

2021 Summary of Benefits

EmblemHealth VIP Dual Reserve (HMO D-SNP)

January 1, 2021 – December 31, 2021

Who can join?

To join **EmblemHealth VIP Dual Reserve (HMO D-SNP)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and in New York State Medicaid, and live in our service area.

Our service area includes the following counties in **New York**: Bronx, Kings, New York, and Queens.

This plan does not require referrals.

To enroll in this Special Needs Plan, you must be also enrolled in one of these Medicaid programs:

- **Full Benefit Dual Eligible (FBDE):** Full Medicaid benefits.
- **Qualified Medicare Beneficiary – Plus (QMB – Plus):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments), plus full Medicaid benefits.
- **Specified Low-Income Medicare Beneficiary – Plus (SLMB – Plus):** Helps pay Part B premiums, plus full Medicaid benefits.

Which doctors, hospitals, and pharmacies can I use?

EmblemHealth VIP Dual Reserve (HMO D-SNP) plan has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan will not pay for these services.

When joining the **EmblemHealth VIP Dual Reserve (HMO D-SNP)** plan, you should choose a primary care doctor (PCP) in the VIP Reserve Network. If you do not select a PCP, one will be selected for you. At any time, you can select a different PCP within the network. This network also includes additional medical providers like specialists, laboratories, and hospitals.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at emblemhealth.com/medicare. Or, call us and we'll send you a copy.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies.

You can see our plan's provider and pharmacy directory on our website at emblemhealth.com/medicare. Or, call us and we'll send you a copy.

How to Reach Us

To find out more about EmblemHealth plans and to enroll, please call us at **800-447-9169 (TTY: 711)**. From **October 1 to March 31**, you can call us seven days a week from 8 am to 8 pm. From **April 1 to September 30**, you can call us Monday through Friday from 8 am to 8 pm.

To get a complete list of services we cover, call us and ask for the “Evidence of Coverage (EOC).” You can also view the EOC online at **emblemhealth.com/medicare**. If you want to know more about the benefits, services, and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at **[medicare.gov](https://www.medicare.gov)** or get a copy by calling **1-800-MEDICARE** (1-800-633-4227), 24 hours a day, seven days a week. If you use a TTY, please call **877-486-2048**. If you want to compare our plan with other Medicare Advantage plans we offer, you can visit us at **emblemhealth.com/medicare**.

SUMMARY OF MEDICARE-COVERED BENEFITS

BENEFIT	EMBLEMHEALTH VIP DUAL RESERVE (HMO D-SNP)
<p>Monthly Plan Premium (The amount you pay for your insurance every month.)</p>	<p>You pay \$0</p> <p>You must continue to pay your Medicare Part B premium.</p>
<p>Deductible (The amount you pay before the plan starts to pay.)</p>	<p>You pay \$0</p>
<p>Maximum Out-of-Pocket Responsibility (The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, and your share of the costs (copays, coinsurance), your health plan pays 100% of the costs of covered benefits. This does not include your premium or prescription drug costs.)</p>	<p>Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p> <p>\$7,550 yearly for services you receive from in-network health care professionals and facilities.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Our plan has a coverage limit every year for certain in-network benefits. Please call us for the services that apply.</p>
<p>Inpatient Hospital Coverage (may require approval)</p>	<p>You pay \$0</p>
<p>Outpatient Hospital Coverage (may require approval)</p> <ul style="list-style-type: none"> • Ambulatory surgery center: • Hospital observation: • Outpatient hospital: 	<p>You pay \$0</p> <p>You pay \$0</p> <p>You pay \$0</p>
<p>Doctor Visits (In office/Virtual)</p> <ul style="list-style-type: none"> • Primary care doctor: • Specialists: 	<p>You pay \$0</p> <p>You pay \$0 for annual physical</p> <p>You pay \$0</p>

BENEFIT	EMBLEMHEALTH VIP DUAL RESERVE (HMO D-SNP)
<p>Preventive Care (Services that keep you healthy)</p> <ul style="list-style-type: none"> • Our plan covers many preventive services, including: 	<p>You pay \$0</p> <ul style="list-style-type: none"> – Bone mass measurement – Breast cancer screenings (mammogram) – Cardiovascular screenings – Cervical and vaginal cancer screening – Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) – Depression screenings – Diabetes screenings – Prostate cancer screenings (PSA) – Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots – "Welcome to Medicare" preventive visit (one-time) – Yearly "Wellness" visit <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>
<p>Emergency Care</p>	<p>You pay \$0</p> <p>If you are admitted to the hospital within one day, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Coverage" section of this booklet for other costs.</p>
<p>Urgently Needed Services</p>	<p>You pay \$0</p>
<p>Diagnostic Services/Labs/Imaging (Lower costs when provided in a doctor's office or free standing facility. May require approval)</p> <ul style="list-style-type: none"> • Diagnostic radiology services (such as MRIs, CT scans): • Lab services: • Diagnostic tests and procedures: • Outpatient x-rays: • Therapeutic radiology services (such as radiation treatment for cancer): 	<p>You pay \$0</p> <p>You pay \$0</p> <p>You pay \$0</p> <p>You pay \$0</p> <p>You pay \$0</p>
<p>Hearing Services</p> <ul style="list-style-type: none"> • Exam to diagnose and treat hearing and balance issues: 	<p>You pay \$0</p>

BENEFIT	EMBLEMHEALTH VIP DUAL RESERVE (HMO D-SNP)
<p>Dental Services</p> <p>Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth):</p>	<p>You pay \$0</p>
<p>Vision Services</p> <ul style="list-style-type: none"> Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): 	<p>You pay \$0</p>
<p>Mental Health Services (may require approval)</p> <ul style="list-style-type: none"> Inpatient visit: Outpatient group therapy visit: Outpatient individual therapy visit: (In office/Virtual) 	<p>You pay \$0 per day for days 1-90</p> <p>Our plan covers up to 90 days per inpatient mental health stay.</p> <p>Our plan also covers 60 “lifetime reserve days” as long as the stay is covered under the plan.</p> <p>Our plan covers up to 190 days in a lifetime for inpatient mental health services in a psychiatric hospital. The 190-day limit does not apply to mental health services provided in a psychiatric unit of a general hospital.</p> <p>You pay \$0</p> <p>You pay \$0</p>
<p>Skilled Nursing Facility (SNF) (may require approval)</p>	<p>You pay \$0 per day for days one through 100</p> <p>Our plan covers up to 100 days in an SNF.</p>
<p>Physical Therapy (may require approval)</p> <ul style="list-style-type: none"> Physical therapy, and speech and language therapy visit: 	<p>You pay \$0</p>
<p>Ambulance (may require approval; not waived if admitted)</p> <ul style="list-style-type: none"> Ground: Air: 	<p>You pay \$0</p> <p>You pay \$0</p>
<p>Transportation (may require approval)</p>	<p>Not covered</p>

Prescription Drugs for EmblemHealth VIP Dual Reserve (HMO D-SNP)

MEDICARE PART B DRUGS

Chemotherapy drugs and other Part B drugs: (may require approval)

You pay \$0. These drugs may require step therapy and/or prior approval.

MEDICARE PART D DRUGS

As a member of **EmblemHealth VIP Dual Reserve (HMO D-SNP)**, you are automatically enrolled in Medicare Part D. You must have Medicare and full Medicaid to enroll in this plan. Because you have full Medicaid, you automatically qualify for Extra Help.

This means that you will receive help in paying for your Medicare Part D premium (the amount you pay for insurance every month), yearly deductible (the amount you pay before your plan starts to pay), and prescription drug copays (the amount you pay for a drug), as applicable.

Part D prescription drug cost-sharing for a 30-day supply of covered drugs

How much you pay depends on what stage of the benefit you are in.

Tier Name	Initial Coverage Stage	Coverage Gap Stage	Catastrophic Coverage Stage
All Formulary Drugs	<p>Generic Drugs: \$0 to \$3.70</p> <p>Brand Drugs: \$0 to \$9.20</p> <p>The amount you pay depends on your level of Extra Help. Please refer to your Low-Income Subsidy (LIS) Rider for more information on what you pay.</p>		\$0

See your Evidence of Coverage (EOC) for more information about your prescription drug coverage.

Qualifying for Extra Help, Low-Income Subsidy (LIS)

If you qualify for Extra Help for your Medicare prescription drug plan costs, the amount you pay for insurance every month and cost at the pharmacy will be lower.

The amount of Extra Help, Low-Income Subsidy (LIS) level will decide the amount you pay for insurance every month as a member of our plan.

To learn more about Extra Help, please call:

- EmblemHealth at **800-447-9169 (TTY: 711)**. From October 1 to March 31, you can call us seven days a week from 8 am to 8 pm. From April 1 to September 30, you can call us Monday through Friday from 8 am to 8 pm.
- Social Security at **800-772-1213 (TTY: 800-325-0778)**, Monday through Friday, 7 am to 7 pm. Or, visit **ssa.gov**. Social Security can also provide you with an application.

Additional Benefits

BENEFIT	EMBLEMHEALTH VIP DUAL RESERVE (HMO D-SNP)
<p>Acupuncture (may require approval)</p>	<p>You pay \$0 for up to 20 visits for chronic lower back pain every year (maximum of 12 visits in 90 days).</p>
<p>Chiropractic Care (may require approval)</p> <p>Manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position):</p>	<p>You pay \$0</p>
<p>Foot Care</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 (for up to 4 visits every year): 	<p>You pay \$0</p> <p>Foot care includes removal of calluses and corns, and trimming of nails.</p> <p>You pay \$0</p>
<p>Home Health Care (may require approval)</p>	<p>You pay \$0</p>
<p>Hospice</p>	<p>You pay \$0 for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please call us for more details.</p>
<p>Medical Equipment/Supplies</p> <p>Durable Medical Equipment (wheelchairs, oxygen, etc.) (may require approval):</p> <p>Prosthetic Devices (braces, artificial limbs, etc.) (may require approval):</p> <ul style="list-style-type: none"> • Prosthetic devices: • Related medical supplies: <p>Diabetes Supplies and Services:</p> <ul style="list-style-type: none"> • Diabetes monitoring supplies: • Diabetes self-management training: • Therapeutic shoes or inserts: 	<p>You pay \$0</p> <p>You pay \$0</p> <p>You pay \$0</p> <p>You pay \$0</p> <p>You pay \$0</p> <p>You pay \$0</p>

Additional Benefits (Continued)

BENEFIT	EMBLEMHEALTH VIP DUAL RESERVE (HMO D-SNP)
Renal Dialysis	You pay \$0
Wellness Programs <ul style="list-style-type: none"> • Hotline: 	24-Hour Nurse Hotline
Outpatient Substance Abuse (may require approval) <ul style="list-style-type: none"> • Group therapy visit: • Individual therapy visit: (In office/Virtual) 	You pay \$0 You pay \$0
Over-the-Counter Items	Up to \$1,860 per year (\$155 per month)
Worldwide Emergency and Urgent Coverage	You pay \$0

Specialized Benefits for Your Needs

This section explains some of the extra products and services covered by EmblemHealth mentioned in the prior section of the Summary of Benefit charts.

Now, let's get started.

Acupuncture

Help boost your immune system and start your body's natural protective and pain-fighting systems. As a member of this plan, you can get up to **20 Medicare-covered acupuncture visits** yearly for chronic lower back pain.

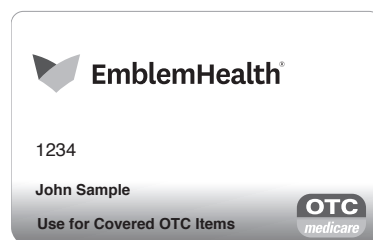
Chiropractic Care

If you need to use chiropractic services, you do not need permission from your primary care doctor for an initial consultation with a chiropractor that contracts with us. EmblemHealth's chiropractic services are provided by **Palladian Muscular Skeletal Health**.

For a list of chiropractors that contract with us, use the Find a Doctor section on our website at **emblemhealth.com/medicare** or contact Connect Concierge for help.

Over-the-Counter (OTC) Items

As a member of **EmblemHealth VIP Dual Reserve (HMO D-SNP)** plan, you will get an OTC Medicare card with a monthly **\$155** benefit when you enroll in the plan. You can use this debit card to buy covered items from any OTC network pharmacy.



There are many ways to use your OTC card.



Store: Find a participating store at **otcnetwork.com**. Our locations include CVS, Family Dollar, Walmart, and many others.



Phone: Order your items by phone. Call **844-432-4327 (TTY: 711)**, Monday through Friday, 8 am to 8 pm.



Online: Go to **NationsOTC.com/emblemhealth** to select your products. Then place your order by completing the checkout process.



Mail Order: Find an order form online at **NationsOTC.com/emblemhealth**. Complete the order form and send it to NationsOTC. You will receive your shipment in the mail within two to five business days from the time of receipt. You can also call NationsOTC to get a form.

Summary of Medicaid-Covered Benefits

EmblemHealth VIP Dual Reserve (HMO D-SNP) has a coordination of benefits agreement with the New York State Department of Health. Because enrollment in this plan is limited to members with Medicaid and Medicare, New York State will continue to cover your Medicare cost-sharing and additional Medicaid benefits you have with full Medicaid.

The kind of Medicaid benefits you get depends on what kind of Medicaid you have and your income and resources. Your Medicaid coverage can change during the year based on your income or resources. It is important that you recertify your Medicaid coverage every year.

With the help of Medicaid, some dual eligibles do not have to pay for Medicare-covered services.

Please remember to always show both your **EmblemHealth VIP Dual Reserve (HMO D-SNP)** member ID card and your New York State-issued Medicaid card to get the Medicaid-covered services listed below. Your provider will need this information to cover your share of the costs when you qualify for assistance in paying Medicare cost-sharing. The services listed below are services covered by Medicaid.

Benefit	Fee-for-Service Medicaid Benefits	EmblemHealth VIP Dual Reserve (HMO D-SNP) – Medicare Benefits with Full Medicaid
Ambulance Services Medically necessary ambulance services	Covered	You pay \$0
Durable Medical Equipment Medicaid-covered durable medical equipment, including devices and equipment other than medical/surgical supplies, and Enteral formula. Prosthetic or orthotic appliances having the following characteristics: <ul style="list-style-type: none"> • can withstand repeated use for a protracted period of time; • are primarily and customarily used for medical purposes; • are generally not useful to a person in the absence of illness or injury and are usually fitted, designed, or fashioned for a particular individual's use. 	Covered	You pay \$0 Medicaid may cover some non-Medicare-covered items when you are eligible.
Emergency Care	Covered	You pay \$0
Dialysis (Kidney)	Covered	You pay \$0
Dental Services	Covered	Medicaid may cover services not covered by the plan.

Benefit	Fee-for-Service Medicaid Benefits	EmblemHealth VIP Dual Reserve (HMO D-SNP) – Medicare Benefits with Full Medicaid
<p>Hearing Services</p> <p>Services include:</p> <ul style="list-style-type: none"> • hearing aid selecting, fitting, and dispensing; • hearing aid checks following dispensing, conformity evaluations, and hearing aid repairs; • audiology services including examinations and testing, hearing aid evaluations, and hearing aid prescriptions; • hearing aid products including hearing aids, ear molds, special fittings, and placement parts 	Covered	You pay \$0
<p>Home Health Agency Care</p> <p>Medicaid covers medically necessary home health services and includes additional, non-Medicare-covered home health services.</p> <p>For example:</p> <ul style="list-style-type: none"> • physical therapist to supervise maintenance program for patients who have reached their maximum restorative potential • nurse to pre-fill syringes for disabled individuals with diabetes 	Covered	You pay \$0
<p>Inpatient Hospital Care (Including Substance Abuse and Rehabilitation Services)</p>	Covered	You pay \$0
<p>Inpatient Mental Health Care</p> <p>All inpatient mental health services, including voluntary or involuntary admissions for mental health services over the Medicare 190-day lifetime limit</p>	Covered	You pay \$0
<p>Outpatient Diagnostic Tests and Therapeutic Services and Supplies</p>	Covered	You pay \$0
<p>Outpatient Mental Health Care</p> <p>Individual and group therapy visits</p>	Covered	You pay \$0

Benefit	Fee-for-Service Medicaid Benefits	EmblemHealth VIP Dual Reserve (HMO D-SNP) – Medicare Benefits with Full Medicaid
<p>Outpatient Rehabilitation Services</p> <p>Medicaid-covered services of 40 visits per year for physical therapy and 20 visits per year for occupational therapy, and speech language therapy except when under age 21 or determined to be developmentally disabled by the Office for People with Developmental Disabilities or if you have a traumatic brain injury.</p>	Covered	You pay \$0
<p>Outpatient Substance Abuse Care</p> <p>Individual and group therapy visits</p>	Covered	You pay \$0
<p>Outpatient Surgery, Including Services Provided at Hospital Facilities and Ambulatory Surgical Centers</p>	Covered	You pay \$0
<p>Prosthetic Devices, Medical and Surgical Supplies, Enteral and Parenteral Formula</p> <p>As a dual eligible member, you may be entitled to additional Medicaid-coverage prosthetics, orthotics, and orthopedic footwear.</p> <p>Enteral formula limited to nasogastric, jejunostomy, or gastrostomy tube feeding; or treatment of an inborn error of metabolism.</p>	Covered	You pay \$0
<p>Skilled Nursing Facility (SNF) Care</p> <p>Days beyond Medicare 100-day limit</p>	Medicaid covers additional days beyond Medicare limit.	You pay \$0
<p>Routine Transportation</p> <p>Transportation essential for an enrollee to obtain necessary medical care and services under the plan’s benefits or Medicaid Fee-for-Service.</p> <p>Includes ambulette, invalid coach, taxicab, livery, public transportation, or other means appropriate to the enrollee’s medical condition and a transportation attendant to accompany the enrollee, if necessary.</p>	Covered	Covered by Medicaid
<p>Urgently Needed Care</p>	Covered	You pay \$0

Benefit	Fee-for-Service Medicaid Benefits	EmblemHealth VIP Dual Reserve (HMO D-SNP) – Medicare Benefits with Full Medicaid
<p>Vision</p> <p>Services of optometrists, ophthalmologists and ophthalmic dispensers including eyeglasses, medically necessary contact lenses and polycarbonate lenses, artificial eyes (stock or custom-made), low vision aids and low vision services. Coverage also includes the repair or replacement of parts. Coverage also includes examinations for diagnosis and treatment for visual defects and/or eye disease. Examinations for refraction are limited to every two years unless otherwise justified as medically necessary. Eyeglasses do not require changing more frequently than every two years unless medically necessary or unless the glasses are lost, damaged or destroyed.</p>	Covered	Covered by Medicaid

Health Insurance Plan of Greater New York (HIP) is an HMO/HMO-POS/HMO D-SNP plan with a Medicare contract and a Coordination of Benefits Agreement with the New York State Department of Health. Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company. For more information, contact the plan.

2021 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 a Customer Service representative at **877-344-7364 (TTY: 711)**, 8 am to 8 pm, seven days a week.

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 emblemhealth.com/medicare or call **877-344-7364 (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.

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/coinsurance may change on January 1, 2022.
- 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.