



VNS Health has been committed to meeting the needs of New Yorkers for 130 years. We have deep experience caring for people at all stages of life.

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.



To learn more, call VNS Health Total  
**1-866-414-6715 (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

**Or call your representative**



## HEALTH PLANS

### VNS Health Total (HMO D-SNP)

Two-in-one Medicare-Medicaid plan for New Yorkers with long-term care needs





If you need help to safely live at home, VNS Health Total can make it easier to get the care you need. This two-in-one plan combines Medicare and Medicaid Long-Term Care plans for people who need ongoing help with daily activities, such as bathing, cooking, dressing and walking.

### Benefits include:

- **\$0 plan premiums**
- **\$0 copays for medical care**
- **\$0 for skilled nursing, personal care services, rehabilitation therapy and more**
- **Consumer Directed Personal Assistance Services (CDPAS)**

You can also keep your doctors, specialists and home health aide, as long as the provider is in the network.

## 2025 Benefits Overview

<b>Monthly Plan Premium</b>	\$0
<b>Primary &amp; Specialist Doctor Copays</b>	\$0
<b>Monthly Premium for Prescription Drugs</b>	\$0
<b>Prescription Drug Copays</b>	\$0
<b>Healthy Extras Card*</b>	\$375/month
<b>OTC/Grocery Allowance</b>	\$310/month
<b>Flex Allowance</b>	+ \$65/month for utilities, and certain dental, hearing or vision expenses
<b>Dental</b>	\$3,500/year for dental care
<b>Vision</b>	\$0 for routine eye exam; \$350/year for eyeglasses (frames and lenses) or contacts
<b>Hearing</b>	\$0 for exam; \$2,000 every 3 years for hearing aids
<b>Acupuncture</b>	\$0 for 30 visits/year**
<b>Gym Membership</b>	SilverSneakers®
<b>Long-Term Services and Supports (including Home Health Aide, Nursing and Social Work)</b>	\$0
<b>Worldwide Coverage</b>	Up to \$50,000/year for emergency services and urgent care

\*Grocery and utility benefits are part of special supplemental benefits for the chronically ill and not all members qualify. Chronic illnesses include diabetes, dementia, heart failure, lung disorders, stroke, and other conditions. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us. \*\*Additional acupuncture visits for chronic low back pain covered by Medicare.