



2027 EmblemHealth VIP Medicare Plans

No matter what your needs, we have a plan for you.

For more than 85 years, EmblemHealth has been a trusted health plan with a long history of serving New Yorkers. With deep local roots and a high-support experience, we make it easier to choose a plan you can trust — and stay confident in your coverage.

EmblemHealth is dedicated to delivering a simple, caring path to better health.

EmblemHealth VIP Medicare Plans*

EmblemHealth offers a range of plans that give you all the benefits of Original Medicare and so much more. You can get care from thousands of trusted doctors and other health care providers in our extensive network. Our plans include benefits such as:

- Prescription drug coverage.
- Preventive care, such as mammography, colonoscopy, screenings, and vaccines.
- **\$0** copay for Teladoc®.
- 24-hour nurse hotline.

New Plans

EmblemHealth VIP Value (HMO)

Enjoy a **\$0 monthly premium** plan that delivers essential coverage and added extras. (You must continue to pay your Medicare Part B premium.)

You'll pay:

- **\$0** for primary care provider (PCP) visits.
- **\$45** or **\$50** for specialist visits depending on where you live.

Plus, enjoy:

- Preventive and comprehensive dental coverage without an annual limit.
- Up to **\$1,000 every year** for hearing aids.
- Up to **\$150 every year** for eyewear.
- SilverSneakers® fitness program.

EmblemHealth VIP Saver (HMO)

A **\$0 monthly premium** is available for those who qualify for the **Low Income Subsidy (LIS)**. Otherwise, the monthly premium is **\$40.40** (You must continue to pay your Medicare Part B premium.)

You'll pay:

- **\$0** for primary care provider (PCP) visits.
- **\$40** or **\$50** for specialist visits, depending on where you live.

Plus, enjoy:

- Preventive and comprehensive dental coverage without an annual limit.
- Up to **\$1,500 every year** for hearing aids.
- Up to **\$200 every year** for eyewear.

EmblemHealth VIP Gold (HMO)

A plan that combines flexibility and extras to help you stay healthy. Monthly premiums range from **\$40** to **\$166, depending on where you live**, in addition to your Medicare Part B premium.

You'll pay:

- **\$0** for primary care provider (PCP) visits.
- **\$0** for AdvantageCare Physicians specialists.
- **\$25** for all other specialists.

Plus, enjoy:

- Preventive and comprehensive dental coverage without an annual limit.
- Up to **\$1,500 every year** for hearing aids.
- Up to **\$300 every year** for eyewear.
- SilverSneakers fitness program.

EmblemHealth VIP Gold Plus (HMO)

Get enhanced benefits with coverage designed for frequent care and low or no copays. The monthly premium is **\$216**, in addition to your Medicare Part B premium.

You'll pay:

- **\$0** for primary care provider (PCP) visits.
- **\$0** for specialist visits.

Plus, enjoy:

- Preventive and comprehensive dental coverage without an annual limit.
- Up to **\$1,500 every year** for hearing aids.
- Up to **\$300 every year** for eyewear.
- SilverSneakers fitness program.

*Plan availability varies by county.

EmblemHealth VIP Medicare Plans

	EmblemHealth VIP Value (HMO)	EmblemHealth VIP Saver (HMO)
Monthly Premium – The amount you pay for your insurance every month.	(Premiums may be reduced with Extra Help.)	
Kings	\$0	\$40.40
Bronx/Queens	\$0	\$40.40
Nassau	\$0	\$40.40
Suffolk	\$0	\$40.40
New York	N/A	N/A
Our Plan Covers		
	VIP Bold Network	VIP Bold Network
Primary care provider (PCP) visit	\$0	\$0
Specialist visit	\$45	\$40
Preventive care (services that keep you healthy)	\$0	\$0
Urgent care	\$40	\$40
Emergency care within the U.S./ outside the U.S.*	\$115/\$0	\$115/\$0
Inpatient hospital coverage	\$408 per day for days 1 – 6 \$0 per additional day	\$385 per day for days 1 – 7 \$0 per additional day
Lab services**	\$0 or \$15	\$0 or \$15
Foot care	\$40	\$35
X-rays**	\$25 or 20%	\$25 or 20%
Dental services (no annual dollar limit)	Comprehensive and Preventive	Comprehensive and Preventive
Hearing aids	Up to \$1,000 every year	Up to \$1,500 every year
Routine eyewear	Up to \$150 every year	Up to \$200 every year
Prescription drugs	Yes	Yes
Extra Benefits		
24-hour nurse hotline	Yes	Yes
SilverSneakers®	Yes	N/A
Acupuncture***	Yes. Plus 12 additional visits yearly	Yes. Plus 15 additional visits yearly
Teladoc®	\$0	\$0
Telehealth†	Yes	Yes
Maximum out-of-pocket limit (financial protection for you)	\$9,850	\$9,850

* Subject to annual limit outside of the U.S.

** Lower cost when provided in a doctor's office or independent facility.

*** You get 20 visits per year to treat chronic lower back pain and additional visits for other conditions.

	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Monthly Premium – The amount you pay for your insurance every month.	(Premiums may be reduced with Extra Help.)	
Kings	\$40	\$216
Bronx/Queens	N/A	
Nassau	\$105	
Suffolk	\$166	
New York	N/A	
Our Plan Covers		
	VIP Bold Network	VIP Bold Network
Primary care provider (PCP) visit	\$0	\$0
Specialist visit	\$0 for ACPNY ⁺⁺ specialists \$25 for all other specialists	\$0
Preventive care (services that keep you healthy)	\$0	\$0
Urgent care	\$35	\$0
Emergency care within the U.S./ outside the U.S.*	\$75/\$0	\$75/\$0
Inpatient hospital coverage	\$195 per day for days 1 – 10 \$0 per additional day	\$195 per day for days 1 – 10 \$0 per additional day
Lab services**	\$0 or \$15	\$0 or \$15
Foot care (including 4 routine visits per year)	\$0 for ACPNY ⁺⁺ podiatrists \$25 for all other podiatrists	\$0
X-rays**	\$0 or 20%	\$0 or 20%
Dental services (no annual dollar limit)	Comprehensive and Preventive	Comprehensive and Preventive
Hearing aids	Up to \$1,500 every year	Up to \$1,500 every year
Routine eyewear	Up to \$300 every year	Up to \$300 every year
Prescription drugs	Yes	Yes
Extra Benefits		
24-hour nurse hotline	Yes	Yes
SilverSneakers	Yes	Yes
Acupuncture***	Yes. Plus 15 additional visits yearly	Yes. Plus 15 additional visits yearly
Teladoc	\$0	\$0
Telehealth [†]	Yes	Yes
Maximum out-of-pocket limit (financial protection for you)	\$9,850	\$9,850

[†]Telehealth benefit is the same copay as PCP and specialist visits.

⁺⁺AdvantageCare Physicians (ACPNY) is an EmblemHealth company.

EmblemHealth VIP Medicare Plans

	EmblemHealth VIP Value (HMO)	EmblemHealth VIP Saver (HMO)
Monthly Premium – The amount you pay for your insurance every month.	(Premiums may be reduced with Extra Help.)	
Westchester	\$0	\$40.40
What Our Plan Covers		
	VIP Bold Network	VIP Bold Network
Primary care provider (PCP) visit	\$0	\$0
Specialist visit	\$50	\$50
Preventive care (services that keep you healthy)	\$0	\$0
Urgent care	\$40	\$40
Emergency care within the U.S./ outside the U.S.*	\$115/\$0	\$115/\$0
Inpatient hospital coverage	\$408 per day for days 1-6 \$0 per additional day	\$385 per day for days 1 – 7 \$0 per additional day
Lab services**	\$0 or \$15	\$0 or \$15
X-rays**	\$25 or 20%	\$25 or 20%
Foot care	\$45	\$45
Dental services (no annual dollar limit)	Comprehensive and Preventive	Comprehensive and Preventive
Hearing aids	Up to \$1,000 every year	\$1,500 every year
Routine eyewear	Up to \$150 every year	Up to \$200 every year
Prescription drugs	Yes	Yes
Extra Benefits		
24-hour nurse hotline	Yes	Yes
SilverSneakers	Yes	N/A
Acupuncture***	Yes. Plus 12 additional visits yearly	Yes. Plus 15 additional visits yearly
Teladoc	\$0	\$0
Telehealth†	Yes	Yes
Maximum out-of-pocket limit (financial protection for you)	\$9,850	\$9,850

*Subject to annual limit outside of the U.S.

**Lower cost when provided in a doctor's office or independent facility.

***You get 20 visits per year to treat chronic lower back pain and additional visits for other conditions.

†Telehealth benefit is the same copay as PCP and specialist visits.

**AdvantageCare Physicians (ACPNY) is an EmblemHealth company.

	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Monthly Premium – The amount you pay for your insurance every month.	(Premiums may be reduced with Extra Help.)	
Westchester	\$ 166	\$216
What Our Plan Covers		
	VIP Bold Network	VIP Bold Network
Primary care provider (PCP) visit	\$0	\$0
Specialist visit	\$0 for ACPNY ⁺⁺ specialists \$25 for all other specialists	\$0
Preventive care (services that keep you healthy)	\$0	\$0
Urgent care	\$35	\$0
Emergency care within the U.S./ outside the U.S.*	\$75/\$0	\$75/\$0
Inpatient hospital coverage	\$195 per day for days 1 – 10 \$0 per additional day	\$195 per day for days 1 – 10 \$0 per additional day
Lab services ^{**}	\$0 or \$15	\$0 or \$15
X-rays ^{**}	\$0 or 20%	\$0 or 20%
Foot care (including 4 routine visits per year)	\$0 for ACPNY ⁺⁺ podiatrists \$25 for all other podiatrists	\$0
Dental services (no annual dollar limit)	Comprehensive and Preventive	Comprehensive and Preventive
Hearing aids	Up to \$1,500 every year	Up to \$1,500 every year
Routine eyewear	Up to \$300 every year	Up to \$300 every year
Prescription drugs	Yes	Yes
Extra Benefits		
24-hour nurse hotline	Yes	Yes
SilverSneakers	Yes	Yes
Acupuncture ^{***}	Yes. Plus 15 additional visits yearly	Yes. Plus 15 additional visits yearly
Teladoc	\$0	\$0
Telehealth [†]	Yes	Yes
Maximum out-of-pocket limit (financial protection for you)	\$9,850	\$9,850



EmblemHealth Prescription Drug Coverage

Prescription Drug Tiers (levels)

Many EmblemHealth HMO plans with prescription drug coverage have a formulary (drug list) with six tiers:

Tier 1: Preferred Generic

Tier 2: Generic

Tier 3: Preferred Brand

Tier 4: Non-Preferred Drugs

Tier 5: Specialty

Tier 6: Select Care Drugs

Where to buy your prescription drugs

There are more than 60,000 pharmacies in the EmblemHealth network, including many national chain pharmacies such as CVS, Duane Reade, Walgreens, Walmart, and more.

You can also purchase covered drugs using our mail-order pharmacies, including a preferred mail-order pharmacy like Amazon Pharmacy or Express Scripts. Using a preferred mail-order pharmacy will save you time and money. On most plans, you will pay \$0 for generic drugs in Tiers 1, 2, and 6 when you use a preferred mail-order pharmacy. And you can save on other drug tiers too.

The prescription drug cycle

What you pay for your covered prescription drugs depends on what stage of the drug benefit cycle you are in. The federal government created these stages and each year sets a dollar limit within each stage. The amount you pay for your covered prescriptions may be different, depending on which stage you are in, and a new cycle begins on Jan. 1 of each year.

Stage 1 – Deductible

This is the amount you will need to pay before your plan pays. There is no deductible on insulin and most Part D vaccines.

Stage 2 – Initial Coverage Stage

In this stage, you and the plan share the costs of some of the covered drugs until your year-to-date out-of-pocket costs reach **\$2,400**. Out-of-pocket costs include what you pay when you get covered Part D prescription drugs, any payments for your drugs made by family or friends, and payments made for your drugs by Extra Help from Medicare, an employer or union health plan, Indian Health Service, AIDS drug assistance programs, charities, and most State Pharmaceutical Assistance Programs (SPAPs).

You pay \$0 for most adult Part D vaccines, including shingles and some travel vaccines.

Stage 3 – Catastrophic Coverage

After your year-to-date out-of-pocket costs reach **\$2,400** in 2027, you pay **\$0** for all covered drugs.



EmblemHealth Prescription Drug Coverage

Included in VIP Medicare Plans

	EmblemHealth VIP Value (HMO) EmblemHealth VIP Saver (HMO)	EmblemHealth VIP Gold (HMO) EmblemHealth VIP Gold Plus (HMO)
	Retail Pharmacy (one-month supply)	
Annual Deductible	\$650 (applies to Tier 3, Tier 4, and Tier 5 drugs only)*	\$200 (applies to Tier 3, Tier 4, and Tier 5 drugs only)**
Initial Coverage Stage	\$2,400	\$2,400
Preferred Mail Order	\$0 copay for Tier 1, Tier 2, and Tier 6 drugs	\$0 copay for Tier 1, Tier 2, and Tier 6 drugs
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$2	\$10
Tier 3: Preferred Brand	20%	24%
Tier 4: Non-Preferred Drugs	25%	27%
Tier 5: Specialty	25%	29%
Tier 6: Select Care Drugs	\$0	\$0
Catastrophic Coverage (After your year-to-date out-of-pocket costs reach \$2,400)	\$0	\$0

*You pay no deductible and the lesser of \$35 or 20% (Tier 3) or 25% (Tier 4) of the cost of insulin for a one-month supply. You may pay less if you use a preferred mail-order pharmacy. You pay \$0 for most adult Part D vaccines, including shingles and some travel vaccines.

**You pay no deductible and the lesser of \$35 or 24% (Tier 3) or 25% (Tier 4) of the cost of insulin for a one-month supply. You may pay less if you use a preferred mail-order pharmacy. You pay \$0 for most adult Part D vaccines, including shingles and some travel vaccines.

Low-Income Subsidy (LIS) Premium Reduction

If you get Extra Help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower. For more information about LIS, please call the Social Security Administration at **800-772-1213** (TTY: **800-325-0778**) from 8 a.m. to 7 p.m., Monday through Friday.

	EmblemHealth VIP Saver (HMO) All Counties	EmblemHealth VIP Gold (HMO) Kings	EmblemHealth VIP Gold (HMO) Nassau	EmblemHealth VIP Gold (HMO) Suffolk/ Westchester	EmblemHealth VIP Gold Plus (HMO) All Counties
Without Extra Help	\$40.40	\$40.00	\$105.00	\$166.00	\$216.00
With Extra Help	\$0	\$40.00	\$64.50	\$125.50	\$175.50

Fitness Program

It’s never too late to add exercise to your life!



SilverSneakers is a fitness program for seniors that comes free with qualifying Medicare health plans, like those offered by EmblemHealth. SilverSneakers can help you live a healthier, more active life.



Learn more at silversneakers.com.

Dental Coverage

**EmblemHealth VIP Value (HMO)/EmblemHealth VIP Saver (HMO)
EmblemHealth VIP Gold (HMO)/EmblemHealth VIP Gold Plus (HMO)**

You will pay \$0 – \$150 based on the procedure for Preventive and Comprehensive dental services. There is **no annual dollar limit**. See the list of covered dental services on our website for additional information.

Preventive Dental Services	Member In-Network Cost Sharing
Oral exams, cleanings, fluoride, standard x-rays (bitewing), complete series x-rays (Panorex)	You pay \$0
Comprehensive Dental Services*	Member In-Network Cost Sharing
Restorative services (fillings)	You pay \$0 – \$125 based on procedure
Endodontics	You pay \$0 – \$20 based on procedure
Periodontics	You pay \$0 – \$150 based on procedure
Extractions	You pay \$0 – \$50 based on procedure
Prosthodontics, other Oral/Maxillofacial surgery, other services	You pay \$0 – \$150 based on procedure

*Prior authorization may be required.

Services That Put You First

EmblemHealth Medicare Connect Concierge



EmblemHealth Medicare Connect Concierge is the one phone number you call when you need help with your healthcare needs.

When you call EmblemHealth Medicare Connect Concierge, we can help you:

- Make a doctor's appointment.
- Coordinate prior approvals.
- Answer benefit questions.
- Sign up for Member Rewards.
- And more!

And, we won't transfer you. EmblemHealth Medicare Connect Concierge representatives will stay on the line and arrange three-way calls to help you.

MyEmblemHealth Mobile App

Your Health, in Your Hands



Manage your plan and get personalized health guidance in the new **myEmblemHealth app**. It's faster, easier to navigate, and designed to help you stay on top of your health.

Need a doctor? Consider AdvantageCare Physicians

AdvantageCare Physicians (ACPNY), an EmblemHealth company, is a primary and specialty care practice that cares for the whole you. This means ACPNY doctors and providers consider the physical, mental, and lifestyle factors that affect your health. With more than 30 offices in all five boroughs and on Long Island, ACPNY offers a range of flexible appointment types and convenient locations along with related services, such as lab and radiology. Go to **acpny.com** to see a full list of services and locations.



Neighborhood Care provides support and wellness in the neighborhood.

EmblemHealth Neighborhood Care has 15 locations that provide in-person customer support, connection to community resources, and health and wellness programs. Programs range from learning a language and fitness classes to diabetes management and much more — at no cost! Visit **emblemhealth.com/neighborhood** for locations and hours.



The EmblemHealth Member Rewards Program

It pays to take care of yourself.

You deserve to be rewarded for making smart choices about your health. Once you join the program, you'll see all the services that can earn you rewards.

For more information, visit emblemhealth.com/medicare-rewards.

Health Service	Reward Amount
Annual Wellness Visit: Completion of an Annual Wellness Visit with a PCP.	\$50
Sign Up for the EmblemHealth Member App: Sign up for EmblemHealth's mobile app.	\$25
Inpatient Admission Follow-up: Follow-up with a PCP or specialist within 30 days of an inpatient admission.	\$50
Emergency Room Follow-up: Follow-up with a PCP or specialist within 7-days after discharge from emergency room for members with multiple high-risk chronic conditions.	\$100
Diabetes A1C Test: Complete an HbA1C blood test to know if your blood sugar level is higher than normal.	\$25
Diabetes Eye Exam: Complete a retinal or dilated eye exam by an eye care professional to check for harm to your eyes.	\$50
Colorectal Cancer Screening – Colonoscopy: Complete your colorectal health screening colonoscopy to check for early signs of colon cancer. Talk to your doctor about your screening options.	\$100
Colorectal Cancer Screening – All other testing: Fecal occult blood test (FOBT), flexible sigmoidoscopy, fecal immunochemical (FIT) DNA test, or colonography.	\$25
Breast Health Screening (Mammogram): Complete a mammogram to look for early signs of breast cancer. Ask your doctor about getting a mammogram order.	\$100
Diabetes Kidney Health Evaluation: Complete an estimated glomerular filtration rate test and a urine albumin-creatinine ratio to measure your kidney health and function.	\$25
Diabetes Care Completion Bonus: Complete a diabetes A1C test, diabetes eye exam, and diabetes kidney health evaluation within the calendar year.	\$75
Bone Mineral Density (BMD) Test: Complete a BMD test to check for osteoporosis for women age 67 – 85 within six months after a fracture.	\$200

Rewards are available to eligible members and must be completed in 2027. EmblemHealth reserves the right to modify rewardable activities, retailers, or retail categories at any time and without notice.

[illegible]



Take the next step to better manage your health.

Simply call **800-447-9169** (TTY: **711**). From Oct. 1 through March 31, you can call us seven days a week from 8 a.m. to 8 p.m. From April 1 through Sept. 30, you can call us Monday through Friday from 8 a.m. to 8 p.m.

Visit us online at emblemhealth.com/medicare.



Health Insurance Plan of Greater New York (HIP) is an HMO plan with a Medicare contract. Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company. Free language assistance services are available at **800-447-9169** (TTY: **711**). 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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