



2020 Benefits at a Glance

Virginia Premier Advantage Gold (HMO)
Virginia Premier Advantage Platinum (HMO)

For more information about our plans, please call a Medicare Benefits Advisor.

1-833-270-2104 (TTY: 711)
Seven days a week 8 am to 8 pm

Your Costs	Medicare Advantage Gold (HMO)	Medicare Advantage Platinum (HMO)
Monthly Premium	\$0	\$29
Annual Deductible	\$0	\$0
Annual Out-of-Pocket Maximum	\$5,900	\$5,900

Benefits	Medicare Advantage Gold (HMO)	Medicare Advantage Platinum (HMO)
Primary Care Physician (PCP)	\$0	\$0
Specialist	\$45 co-pay; no referral needed	\$35 co-pay; no referral needed
Inpatient Hospital Care*	You pay \$300 per day for days 1-5; \$0 day 6 and beyond	You pay \$250 per day for days 1-5; \$0 day 6 and beyond
Outpatient Surgery*	\$325 co-pay	\$300 co-pay
Ambulatory Surgical Center*	\$275 co-pay	\$250 co-pay
Basic X-rays*	\$45 co-pay	\$35 co-pay
Durable Medical Equipment (DME)*	Preferred suppliers are 0% co-insurance; Other Suppliers 20%	Preferred suppliers are 0% co-insurance; Other Suppliers 20%
Ambulance Services Note: non-emergency services require prior authorization	\$275 co-pay	\$250 co-pay
Emergency Room (Including Worldwide Coverage)	\$90 co-pay	\$90 co-pay
Urgent Care /Emergency Care	\$45 co-pay	\$35 co-pay
Skilled Nursing Facility Services*	Days 1-20 \$0; Days 21-100 \$160 per day	Days 1-20 \$0; Days 21 -100 \$140 per day
Physical Therapy (PT)*, Occupational Therapy (OT)*	\$40 co-pay	\$35 co-pay
Annual Physical Exams	\$0 copay; in addition you get a \$25 incentive upon completion	\$0 copay; in addition you get a \$25 incentive upon completion

* Prior authorization may be required

Additional Benefits

Benefits	Advantage Gold	Advantage Platinum
Dental – Preventive	You pay \$0 for two cleanings, two fluoride treatments, two exams, and one bitewing or one panoramic X-ray annually	You pay \$0 for two cleanings, two fluoride treatments, two exams, and one bitewing or one panoramic X-ray annually
Dental – Restorative	\$1,000 per year at 50% coinsurance for fillings, crowns, extractions and implants	\$1,000 per year at 50% coinsurance for fillings, crowns, extractions and implants
Routine Vision Care	\$0 co-pay exams	\$0 co-pay exams
Routine Vision Supplies	\$150 for eyeglass frames or contacts yearly	\$200 for eyeglass frames or contacts yearly
Hearing Aid Benefits	One exam per year plus hearing aid benefits up to \$750 every 3 years, discounts included	One exam per year plus hearing aid benefits up to \$1,000 every 3 years, discounts included
Fitness Benefits	Paid in full with participating fitness centers	Paid in full with participating providers
Over-the-counter drug benefits	\$200 a year/\$50 per quarter	\$240 a year/\$60 per quarter

Over-the-counter Drug Benefits

Our Advantage Gold and Platinum members get an allowance every three months for things you typically buy at the store. The supplies may be ordered online or you can call our service vendor from 9 am to 8 pm Monday through Friday.

Items covered by this benefit include:

- Allergy relief tablets and nasal spray
- Bladder control pads and overnight underwear
- Cold remedy supplies (digital thermometer, lozenges)
- Digestive health products (gas and heartburn relief, milk of magnesia, antacid tablets)
- Eye care products
- First aid products (rubbing alcohol wipes, gauze pads, Epsom salt, petroleum jelly)
- Foot care such as liquid corn and callous remover, odor control spray powder, diabetic socks
- Home diagnostic items (blood pressure monitor)
- Nicotine replacement patches
- Oral care (toothbrushes, dental floss, denture adhesive)
- Pain relievers (ibuprofen, aspirin, migraine relief caplets, reusable ice pack)
- Personal care like sunblock and skin therapy lotion, facial tissues and cleaning wipes
- Vitamins and Minerals

You may order multiple times each quarter up to the dollar limit of your plan. Please note, unused amounts per quarter cannot be added to the next quarter amount. Orders are shipped directly to your home within seven to ten business days.

No-cost Preventive Services

All our members can receive the following preventive services. No co-pay, no cost.

- Alcohol use screening
- Annual flu shot
- Annual physical exam with a \$25 incentive for completion
- Bone mass measurement
- Breast cancer screening every 12 months (women age 40 and older)
- Cervical and vaginal cancer screening once every 24 months
- Colorectal cancer screening (age 50 and over)
- Depression screening
- Diabetes screening (for those with relevant risk factors)
- Medicare-covered barium enemas
- Medicare-covered EKG following welcome visit
- Medicare-covered glaucoma screening
- Medicare-covered diabetes self-management training
- Medicare-covered digital rectal exams
- Pneumonia vaccine
- Prostate cancer screening (men age 50 and older)

Prescription Drug Coverage

Drug Type	Co-pay for 31-day supply at retail pharmacy	Co-pay for 90-day supply at retail pharmacy	Co-pay for 90-day supply by mail order
Tier 1 – Preferred Generics	Gold: \$2 Platinum: \$2	Gold: \$6 Platinum: \$6	Gold: \$2 Platinum: \$2
Tier 2 – Non-preferred Generics	Gold: \$15 Platinum: \$12	Gold: \$45 Platinum: \$36	Gold: \$15 Platinum: \$12
Tier 3 – Preferred Brand	Gold: \$47 Platinum: \$47	Gold: \$141 Platinum: \$141	Gold: \$117.50 Platinum: \$117.50
Tier 4 – Non-Preferred Brand	Gold: \$100 Platinum: \$100	Gold: \$300 Platinum: \$300	Gold: \$250 Platinum: \$250
Tier 5 – Specialty	Gold: 28% coinsurance Platinum: 31% coinsurance	Not applicable	Not applicable

A drug's level, or tier, ranges from 1-5 with higher tiers having a higher co-pay. Tier 1 is preferred generics with a \$2 co-pay. Tier 5 is our most specialty tier and is available only at retail at a 28% or 31% cost sharing depending on plan.

Save more with mail order

Tier 1 preferred generic drug costs you \$2 through 90 day mail order supply, instead of \$6. Tier 2 non-preferred generic drugs cost you \$15 Gold and \$12 Platinum for a 90 day supply using mail order.

For a complete drug listing (formulary), visit us online at medicare.virginiapremier.com. Just select your plan and either select drug search or elect the formulary.

Get More Information

Provider listings

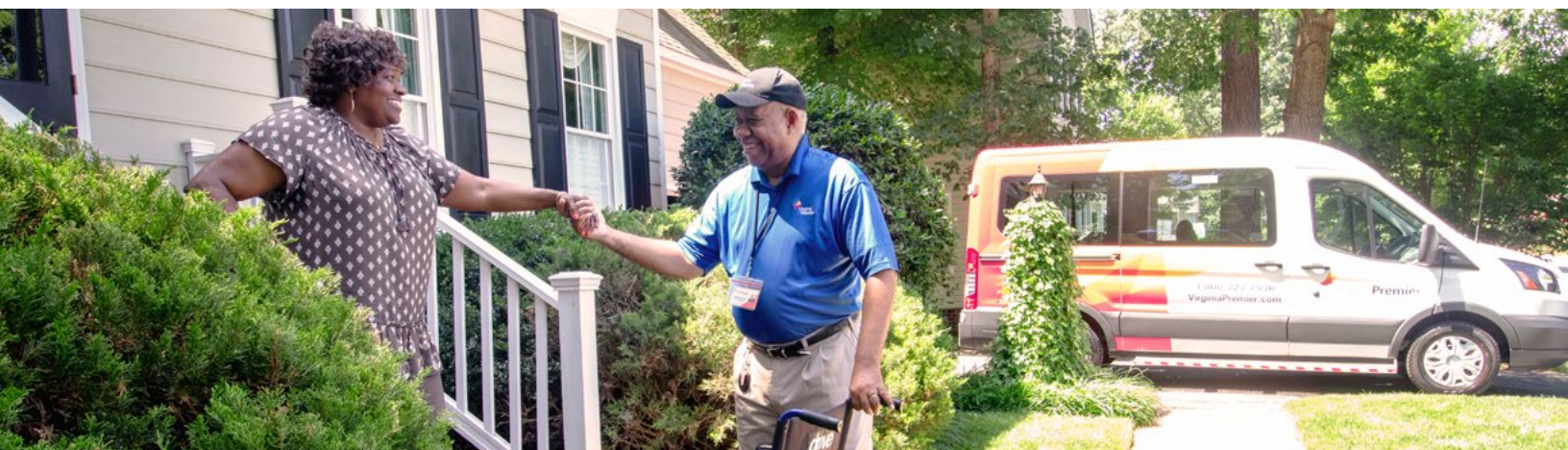
Need to find a physician, specialist or hospital in our plan? Go to our website at [medicare.virginiapremier.com](https://www.medicare.virginiapremier.com) and select **Find a Provider** and get a complete list of our doctors and facilities. This website feature is updated daily.

Formulary

Want to know if a prescribed drug is covered? Our online drug list (formulary) has the most current list of all covered drugs at [medicare.virginiapremier.com](https://www.medicare.virginiapremier.com). Go to **Find a Drug**.

Help by phone

If you'd like to set up an appointment or get more information, please call your Medicare Benefits Advisor: 1-833-270-2104.



Why Virginia Premier?

Virginia isn't just a place we do business, it's part of our brand and who we are. We've spent over 20 years connecting Virginians with the local doctors and specialists they need to stay healthy.

As a non-profit, we don't have to choose between either serving you or serving shareholders. And, as a part of VCU Health – one of the state's premier research and teaching hospitals – we're committed to all Virginians over the long term.

With Virginia Premier, you get the same peace of mind as our 260,000 members, knowing that, if you get sick, you'll be able to see the best doctors available where you live.



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Virginia Premier is an HMO and HMO SNP organization with a Medicare contract. Enrollment in any Virginia Premier plan depends on contract renewal. The provider network may change at any time. You will receive notice when necessary.