

# Vantage Traditional Plus (HMO)

## Medicare Advantage Plan



Enjoy a Medicare Advantage Plan with the same benefits as Original Medicare, along with the added benefits below.

BENEFIT <sup>1</sup>		NON-QMB	QMB   QMB PLUS STATUS
Premium <sup>2</sup>		\$37.30 per month	\$0 per month
Medicare Deductible		\$147 per year	\$0 per year
Maximum-Out-Of-Pocket		\$6,700 per year	\$0 per year
Primary Care Physician Office Visit		\$0 per visit	\$0 per visit
Specialist Office Visit		20% coinsurance after \$147 deductible	\$0 per visit, no deductible
Inpatient Hospitalization		\$1,184 ded. for 1-60 days \$296 per day (61-90) \$592 per day (91-150) Physician: 20% coinsurance after \$147 deductible	\$0 per day 0% coinsurance no deductible
Outpatient Surgery & Services		20-25% coinsurance after \$147 deductible	0% coinsurance, no deductible
Emergency Room - Nationwide Coverage		\$65 copay after \$147 deductible	\$0 per visit, no deductible
Ambulance		20% coinsurance after \$147 deductible	\$0 per trip, no deductible
Vision Services	<ul style="list-style-type: none"> <li>Routine Annual Exam</li> <li>12 pairs of contacts per year or 1 pair of glasses per year</li> </ul>	\$50 maximum benefit 20% coinsurance with a \$100 maximum benefit per year	\$50 maximum benefit 0% coinsurance with a \$100 maximum benefit per year
Hearing	<ul style="list-style-type: none"> <li>Routine Hearing Test</li> <li>Hearing Aid</li> </ul>	\$30 max per year 20% coinsurance \$500 max per year	\$30 max per year 0% coinsurance \$500 max per year
Dental	<ul style="list-style-type: none"> <li>Preventive dental care every six months; includes cleaning, x-rays, and oral exam</li> <li>Extractions and fillings</li> </ul>	20% coinsurance \$250 max per year  20% coinsurance \$275 max per year	0% coinsurance \$250 max per year  0% coinsurance \$275 max per year
Preventive Care	<ul style="list-style-type: none"> <li>Routine Annual Physical</li> </ul>	\$0 copay	\$0 copay
Prescription Drugs (for a 31-day supply)	<ul style="list-style-type: none"> <li>Part D Deductible</li> <li>Generic</li> <li>Brand Name</li> </ul>	\$325 deductible 25% coinsurance up to initial coverage limit after deductible	\$0 deductible \$0 or \$1.15 or \$2.65 \$0 or \$3.50 or \$6.60

<sup>1</sup>Individuals must have both Part A & B to enroll. Premium and coinsurance amounts will depend on your level of subsidy.

<sup>2</sup>The \$37.30 premium is covered by the federal government through Low-Income Subsidy available to Qualified Medicare Beneficiary (QMB & QMB Plus) members.

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### DUAL ELIGIBLE MEDICARE BENEFICIARY GROUPS

#### Qualified Medicare Beneficiary (QMB Only)

A *QMB* is an individual who:

- is entitled to Medicare Part A;
- has income that does not exceed 100 percent of the Federal Poverty Level (FPL); and
- has resource that do not exceed three times the Supplemental Security Income (SSI) limit, adjusted annually for inflation.

A QMB is eligible for Medicaid payment of Medicare premium, deductible, coinsurance, and copayment amounts (except for Part D). A QMB who does not qualify for any additional Medicaid benefits is called a **"QMB Only"**.

#### QMB Plus

A *QMB Plus* is an individual who:

- meets all of the standards for QMB eligibility as described above;
- meets the financial criteria for full Medicaid coverage; and
- is entitled to all benefits available to a QMB, as well as all benefits available under the State Medicaid plan to a fully eligible Medicaid recipient.

To learn more about Vantage Medicare Advantage, or to ask about enrolling, please call toll-free at **1-888-823-1910**, or for **TTY: 1-866-524-5144**. You may also call Medicare at **1-800-MEDICARE** (1-800-633-4227). **TTY/TDD** users should call **1-877-486-2048**, 24 hours a day / 7 days a week. Visit us online at [www.VantageMedicare.com](http://www.VantageMedicare.com)

Vantage Health Plan is a health plan with a Medicare contract. You may be eligible to enroll in a Vantage Medicare Advantage plan if you reside in our service area and are currently entitled to Medicare Part A and enrolled in Part B. The benefit information provided is a brief summary, not a complete description of benefits. Limitations, copayments/coinsurance, and restrictions may apply to this plan. Benefits, premiums, and co-payments/co-insurance amounts may change on January 1 of each year. You must continue to pay your Medicare Part B premium even if the Medicare Advantage plan premium is \$0. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for extra help, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week. You may also call the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778. You may also call the Louisiana State Medicaid Office. Members may enroll in the plan only during specific times of the year. Members must receive all medical services from plan providers, except under non-routine circumstances. Members must use network pharmacies to access their prescription drug benefit, except under non-routine circumstances. Prescription drug quantity limitations and restrictions may apply. For more information on Vantage Medicare Advantage Plan benefits, call Member Services at (888) 823-1910 or TTY (866) 524-5144, Monday through Friday from 8:00 a.m. - 8:00 p.m. CST.