

2026 EmblemHealth VIP Medicare Plans

Service Area: Albany, Broome, Columbia, Delaware, Dutchess, Greene, Orange, Rensselaer, Saratoga, Schenectady, Warren, and Washington counties in New York.



Get More From Your Medicare Coverage

EmblemHealth VIP Medicare plans include both your medical and drug coverage in a single plan, plus benefits and services that Original Medicare does not cover.

Let us help you find the plan that meets your needs and budget.



EmblemHealth VIP Value (HMO-POS)

Plan Highlights

- \$0 monthly plan premium.
- No referrals required.
- \$0 primary care doctor visits.
- \$35 specialist doctor visits.
- \$0 Tier 1, Tier 2, and Tier 6 generics by preferred mail order.
- \$0 Teladoc® visits.

Extra Benefits

- Up to \$300 for routine eyewear allowance annually.
- Up to \$3,000 hearing aid allowance every 3 years.
- Preventive and Comprehensive dental services with \$2000 annual limit.
- SilverSneakers® fitness program.
- \$80 quarterly for over-the-counter (OTC) and health-related items.

EmblemHealth VIP Dual (HMO D-SNP)

Plan Highlights

- \$0 monthly plan premium.
- No referrals required.
- \$0 primary care doctor visits.
- \$0 specialist doctor visits.
- \$0 Teladoc® and Telehealth visits.

To join EmblemHealth VIP Dual (HMO D-SNP), you must have full Medicaid.

Extra Benefits

- No annual limit for preventive and comprehensive dental services.
- Up to \$150 for routine eyewear allowance every 2 years.
- Up to \$300 hearing aid allowance every 3 years.
- \$0 for up to 20 acupuncture visits for chronic low back pain every year.
- \$0 for up to 10 acupuncture visits for conditions other than chronic low back pain.
- SilverSneakers® fitness program.
- \$40 monthly over-the-counter (OTC) and health related items.



You Can Save Every Month on Over-the-Counter (OTC) Items

Personal care: First-aid dressings/ treatments, first-aid kits and supplies, hot/cold therapy, braces, and orthopedic support.

Vitamins/dietary supplements: Vitamins, multivitamins, mineral supplements, specialty supplements, amino acids, and hormones.

Oral care: Toothbrushes, floss/flossers, denture products, toothpaste, dry mouth rinse, temporary dental repair, and mouth guards.

Cold and allergy/pain relief: Cough, cold, flu, and sinus relief, cough drops, sore throat relief, nasal spray, sleep aids, external pain relief, stimulants, and motion sickness.

How to buy your OTC item(s): You can use your OTC benefit at participating retail locations or you can order your covered items online, by phone, or through mail order. For more information, visit emblemhealth.com/otc.



Our plan may help you save money with just one call.

800-447-9169 (TTY: 711)

NEED MORE INFORMATION? READY TO TAKE THE NEXT STEP?

Please contact your licensed sales representative.

Or call EmblemHealth at **800-447-9169** (TTY: **711**). We're available Oct. 1 through March 31 from 8 a.m. to 8 p.m., seven days a week and April 1 through Sept. 30 from 8 a.m. to 8 p.m., Monday through Friday.

Notes		

[FPO]
Rep Business Card

55 Water Street, New York, NY 10041-8190 emblemhealth.com/medicare



Health Insurance Plan of Greater New York (HIP) is an HMO/HMO-POS plan with a Medicare contract and an HMO D-SNP plan with a Medicare contract and a contract with the New York State Department of Health, Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company. Out-of-network/ non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. You can get this information for free in other formats, such as large print. Call our toll-free number at 800-447-9169 (TTY: 711).

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