

2027 Summary of Benefits EmblemHealth VIP Gold (HMO) and EmblemHealth VIP Gold Plus (HMO)

January 1 - December 31, 2027

Who Can Join?

To join **EmblemHealth VIP Gold (HMO)** or **EmblemHealth VIP Gold Plus (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area for **EmblemHealth VIP Gold (HMO)** includes the following counties in New York: Kings, Nassau, Suffolk, and Westchester.

Our service area for **EmblemHealth VIP Gold Plus (HMO)** includes the following counties in New York: Bronx, Kings, Nassau, New York, Queens, Suffolk, and Westchester.

These plans do not require referrals.

Which Doctors, Hospitals, and Pharmacies Can I Use?

EmblemHealth VIP Gold (HMO) and **EmblemHealth VIP Gold Plus (HMO)** plans have a network of doctors, hospitals, pharmacies, and other providers. If you use providers or services that are not in our VIP Bold network, the plan will not pay for these services unless it is an emergency, urgent care, or out-of-area dialysis.

When joining **EmblemHealth VIP Gold (HMO)** or **EmblemHealth VIP Gold Plus (HMO)** plans, you must choose a primary care provider (PCP) in the VIP Bold Network. If you do not select a PCP, one may be selected for you. At any time, you can select a different PCP within the VIP Bold 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 at emblemhealth.com/medicare. Or, call us and we'll send you a copy.

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

You can see our plan's provider and pharmacy directories 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 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. Or visit us at emblemhealth.com/medicare.

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 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 1-877-486-2048. If you want to compare our plan with other Medicare Advantage plans we offer, you can visit us at emblemhealth.com/medicare.

EmblemHealth VIP Gold (HMO) Monthly plan premium (the amount you pay for your insurance every month)		
	Without Extra Help	With Extra Help
Kings	\$40.00	\$40.00
Nassau	\$105.00	\$64.50
Suffolk, Westchester	\$166.00	\$125.50
EmblemHealth VIP Gold Plus (HMO)		
Counties	Without Extra Help	With Extra Help
Bronx, Kings, Nassau, New York, Queens, Suffolk, Westchester	\$216.00	\$175.50

You must continue to pay your Medicare Part B premium.

Benefit	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Deductible (The amount you pay before your plan starts to pay.)	This plan does not have a deductible for covered medical services.	This plan does not have a deductible for covered medical services.
Maximum Out-of-Pocket Responsibility (The most you have to pay for covered services in a plan year. After you spend this amount on 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.)	\$9,850 yearly for Medicare Part A & B covered services you receive from in-network health care professionals and facilities. After you reach the maximum out-of-pocket limit, we will pay the full cost of covered Part A and Part B services for the rest of the year.	\$9,850 yearly for Medicare Part A & B covered services you receive from in-network health care professionals and facilities. After you reach the maximum out-of-pocket limit, we will pay the full cost of covered Part A and Part B services for the rest of the year.
Inpatient Hospital Coverage (May require approval.)	Our plan covers an unlimited number of days for an inpatient hospital admission. You pay \$195 per day for days 1 through 10. You pay \$0 per additional day.	Our plan covers an unlimited number of days for an inpatient hospital admission. You pay \$195 per day for days 1 through 10. You pay \$0 per additional day.
Outpatient Hospital Coverage (May require approval.) - Hospital observation: - Outpatient hospital: - Ambulatory surgery center:	You pay \$295 You pay \$295 You pay \$0 for diagnostic colonoscopy. You pay \$225 You pay \$0 for diagnostic colonoscopy.	You pay \$295 You pay \$295 You pay \$0 for diagnostic colonoscopy. You pay \$225 You pay \$0 for diagnostic colonoscopy.
Doctor Visits (In-office/virtual) - Primary care provider: - Specialists:	You pay \$0 You pay \$0 for annual physical. You pay \$0 for ACPNY* specialists You pay \$25 for all other specialists	You pay \$0 You pay \$0 for annual physical. You pay \$0

* AdvantageCare Physicians (ACPNY)

Benefit	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Preventive Care (Services that keep you healthy.) Our plan covers many preventive services, including:	You pay \$0 - Annual Wellness visit. - Bone mass measurement. - Breast cancer screening (mammogram). - Cardiovascular screening. - Cervical and vaginal cancer screening. - Colorectal cancer screening (colonoscopy, fecal occult blood test, flexible sigmoidoscopy). - Depression screening. - Diabetes screening. - Prostate cancer screening (PSA). - Vaccines, including flu shots, hepatitis B shots, pneumococcal shots, and COVID-19 vaccines. - Welcome to Medicare preventive visit (one-time). Any additional preventive services approved by Medicare during the contract year will be covered.	You pay \$0 - Annual Wellness visit. - Bone mass measurement. - Breast cancer screening (mammogram). - Cardiovascular screening. - Cervical and vaginal cancer screening. - Colorectal cancer screening (colonoscopy, fecal occult blood test, flexible sigmoidoscopy). - Depression screening. - Diabetes screening. - Prostate cancer screening (PSA). - Vaccines, including flu shots, hepatitis B shots, pneumococcal shots, and COVID-19 vaccines. - Welcome to Medicare preventive visit (one-time). Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency Care	You pay \$75 If you are admitted to the hospital within one day, you do not have to pay your share of the cost for emergency care.	You pay \$75 If you are admitted to the hospital within one day, you do not have to pay your share of the cost for emergency care.
Urgently Needed Services	You pay \$35	You pay \$0

Benefit	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Diagnostic Services/Labs/Imaging (Lower costs when provided in a doctor's office or freestanding facility. May require approval.) - 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):	You pay 20% of the cost. You pay \$0 for diagnostic mammograms. You pay \$0 or \$15 You pay \$0 or \$45 You pay \$0 or 20% of the cost. You pay 20% of the cost.	You pay 20% of the cost. You pay \$0 for diagnostic mammograms. You pay \$0 or \$15 You pay \$0 or \$45 You pay \$0 or 20% of the cost. You pay 20% of the cost.
Hearing Services - Exam to diagnose and treat hearing and balance issues: - Routine hearing exam (one every year): - Hearing aid fitting/evaluation (one every year): - Hearing aids (limited to two, both ears combined):	You pay \$0 You pay \$0 You pay \$0 Our plan pays up to \$1,500 every year for hearing aids.	You pay \$0 You pay \$0 You pay \$0 Our plan pays up to \$1,500 every year for hearing aids.
Dental Services No annual dollar limit. Medicare-Covered Dental Services: Preventive Dental Services - Cleaning - Standard dental x-ray(s) - Fluoride treatment - Oral exam	You pay \$0 You pay \$0 You pay \$0 You pay \$0	You pay \$0 You pay \$0 You pay \$0 You pay \$0

Benefit	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Dental Services (continued)		
Comprehensive Dental Services (May require approval.)		
Restorative services:	You pay \$0 – \$125 Based on procedure.	You pay \$0 – \$125 Based on procedure.
Endodontics:	You pay \$0 – \$20 Based on procedure.	You pay \$0 – \$20 Based on procedure.
Periodontics:	You pay \$0 – \$150 Based on procedure.	You pay \$0 – \$150 Based on procedure.
Extractions:	You pay \$0 – \$50 Based on procedure.	You pay \$0 – \$50 Based on procedure.
Prosthodontics, other oral/maxillofacial surgery, other services:	You pay \$0 – \$150 Based on procedure.	You pay \$0 – \$150 Based on procedure.
Vision Services		
Exam to diagnose and treat diseases and conditions of the eye:	You pay \$0	You pay \$0
Routine eye exam (one every year):	You pay \$0	You pay \$0
Routine eyewear		
Eyeglasses (frames and lenses) or contact lenses:	Up to \$300 plan limit every year. Unlimited up to allowance. Routine eyewear must be dispensed by EyeMed participating providers. For participating providers, please visit emblemhealth.com/medicare and click "Find a Doctor." Or, call toll-free at 844-790-3878 (TTY: 711) .	Up to \$300 plan limit every year. Unlimited up to allowance. Routine eyewear must be dispensed by EyeMed participating providers. For participating providers, please visit emblemhealth.com/medicare and click "Find a Doctor." Or, call toll-free at 844-790-3878 (TTY: 711) .
Eyeglasses (frames and lenses) or contact lenses after cataract surgery:	You pay \$0	You pay \$0

Benefit	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Mental Health Services - Inpatient visit: (May require approval.) - Outpatient group therapy visit: - Outpatient individual therapy visit (in-office/virtual):	You pay \$2,091 per admission. Our plan covers up to 90 days per inpatient mental health admission. Our plan also covers 60 lifetime reserve days as long as the stay is covered under the plan. 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. You pay \$25 You pay \$25	You pay \$2,091 per admission. Our plan covers up to 90 days per inpatient mental health admission. Our plan also covers 60 lifetime reserve days as long as the stay is covered under the plan. 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. You pay \$0 You pay \$0
Skilled Nursing Facility (SNF) (May require approval.)	Our plan covers up to 100 days in a SNF. You pay \$0 per day for days 1 through 20. You pay \$221 per day for days 21 through 100.	Our plan covers up to 100 days in a SNF. You pay \$0 per day for days 1 through 20. You pay \$221 per day for days 21 through 100.
Physical and Speech Therapy	You pay \$25	You pay \$0
Ambulance (May require approval; not waived if admitted.) - Ground: - Air:	You pay \$100 You pay 20% of the cost.	You pay \$75 You pay 20% of the cost.
Transportation	Not covered.	Not covered.

Medicare Part B Drugs	
Chemotherapy Drugs and Other Part B Drugs: These drugs may require step therapy and/or prior approval.	You pay 0% to 10% based on Part B rebatable adjustment for Part B drugs in the home. You pay 0% to 20% based on Part B rebatable adjustment for Part B drugs dispensed at a retail pharmacy, mail order pharmacy, physician office, and outpatient facility. You pay the lesser of 20% of the cost or \$35 for a one-month supply of insulin.

Prescription Drugs for EmblemHealth VIP Gold (HMO) and EmblemHealth VIP Gold Plus (HMO)

Medicare Part D Drug Coverage

Our plan groups each drug into one of six tiers (levels). You will need to use the formulary (list of covered drugs) to find what tier a drug is in.

How much you pay for your prescription drugs depends on what tier your drug is in and what stage of the benefit you are in. There are three stages in your Part D prescription drug coverage.

Three Stages of Drug Coverage

Deductible

The deductible is the amount you pay before your plan starts to pay. This deductible is for retail and home delivery.

There is no deductible for Tier 1 (Preferred Generic), Tier 2 (Generic), Tier 6 (Select Care Drugs), insulins, and most vaccines.

There is a **\$200** deductible for Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty) drugs.

Initial Coverage

After you've reached the deductible, you'll enter the 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 paid 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).

Initial Coverage Stage — \$0 – \$2,400				
Tier	Deductible	Retail Pharmacy	Preferred Mail Order	
		30-Day Supply	30-Day Supply	90-Day Supply
Tier 1: Preferred Generic	\$0	\$0	\$0	\$0
Tier 2: Generic	\$0	\$10	\$0	\$0
Tier 3: Preferred Brand	\$200	24%	22%	22%
Tier 4: Non-Preferred Drugs		27%	25%	25%
Tier 5: Specialty		29%	29%	Not available in a long-term supply
Tier 6: Select Care Drugs	\$0	\$0	\$0	\$0

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

If you live in a long-term care facility or use a non-preferred mail order pharmacy, you pay the same as at a retail pharmacy.

Catastrophic Coverage

After your year-to-date out-of-pocket costs (including certain payments made on your behalf, like through the Extra Help program) reach **\$2,400**, you will pay nothing for covered Part D drugs.

Get Help Paying for Your Prescription Drugs

Extra Help

Extra Help is a free Medicare program and is known as Low-Income Subsidy (LIS). It helps people with low or limited income and resources pay Medicare Part D drug plan costs.

What do you get with Extra Help?

- Payment of most of your drug costs. These include your monthly premium for prescription drugs **(the amount you pay each month)**.
- Payment of your annual deductible **(the amount you pay before your plan starts to pay)**.
- Payment of coinsurance costs **(the percentage you pay for your prescription drugs)**.

You automatically qualify for Extra Help if:

- You have full Medicaid coverage.
- You get help from your state Medicaid program to pay your Part B premiums in a Medicare savings program.
- You get Supplemental Security Income (SSI) benefits.

Many other people with low or limited income also qualify for Extra Help and don't know it!

There is no cost to apply. Contact your local Social Security office or call Social Security at **800-772-1213** (TTY: **800-325-0778**). You can also apply at **ssa.gov/medicare/part-d-extra-help**.

The Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage, and can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January through December). This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.

Extra Help from Medicare and help from your State Pharmacy Assistance Programs (SPAPs) and AIDS Drug Assistance Program (ADAP) for those who qualify, may be more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in this payment option, regardless of income level, and all Medicare drug plans and Medicare health plans with drug coverage must offer this payment option. Contact us or visit **medicare.gov** to find out if this payment option is right for you.

Additional Benefits

Benefit	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Acupuncture (May require approval.)	You pay \$25 for up to 20 visits for chronic low back pain every year (maximum of 12 visits in 90 days). You pay \$0 for up to 15 visits for conditions other than chronic low back pain.	You pay \$0 for up to 20 visits for chronic low back pain every year (maximum of 12 visits in 90 days). You pay \$0 for up to 15 visits for conditions other than chronic low back pain.
Chiropractic Care Manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position):	You pay \$10	You pay \$0
Foot Care - Foot exams and treatment if you have diabetes-related nerve damage and/or meet some conditions: - Routine foot care (for up to four visits every year): Foot care includes removal of calluses and corns, and trimming of nails.	You pay \$0 for ACPNY* podiatrists You pay \$25 for all other podiatrists You pay \$0 for ACPNY* podiatrists You pay \$25 for all other podiatrists	You pay \$0 You pay \$0
Home Health Care (May require approval.)	You pay \$0	You pay \$0
Hospice	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.	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.

* AdvantageCare Physicians (ACPNY)

Additional Benefits (continued)

Benefit	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Meals Post-discharge meals	You pay \$0 You get 14 meals within 30 days of discharge from an inpatient stay.	You pay \$0 You get 14 meals within 30 days of discharge from an inpatient stay.
Medical Equipment/Supplies Durable medical equipment (wheelchairs, oxygen, etc.) (May require approval.) Prosthetic devices (braces, artificial limbs, etc.) (May require approval.) - Prosthetic devices: - Related medical supplies: Diabetes supplies and services - Diabetes monitoring supplies: - Diabetes self-management training: - Therapeutic shoes or inserts:	You pay 20% of the cost. You pay \$0 for a continuous glucose monitor. You pay 20% of the cost. You pay 20% of the cost. You pay \$0. Our plan only covers FreeStyle®, Precision® and Contour® brands of glucose monitors and test strips. You pay \$0 You pay \$0	You pay 20% of the cost. You pay \$0 for a continuous glucose monitor. You pay 20% of the cost. You pay 20% of the cost. You pay \$0. Our plan only covers FreeStyle®, Precision® and Contour® brands of glucose monitors and test strips. You pay \$0 You pay \$0
Renal Dialysis	You pay 20% of the cost.	You pay 20% of the cost.
Wellness Programs Fitness:	SilverSneakers® — You pay \$0	SilverSneakers® — You pay \$0

Additional Benefits (continued)

Benefit	EmblemHealth VIP Gold (HMO)	EmblemHealth VIP Gold Plus (HMO)
Nurse Hotline:	You pay \$0 Includes Nurse Hotline 24 hours, seven days a week. Members can speak confidentially one-on-one with a registered nurse, at any time. Nurses are trained in telephone triage and will provide clinical support for everyday health issues and questions. Call 877-444-7988 (TTY: 711) for nonemergency health and medical questions.	You pay \$0 Includes Nurse Hotline 24 hours, seven days a week. Members can speak confidentially one-on-one with a registered nurse, at any time. Nurses are trained in telephone triage and will provide clinical support for everyday health issues and questions. Call 877-444-7988 (TTY: 711) for nonemergency health and medical questions.
Teladoc®:	You pay \$0	You pay \$0
Outpatient Substance Abuse Group therapy visit:	You pay \$25	You pay \$0
Individual therapy visit (in-office/virtual):	You pay \$25	You pay \$0
Worldwide Emergency and Urgent Care Coverage There is a combined \$50,000 annual limit for emergency care, urgent care, and ground emergency ambulance services outside of the United States. You are not covered for air ambulance services outside the United States. See page III - 7 for additional cost-sharing information for ambulance services.	You pay \$0	You pay \$0

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.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2026 Tivity Health, Inc. All rights reserved. Teladoc and related marks are trademarks of Teladoc Health, Inc. and are used by EmblemHealth with permission.

2027 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**), from Oct. 1 through March 31, seven days a week from 8 a.m. to 8 p.m. From April 1 through Sept. 30, Monday through Saturday from 8 a.m. to 8 p.m.

Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. 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.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ 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, 2028.
- ☐ 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).