

# UVM Health Advantage

Created with You. Guided by Doctors.



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# You spoke. We listened.

We reached out to people across Vermont and northern New York to find out what you want in a Medicare plan. You told us you want a plan that's simpler, easier to use and designed **with you**.

"The goal is to help patients live their best lives. UVM Health Advantage is our partner in that goal."

David Schneider, MD UVM Health Network



# Guided by doctors from the UVM Health Network and Medicare experts at MVP Health Care<sup>®</sup> (MVP).

### **A Whole New Experience**

With UVM Health Advantage, physicians from the UVM Health Network and your health plan worked together to to offer a plan that supports you on your health journey – removing the obstacles between you and your care.

### More Support, More Value

A Care Guide will help you understand and take full advantage of your benefits, and get the right care and support to stay well or manage ongoing conditions – giving you more value (because we value you!).

#### Care You Need, On Your Terms

In addition to personalized guidance, you get valuable benefits and services with UVM Health Advantage, along with access to an extensive regional network of providers and hospitals, including the UVM Health Network. So you can feel confident about your care and your coverage.

## **Complete coverage for wherever** you are in your health journey.

Whether you're looking to stay fit and healthy or dealing with a chronic condition, UVM Health Advantage can help you live life to the fullest. Discover a completely new kind of Medicare Advantage plan:

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# **Enjoy programs that focus on** your health and well-being.

UVM Health Advantage provides programs and benefits to help you stay fit and reduce the likelihood of health challenges down the road.

#### SilverSneakers<sup>®</sup> Fitness

Enjoy a free SilverSneakers membership with your plan. Your membership includes a full library of on-demand videos and live online classes, so you can stay active from home or anywhere. Plus gain access to use thousands of participating gyms and fitness centers nationwide.



#### GetSetUp

GetSetUp from SilverSneakers offers virtual instructor-led classes where participants can both learn new skills and connect with peers who share their interests. Hundreds of classes are available every week on a wide range of topics including technology, cooking, travel, creativity and more.

#### **Living Well Classes** and Activities

UVM Health Advantage offers a wide variety of innovative health and well-being programs throughout the year. Enjoy a mix of in-person and virtual classes on topics such as brain fitness, healthy eating, stress reduction, fall prevention and more. We even offer tobacco cessation and nutritional counseling at no additional cost.

#### **Be Well Rewards Program**

Get rewarded for focusing on your health with the Be Well Rewards Program. Earn a \$100 reward card for seeing your doctor for an Annual Wellness Visit. This appointment helps you keep up with preventive screenings, review your overall physical and mental health and discuss any other health needs. Your Annual Wellness Visit is covered at no cost under your plan.

## **Guiding. Helping. Caring.** Get expert support at every step.

Your personal UVM Health Advantage Care Guide will answer your questions, help you make appointments, become your advocate and help you get the care you need. From everyday health concerns to ongoing health issues, UVM Health Advantage offers the guidance and support you need. Our Care Guides will help you understand your conditions and treatments and get the right care - including special resources and programs.

#### Health and Care Management programs are available for members living with:

Asthma

Diabetes

- Heart Disease
- Chronic Obstructive Pulmonary Disorder (COPD)
- Heart Failure
- Mental Health Concerns
- Low Back Pain

"I was surprised that someone called me - my **UVM Health Advantage** Care Guide. It's great that they reach out to you. It's wonderful to have a track record with someone who knows you."

Eleanor | UVM Health Advantage Member in Vermont



#### **Support for Members Living with Diabetes**

- \$0 co-pay for routine podiatry visits
- Low-cost orthotics and diabetic shoes (only 5% co-insurance)
- \$0 Freestyle, OneTouch, Precision or Prodigy glucometer and related supplies
- Free home health kit



#### **Support for Members** Living with Heart Disease

- \$0 co-pay for cardiology specialty care office visits
- \$0 for all phases of cardiac rehab
- Free home health kit including digital blood pressure cuff and digital pulse oximeter
- 12 weeks of home-delivered meals following congestive heart failure diagnosis

#### **Joint Replacement Recovery**

UVM Health Advantage plans offer members living with rheumatoid or osteo arthritis additional support when recovering from a joint replacement surgery. A number of commonly-needed personal assistance devices are available at no cost to help lower the risk of falls and post-surgery injury.

Your doctor/an MVP Care Manager will work with you to determine your specific needs.

#### Meals are delivered to your home after a hospital stay.

UVM Health Advantage offers home delivered meals after an inpatient hospital stay and an extended meal delivery benefit for certain chronic conditions. Members can receive 14 refrigerated, home delivered meals after an inpatient hospitalization, at no cost! In addition, members are eligible for up to 14 meals per week for up to 12 weeks for:

- Post-hospitalization or post observation if the member has the diagnosis of Congest Heart Failure
- Post-hospitalization or post observation if the member has the diagnosis of Diabetes. Those with a brand-new Diabetes diagnosis are also eligible
- Post-hospitalization or post observation if the member has Mental Health diagnosis - such as Depression, Schizophrenia, or other psychotic disorders

# Get care, when and where you need it.

No matter where you are or where you go, UVM Health Advantage plans give you the freedom and flexibility to get the expert care you need, without delay or disruption.



#### **Extensive Regional Network**

Through MVP Health Care's comprehensive Medicare provider network, you have access to an extensive regional network of doctors, hospitals and other health care professionals, including UVM Health Network.



#### **\$0** Primary Care Visits

Your primary care provider (PCP) plays a vital role in keeping you healthy and you shouldn't have any barriers to getting the care you need. That's why annual check-ups, screenings, sick visits and all PCP appointments are covered in full.



#### **Out-of-Network Coverage**

UVM Health Advantage plans include coverage for non-emergency or routine care from any Medicare-participating provider anywhere in the U.S.-even if they're not part of our provider network. Out-ofnetwork care and services may cost you more than in-network.



#### **Emergency and Urgent Care**

You are covered anywhere for emergency and urgent care - from the hospitals and centers in your community to anyplace around the world.



#### **\$0 Virtual Care Services**

Get expert care anywhere for a \$0 co-pay with *Gia*<sup>®</sup> by *MVP*, your 24/7 health care connection. Gia virtual care services include emergency, urgent and everyday health care, as well as mental health, psychiatry and more. All from your smartphone, phone, tablet or computer.

You may also access virtual care, when available, from your local provider. But you may have to pay your usual office visit co-pay.

#### "I've had a part in designing UVM Health Advantage, with my patients in mind."

Natasha Withers, MD **UVM Health Network** 

### **Free Rides to Medical Appointments**

We'll even help you get to your medical appointments, so you can get to the care you need. Our plans include up to 44 FREE rides to or from your medical appointments, via ride share, medical sedan or wheelchair van up to 60 miles per one way trip.



#### **NEW Transportation Option for UVM Health Advantage Members**

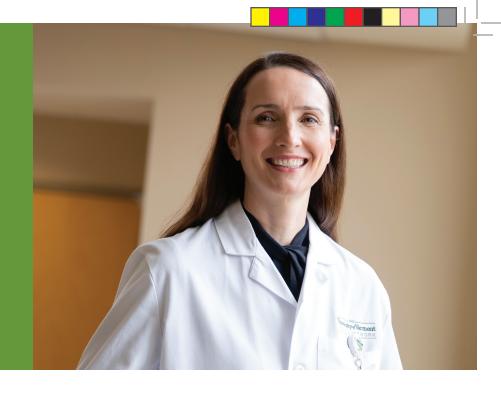
UVM Health Advantage members now have the option to schedule rides that use a ferry service to cross Lake Champlain. This will be a time-saving option for those who normally would drive around Lake Champlain to get to a medical appointment.

Call American Logistics at 1-855-923-4125 least 48 hours in advance to schedule a ferry trip.



#### **NEW for 2024:** Additional Chiropractic and / or Acupuncture **Visits for Chronic Pain Management**





• Trips must be serviced by a transportation provider, UVM Health Advantage members will not be reimbursed for taking their own vehicles • Trips are subject to transportation provider availability and ferry times

• Additional visits can be used for Chiropractic, Acupuncture, or a combination of those services

Up to 20 additional visits, depending on plan

## Manage your medications with savings and convenience.

UVM Health Advantage plans include Part D prescription drug coverage, making it easy to manage your prescription needs and expenses with one health plan. (See page 12 for details.)

### **\$0 Preferred Generic Drugs**

Tier 1 of the Formulary, Preferred Generic Drugs, covers commonly used generic medications at no additional cost. Talk to your doctor to see if these medications may be right for you. (See the next page for more details.)



#### **Convenient Pharmacy Access**

With UVM Health Advantage, you have access to thousands of participating pharmacies, including UVM Medical Center Specialty Pharmacy and Retail Pharmacy and all major pharmacy chains. Just show your Member ID card any time you fill a prescription. Prescriptions filled at noncontracted pharmacies are covered only in certain situations.



#### Free Home Delivery (and Extra Savings)

Take advantage of savings on prescriptions you take regularly with the CVS Caremark Mail Service Pharmacy. Get a three-month supply of medication for only two co-pays. Shipping is free!



#### Plus Dollars for Over-the-Counter Purchases

From aspirin and bandages to sunscreen and vitamins, your healthrelated purchases can really add up. That's why UVM Health Advantage includes an allowance for over-the-counter items that you can use at popular stores and online at **mvp.nationsbenefits.com**.

### Help with Drug Costs

You may be eligible for certain state and federal programs that reduce your monthly prescription drug premium or co-pays.

Low Income Subsidy

To see if you qualify, call: **1-800-MEDICARE** (1-800-633-4227) 24 hours a day, seven days a week.

(TTY: 1-888-834-7898) Or call the Social Security Office at 1-800-772-1213 (TTY: 1-800-325-0778). New York State EPIC (Elderly Pharmaceutical Monday-Friday, 8a.m.-7 p.m. You can also call Insurance Coverage) **1-800-332-3742** vour state Medicaid office. (TTY: 1-800-290-9138)

#### **\$0** Preferred Generic Drugs

**Blood Pressure** 

amlodipine tabs atenolol/chlorthalidone tabs atenolol tabs benazepril/hydrochlorothiazide tabs benazepril tabs bisoprolol fumarate/ hydrochlorothiazide tabs bisoprolol fumarate tabs carvedilol tabs enalapril maleate/hvdrochlorothiazide tabs enalapril maleate tabs fosinopril/ hydrochlorothiazide fosinopril sodium tabs furosemide tabs hydrochlorothiazide caps and tabs indapamide tabs irbesartan tabs irbesartan/ hydrochlorothiazide tabs lisinopril/ hydrochlorothiazide tabs lisinopril tabs losartan potassium tabs

This is not a complete list. For a complete listing, please call a UVM Health Advantage Plan Guide at 1-833-368-4592 (TTY 711) or visit UVMHealthAdvantage.com.

Pharmaceutical Assistance Programs To ask if you qualify, call:

Vermont VPharm (Vermont Prescription Assistance) 1-800-250-8427

losartan potassium/ hydrochlorothiazide tabs metoprolol ER metoprolol/hydrochlorothiazide tabs metoprolol tartrate tabs moexipril tabs propranolol tabs quinapril tabs quinapril/ hydrochlorothiazide tabs ramipril caps spironolactone tabs spironolactone/hydrochlorothiazide tabs telmisartan trandolapril triamterene/hydrochlorothiazide caps and tabs valsartan tabs valsartan/ hydrochlorothiazide tabs

Osteoporosis/ **Bone Health** alendronate sodium 35 mg and 70 mg tabs

#### **High Cholesterol**

atorvastatin tabs ezetimibe tabs ezetimibe/simvastatin tabs lovastatin tabs pravastatin tabs rosuvastatin tabs simvastatin tabs

#### **Diabetes**

glimepiride tabs glipizide tabs glipizide ER tabs glipizide XL metformin tabs metformin ER tabs (generic Glucophage XR only)

#### Thyroid

euthyrox tabs levothyroxine caps np thyroid tabs

#### **Acid Reflux**

omeprazole 10 mg, 20 mg, and 40 mg caps pantoprazole 20 mg and 40 mg tabs

### **UVM HEALTH ADVANTAGE PLANS** Benefits at a Glance

(IN=In-network providers, OUT=Out-of- network providers)	UVM HEALTH ADVANTAGE SELECT (PPO)	UVM HEALTH ADVANTAGE SECURE (PPO)	UVM HEALTH ADVANTAGE PREFERRED (PPO)
Monthly Premium	\$0	\$53.90	\$127.40
Doctor Visits			
Primary Care	<b>IN</b> \$0 co-pay   <b>OUT</b> \$5 co-pay	<b>IN</b> \$0 co-pay   <b>OUT</b> \$5 co-pay	<b>IN</b> \$0 co-pay   <b>OUT</b> \$5 co-pay
Specialist	<b>IN</b> \$35 co-pay   <b>OUT</b> \$50 co-pay	<b>IN</b> \$30 co-pay   <b>OUT</b> \$40 co-pay	<b>IN</b> \$25 co-pay   <b>OUT</b> \$35 co-pay
Mental Health Specialist	IN \$20 co-pay individual service; IN \$10 co-pay group services	IN \$20 co-pay individual service; IN \$10 co-pay group services	<b>IN</b> \$0 individual service   <b>IN</b> \$0 group services
Gia <sup>®</sup> Virtual Care Services	\$0 со-рау	\$0 со-рау	\$0 со-рау
Emergency Care Worldwide Coverage			
Emergency Room Care	\$95 co-pay	\$95 co-pay	\$95 co-pay
Urgently Needed Care	\$30 co-pay	\$30 co-pay	\$30 co-pay
Ambulance (Ground)	\$225 co-pay	\$200 co-pay	\$150 co-pay
Out-of-Network Coverage			
Non-Urgent and Non-Emergency Services and Admissions	\$50 co-pay for office visits, 40% co-insurance for other	\$40 co-pay for office visits, 30% co-insurance for other	\$35 co-pay for office visits, 20% co-insurance for other
Hospital, Surgery, and Rehabilitation Services	<b>s</b> All plans cover skilled nursing facility care.		
Inpatient Hospital Stays Emergency admissions	IN \$355 per day for days 1-3, then \$0 per day for days 4+ OUT \$500 per day for days 1-5, then \$0 per day for days 6+	IN \$420/day for days 1-3, then \$0 per day for days 4+ OUT \$420 per day for days 1-4, then \$0 per day for days 5+	IN \$350/day for days 1–3, then \$0 per day for days 4+ OUT \$350 per day for days 1–4, then \$0 per day for days 5+
Observation Stays Not inpatient admission	IN \$225   OUT \$285 co-pay	<b>IN</b> \$200 co-pay   <b>OUT</b> \$250 co-pay	<b>IN</b> \$175 co-pay   <b>OUT</b> \$225 co-pay
Outpatient Hospital	<b>IN</b> \$225   <b>OUT</b> \$285 co-pay	<b>IN</b> \$200 co-pay   <b>OUT</b> \$250 co-pay	<b>IN</b> \$175 co-pay   <b>OUT</b> \$225 co-pay
Ambulatory Surgical Center (Same day surgery)	<b>IN</b> \$175   <b>OUT</b> \$250 co-pay	<b>IN</b> \$150 co-pay   <b>OUT</b> \$200 co-pay	<b>IN</b> \$125 co-pay   <b>OUT</b> \$175 co-pay
Physical, Speech and Occupational Therapy	<b>IN</b> \$20 co-pay   <b>OUT</b> \$50 co-pay	<b>IN</b> \$20 co-pay   <b>OUT</b> \$40 co-pay	<b>IN</b> \$15 co-pay   <b>OUT</b> \$35 co-pay
Diagnostic Services Office visit co-pay may a	apply.		
Outpatient X-ray (Radiology)	<b>IN</b> \$10 co-pay   <b>OUT</b> \$10 co-pay	<b>IN</b> \$10 co-pay   <b>OUT</b> \$10 co-pay	<b>IN</b> \$10 co-pay   <b>OUT</b> \$10 co-pay
Outpatient CT Scans, PET Scans, and MRIs	<b>IN</b> \$160 co-pay   <b>OUT</b> 40% co-insurance	<b>IN</b> \$125 co-pay   <b>OUT</b> 30% co-insurance	<b>IN</b> \$125 co-pay   <b>OUT</b> 20% co-insurance
Laboratory	IN \$0   OUT 40% co-insurance	<b>IN</b> \$0 co-pay   <b>OUT</b> 30% co-insurance	<b>IN</b> \$0 co-pay   <b>OUT</b> \$0% co-pay
Plus more value!			
Preventive Dental	Two cleanings, two exams, two sets of x-rays	Two cleanings, two exams, two sets of x-rays	Two cleanings, two exams, two sets of x-rays
Comprehensive Dental	\$40 co-pay <sup>1</sup> ; 0% co-insurance up to \$1,250 per year	\$35 co-pay <sup>1</sup> ; 0% co-insurance up to \$1,500 per year	\$30 co-pay <sup>1</sup> ; 0% co-insurance up to \$2,000 per year
Hearing Aid	\$699 or \$999 per hearing aid <b>OI</b>	<b>R</b> get up to \$600 per hearing aid toward your choice o	of top models; batteries included!
Routine Eye Exam/Eyewear Allowance	<b>IN and OUT</b> \$0 co-pay, \$175 per year	<b>IN and OUT</b> \$0 co-pay, \$175 per year	<b>IN and OUT</b> \$0 co-pay, \$225 per year
Over-the-Counter Purchases	\$50 allowance per quarter	\$35 allowance per quarter	\$50 allowance per quarter
Transportation	24 free rides to and from medical appointments	34 free rides to and from medical appointments	44 free rides to and from medical appointments
Maximum Out-of-Pocket Protection <sup>2</sup>	IN Only \$6,700/IN and OUT Combined \$6,700	IN Only \$5,000/IN and OUT Combined \$6,000	IN Only $$5,000/IN$ and OUT Combined $$6,000$

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<sup>1</sup>The co-pay applies to the Medicare-covered comprehensive dental only. The co-insurance and allowance applies to the non-Medicare covered comprehensive dental which is the supplemental benefit. Refer to the EOC for more information.

<sup>2</sup>The most you pay for covered medical services in a calendar year, excluding Part D drug costs. If you reach the maximum amount, MVP pays 100% of the cost of covered services, including Part B drugs, through December 31.

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#### Compare plans based on your health and benefit needs. Speak with a UVM plan guide to learn more.

# **Prescription drug benefits.**

Start with the Medicare Part D Formulary, the list of drugs our plans cover. It includes hundreds of generic and brand-name medications categorized into different "Tiers," identifying the specific costs associated with generic, brand, preferred and specialty drugs. Check the Formulary to confirm how your prescriptions are covered and what you will pay.

Part D coverage is divided into four payment stages. Depending on your medication spending, you might move from one stage to another during the year.

UVM Health Advantage <b>Select</b> (PPO)	UVM Health Advantage <b>Secure</b> (PPO)	UVM Health Advantage <b>Preferred</b> (PPO)		
Deductible: <b>\$250</b> Tiers 3-5*	Deductible: <b>\$150</b> Tiers 3-5*	No deductible		
<b>Initial Coverage:</b> After your deductible is met, you pay your cost share for covered prescription drugs. Your cost for a 30-day supply from a participating retail pharmacy is below. Or save money using the CVS Caremark Mail Service Pharmacy. A three-month supply of many prescriptions is available for only two co-pays. Refer to the Medicare Part D Formulary for details.				
Tier 1 <b>\$0</b> no deductible	Tier1 <b>\$0</b> no deductible	Tier 1 <b>\$0</b>		
Tier 2 <b>\$10</b> no deductible	Tier 2 <b>\$10</b> no deductible	Tier 2 <b>\$10</b>		
Tier 3 <b>\$47</b> after deductible	Tier 3 <b>\$42</b> after deductible	Tier 3 <b>\$40</b>		
Tier 4 <b>\$100</b> after deductible	Tier 4 <b>\$100</b> after deductible	Tier 4 <b>\$100</b>		
Tier 5 28% after deductible	Tier 5 <b>27%</b> after deductible	Tier 5 27%		
<b>Coverage Gap:</b> If your total drug costs in 2024 reach \$5,030, your cost for prescription drugs changes. You pay:				
<b>25%</b> for generic drugs and <b>25%</b> for contracted brands	<b>25%</b> for generic drugs and <b>25%</b> for contracted brands	<b>25%</b> for generic drugs and <b>25%</b> for contracted brands		

\$8,000, your cost for prescriptions is reduced. You pay \$0 for drugs on all tiers.

Please note: Drugs purchased outside the U.S. are not Medicare approved and are not covered.

\*Members living with diabetes have extra support. Plan-covered insulin drugs are not subject to Part D deductibles and are covered at a maximum \$35 co-pay or the Tier co-pay, whichever is less. OneTouch, FreeStyle, Precision, and Prodigy brand diabetic supplies are covered at a \$0 co-pay.

# Smile and save with comprehensive dental benefits.

With UVM Health Advantage, we believe that dental care is key to your overall health. And dental coverage is something you want in your Medicare plan. That's why our plans give you comprehensive, money-saving dental coverage.

Routine clea

Oral exam

X-rays

Fillings

Simple tooth ext



Based on the service received, you may be required to pay a portion of the cost. Your cost varies based on the type of service received.

Talk with a Plan Guide at 1-833-825-5886 (TTY 711) to learn more.

#### **See Any Dentist**

With UVM Health Advantage, you can see any dentist you choose! Your plan includes access to the nationwide DenteMax Medicare network, where your costs will be lower. You can choose an out-of-network dentist, but you may have to pay more for services.

To confirm if your dentist is part of the DenteMax network, go to UVMHealthAdvantage.com, select Find a Doctor, then See if your dentist is part of the DenteMax network.

Covered services include:			
nings	Root canals		
ns	Oral surgery		
	Crowns and bridges		
5	Partial dentures		
tractions	And more		
	h		

Preventive services, including oral exams, routine cleaning and x-rays, are covered in full! Plans also include up to \$2,000 for other covered dental services each year.

# See and hear more clearly with valuable extra coverage.

The ability to see and hear well are essential to your overall well-being. That's why we offer valuable coverage for exams and allowances to keep more money in your pocket.

#### **Coverage for Eye Exams and dollars for Eyewear.**

UVM Health Advantage provides valuable vision benefits – including coverage for routine eye exams with co-pays as low as \$0. You also get up to \$225 to use annually for any kind of eyewear, from glasses to prescription sunglasses to contact lenses. And with additional vision benefits powered by EyeMed, you can choose from a variety of retailers, with in-store and online options, plus discounts on popular design brands.

#### Free Hearing Exams and flexible Hearing Aid benefit.

With UVM Health Advantage, hearing exams from an in-network provider are covered in full. Good hearing helps you stay connected and involved in life's special moments. That's why UVM Health Advantage plans offer a flexible hearing aid benefit through TruHearing to make hearing aids more affordable, and allowing you to choose the device that best fits your needs. Your flexible hearing benefit covers up to two TruHearing Advanced or Premium hearing aids per year at low copayments, or you can apply an allowance to a broader catalogue of hearing aids.

# Five reasons to switch to UVM Health Advantage.



# Your benefits are built around your needs.

UVM Health Advantage is inspired by what people across Vermont and northern New York told us they want in a Medicare plan – and guided by doctors from the UVM Health Network and Medicare experts at MVP Health Care.<sup>®</sup>



# Your doctor and health plan work together.

Your providers and your health plan work together as partners on your health journey. We care because we're your neighbors - we live and work in your community. We're here to make sure you receive the care and support you need to live your healthiest life.

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#### Your personal UVM Health Advantage Care Guide will support you at every step.

Our Care Guides will ensure you get the right care and help you understand and take full advantage of your benefits, from free rides to appointments to free meal delivery after a hospital stay.







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#### You can access the care you need, on your terms.

Access an extensive network of providers and hospitals, including UVM Health Network – with options for virtual care, worldwide emergency care and options for out-of-network care nationwide. So you can feel confident wherever you go.

#### You get benefits to stay well and take on health challenges.

Stay active with a range of wellness benefits and services. And if you ever need extra support, we offer special care management programs for conditions such as diabetes and heart disease.

## Get help choosing the right plan.

Our UVM Health Advantage Plan Guides will listen to your needs and help you understand your options so that you can make a well-informed decision with no disruption to your care. You'll be asked questions such as:

- Who are your doctors and other health care providers? We want to verify that they're in our network.
- What medications are you taking? We want you to know what's covered and what the costs will be.
- What other health care needs or concerns do you have? We want to make sure that we've got the benefits and support to meet those needs.

Our goal is simple - no surprises and complete confidence! We want you to know exactly what you'll get with a UVM Health Advantage plan. And after you've selected a plan, our Plan Guides will help ensure a smooth transition.

#### **UVM Health Advantage** Plan Guides are here to help.

Get expert guidance to help you understand your options, and choose the plan that's right for you.

#### 1-833-825-5886 (TTY 711)

Seven days a week, 8 a.m.-8 p.m. Eastern Time April 1-September 30, Monday-Friday, 8 a.m.-8 p.m.

Schedule a personal consultation to discuss your health care needs one on one. Or join us for a Medicare Seminar to further explore the plans available to you. And if you're ready to enroll, we can help you with that too.



# Want to explore your plan

We suggest you use our Plan Recommendation Tool, which you can easily access by scanning the QR code at right. You can also access by going to **bestplanforme.mvphealthcare.com**.



#### UVMHealthAdvantage.com

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#### MVP Health Care offers UVM Health Advantage plans in the following counties:

**Vermont** – Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham and Windsor **New York** – Clinton, Essex, Franklin, Hamilton and St. Lawrence

#### **Your Medicare Member Rights**

MVP Health Care encourages members to learn about and exercise their rights and responsibilities, including timely access to covered services, privacy protections and the right to make decisions about health care. Visit **mvphealthcare.com** and select "Notice of Privacy Practices & Compliance," then "Medicare Member Rights and Responsibilities" under "Member Rights and Responsibilities," or refer to Chapter 8 of your plan's Evidence of Coverage.

MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity). Atención: Si habla español, tiene a su disposición servicios gratuitos de asistencia linguística. Llame al 1-844-946-8010 (TTY 711). 注意:如果您使用繁體中文, 您可以免費 獲得語言援 助服務。請致電 1-844-946-8010 (TTY 711).

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat MVP Health 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. Other physicians/providers are available in the MVP Health Care network. For accommodations of persons with special needs at meetings call, 1-833-825-5886 (TTY 711).

MVP virtual care services through Gia are available at no cost-share for most members. In-person visits and referrals are subject to cost-share per plan.

SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers On-Demand is a trademark of Tivity Health, Inc. ©2023 Tivity Health, Inc. All rights reserved.

GetSetUp is a third-party provider and is not owned or operated by Tivity Health, Inc. ("Tivity") or its affiliates. Users must have internet service to access online services. Internet service charges are responsibility of user.

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