes at participating health club facilities and online.</p> <p>For more information, please visit <a href="https://silversneakers.com">silversneakers.com</a></p>
<b>Over-the-Counter (OTC) items</b>	\$0 copay	<p>At the start of every quarter, you'll receive \$160 allowance for OTC items. This amount will automatically be loaded onto a debit card called the Healthy Extras card.</p> <p>Use your OTC card allowance to buy health items, like pain relievers, toothpaste, bandages and more!</p> <p>See the OTC catalog for a list of plan-approved items and participating OTC network locations, such as, convenience stores, pharmacies, and grocery stores.</p> <p>Balances left over at the end of each quarter do not carry over.</p> <p>For more information, please see the OTC Catalog.</p>

 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](https://vnshealthplans.org)


Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
<b>Meals (Post-Discharge)</b>	\$0 copay	<p>You can use this benefit to have meals delivered to your home after an acute inpatient hospital discharge.</p> <p>You are covered for 28 meals over a 2-week period up to 3 inpatient hospital visits a year.</p> <p>No prior authorization required.</p> <p>See your <i>Evidence of Coverage</i> for more information.</p>

The above summary of benefits is provided for informational purposes only and is not a complete list of benefits. Call your Care Team or read the *Evidence of Coverage* to find out about other covered services.


## H. Frequently Asked Questions (FAQ)

The following table lists frequently asked questions.


Frequently Asked Questions (FAQ)	Answers
<b>What is a Medicare Advantage plan?</b>	<p>Medicare Advantage plans combine Part A and Part B and often Part D into one plan with a network of providers. Medicare Advantage plans may also offer extra benefits, like vision, dental and hearing coverage and fitness programs like SilverSneakers.</p>

 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](https://vnshealthplans.org)


Frequently Asked Questions (FAQ)	Answers
<p><b>Will I get the same Medicare benefits in VNS Health EasyCare that I get now?</b></p>	<p>If you are coming to VNS Health EasyCare from Original Medicare or another Medicare plan, you may get benefits or services differently. You will get all your covered Medicare directly from VNS Health EasyCare. You will work with a team of providers who will help determine what services best meet your needs. When you enroll in VNS Health EasyCare, you and your Care Team will work together to develop a Care Plan to address your health and support your needs.</p> <p>When you join our plan, if you are taking any Medicare Part D prescription drugs that VNS Health EasyCare does not normally cover, you can get a temporary supply. We will help you get another drug or get an exception for VNS Health EasyCare to cover your drug, if medically necessary. For more information, call your Care Team.</p>

 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](https://vnshealthplans.org)

Frequently Asked Questions (FAQ)	Answers
<p><b>Can I go to the same health care providers I see now?</b></p>	<p>If your providers (including doctors and pharmacies) work with VNS Health EasyCare and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none"> <li>• Providers with a contract with us are “in-network.” In most cases, you must use the providers in the VNS Health EasyCare network.</li> <li>• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of the VNS Health EasyCare network. You may also use out-of-network providers when VNS Health EasyCare authorizes the use of out-of-network providers.</li> </ul> <p>To find out if your providers are in the plan’s network, call your Care Team or read the VNS Health EasyCare Provider and Pharmacy Directory. You can also visit our website at <a href="https://vnshealthplans.org/providers">vnshealthplans.org/providers</a> for the most current listing.</p>
<p><b>What happens if I need a service but no one in the VNS Health EasyCare network can provide it?</b></p>	<p>Most services will be provided by our network providers. If you need a covered service that cannot be provided within our network, such as a shortage of staff with the necessary expertise and/or availability to provide services, VNS Health EasyCare will authorize and pay for the cost of an out-of-network provider, with some limitations. Please see the <i>Evidence of Coverage</i> for more information.</p>
<p><b>What is a Care Manager?</b></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 makes sure you get what you need.</p>

 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](https://vnshealthplans.org)

Frequently Asked Questions (FAQ)	Answers
<p><b>Where is VNS Health EasyCare available?</b></p>	<p>The service area for this plan includes: Albany, Bronx, Erie, Kings (Brooklyn), Monroe, Nassau, New York (Manhattan), Queens, Rensselaer, Richmond (Staten Island), Schenectady, Suffolk and Westchester Counties in New York State. You must live in one of these areas to join the plan.</p>
<p><b>What is service authorization or prior authorization?</b></p>	<p>Service authorization or prior authorization means that you must get approval from VNS Health EasyCare before you can get a specific service or drug or see an out-of-network provider. VNS Health EasyCare may not cover the service or drug if you don't get approval. If you need urgent or emergency care or out-of-area dialysis services, you don't need to get approval first.</p> <p>See Chapter 3 of the <i>Evidence of Coverage</i> to learn more about service authorization or prior authorization. See the Medical Benefits Chart in Chapter 4 of the <i>Evidence of Coverage</i> to learn which services require a service authorization or prior authorization.</p>

 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](https://vnshealthplans.org)

## I. Helpful Definitions


**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.

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 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](https://vnshealthplans.org)

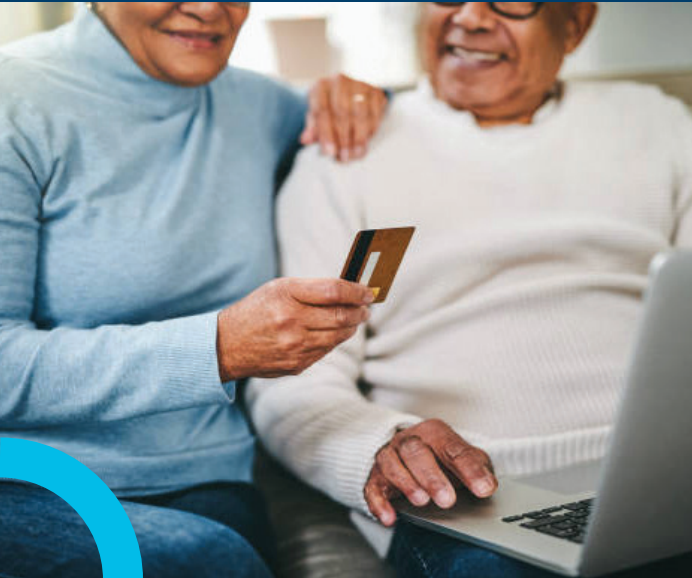
## J. Dental Benefit Summary

Preventive dental services include oral exams, cleanings, and x-rays and are covered. Comprehensive services include fillings, extractions, root canals, bridges, crowns, dentures, and implants. Certain procedures may require prior authorization\*\*\*.

Crowns and root canals will be covered in certain circumstances. If you need replacement dentures and implants, you will need a recommendation from your dentist to determine if its medically necessary.

Category	Covered Services	Copay ment	Frequency
<b>Diagnostic &amp; Preventive</b>	Oral Exam	\$0	Unlimited
	Full Mouth Series or Panoramic X-Ray	\$0	Unlimited
	Single X-rays (periapical)	\$0	Unlimited
	Bitewing Series	\$0	Unlimited
	Prophylaxis (cleaning)	\$0	Unlimited
	Fluoride treatment	\$0	Unlimited
<b>Restorative</b>	Fillings (Silver or Tooth Colored)	\$0	Up to 2 per year
<b>Oral Surgery</b>	Extractions	\$0	Up to 2 per year
<b>Endodontics</b>	***Root Canal Therapy: Anterior/Bicuspid/Molar	\$0	Up to 2 per year
<b>Periodontics</b>	***Periodontal Maintenance	\$0	Up to 2 per year
	***Scaling/Root Planing, per quadrant	\$0	Up to 2 per year
<b>Prosthetics</b>	***Single Crowns	\$0	Up to 2 per year
<b>Crowns</b>	Post	\$0	Up to 2 per year
	Recementation, Crown	\$0	Up to 2 per year
<b>Prosthetics</b>	***Complete Upper/Lower Denture	\$0	Up to 2 per year
<b>Removable</b>	***Partial Upper/Lower Denture	\$0	Up to 2 per year
	Denture Adjustments/Repairs	\$0	Up to 2 per year
	Denture Rebase/Relines	\$0	Up to 2 per year
	Implants	\$0	Once every 3 years

 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](https://vnshealthplans.org)




## Member Rewards Program

As a member of our plan, you are automatically enrolled in our Member Rewards Program where you can earn gift cards for completing health activities!

### How will I get my rewards?

We'll track your progress using claims your doctor submits to verify that you completed the health activity. Your rewards will be loaded onto your Healthy Extras card three times per year when you complete eligible health activities.

 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](https://vnshealthplans.org)



## L. Multi-Language Insert

### 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 panggagamot. 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.

Form Approved OMB# 0938-1421  
Form CMS-10802 (Expires 12/31/25)

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## VNS Health EasyCare (HMO) Summary of Benefits 2025

**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.

**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, TTY/TDD 711. 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.

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Form CMS-10802 (Expires 12/31/25)-

 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](https://vnshealthplans.org)

## VNS Health EasyCare (HMO) Summary of Benefits 2025

**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。

**Albanian:** Kemi shërbime përkthimi falas për t'iu përgjigjur çdo pyetjeje që mund të keni lidhur me shëndetin ose planin e mjekimeve. Për të marrë një përkthyes, thjesht na telefononi në 1-866-783-1444, TTY/TDD 711. Dikush që flet anglisht/gjuhën mund t'ju ndihmojë. Ky është një shërbim falas.


**Yiddish:** מיר האבן אומזיסטע דאלמעטשער סערוויסעס צו ענטפערן סיי וועלכע פראגעס איר קענט האבן וועגן אונזער העלט אדער דראג פלאן. צו באקומען א דאלמעטשער, רופט אונז אויף 1-866-783-1444, נישט קאסט וואס סערוויס א איז דאס. העלפן אייך קען אידיש\ענגליש רעדט וואס איינער. TTY/TDD 711. געלט קיין.

**Bengali:** আমাদের স্বাস্থ্য বা ড্রাগ পরিকল্পনা সম্পর্কে আপনার যে কোনও প্রশ্নের উত্তর দেওয়ার জন্য আমাদের কাছে বিনামূল্যে দোভাষী পরিষেবা রয়েছে। একজন দোভাষী পেতে, শুধু আমাদের কল করুন 1-866-783-1444, TTY/TDD 711 নম্বরে। বাংলা বলতে পারে এমন কেউ আপনাকে সাহায্য করতে পারে। এটি একটি বিনামূল্যের পরিষেবা।

**Greek:** Διαθέτουμε δωρεάν υπηρεσίες διερμηνείας για να απαντήσουμε σε οποιοσδήποτε ερωτήσεις μπορεί να έχετε σχετικά με το πρόγραμμα ασφάλισης υγείας ή φαρμάκων. Για να βρείτε διερμηνέα, καλέστε μας στο 1-866-783-1444, TTY/TDD 711. Κάποιος που μιλάει ελληνικά θα σας βοηθήσει. Πρόκειται για μια δωρεάν υπηρεσία.

**Urdu:** ہمارے ہیلتھ یا ڈرگ پلان کے بارے میں آپ کے کسی بھی سوال کا جواب دینے کے لیے ہمارے پاس مفت ترجمان کی خدمات ہیں۔ مترجم حاصل کرنے کے لیے، بس ہمیں کال کریں۔ 1-866-783-1444, TTY/TDD 711۔ اُردو بولنے والا کوئی شخص آپ کی مدد کر سکتا ہے۔ یہ ایک مفت سروس ہے۔

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Form CMS-10802 (Expires 12/31/25)

 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](https://vnshealthplans.org)

## M. Notice of Availability of Member Materials

You can access the 2025 VNS Health Evidence of Coverage, Provider and Pharmacy Directory and the Formulary electronically.

<b>Evidence of Coverage</b> (Downloadable PDF)	<a href="https://vnshealthplans.org/2025-ec">vnshealthplans.org/2025-ec</a>
<b>Formulary</b> (Downloadable PDF and Online Search Tool)	<a href="https://vnshealthplans.org/formulary">vnshealthplans.org/formulary</a>
<b>Provider and Pharmacy Directory</b> (Online Search Tool)	<a href="https://vnshealthplans.org/providers">vnshealthplans.org/providers</a>
<b>Joint HIPAA Notice of Privacy Practices</b> (Downloadable PDF)	<a href="https://vnshealthplans.org/hipaa">vnshealthplans.org/hipaa</a>

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](mailto:CareTeam@vnshealth.org)

If you have questions about VNS Health EasyCare 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.)

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## N. 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 to your Care Team at 1-866-783-1444 (TTY: 711).


### Understanding the Benefits

- The *Evidence of Coverage (EOC)* provides a complete list of all coverages and services. It is important to review plan coverage costs, and benefits before you enroll. Visit [vnshealthplans.org/2025-ec](https://vnshealthplans.org/2025-ec) 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

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the Provider and Pharmacy Directory)
- Effect on Current Coverage.** Your current health care coverage will end once your new Medicare coverage starts. For example, if you are in Tricare or a Medicare plan, you will no longer receive benefits from that plan once your new coverage starts.

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

October 1, 2024 – March 31, 2025  
7 days a week, 8 am – 8 pm

April 1, 2025 – September 30, 2025  
Weekdays, 8 am – 8 pm