



**Keystone First**  
*VIP Choice*

# Summary of Benefits

## 2024

**Keystone First VIP Choice (HMO-SNP)**

Bucks, Chester, Delaware, Montgomery, and  
Philadelphia counties, PA

This booklet provides you with a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the *Evidence of Coverage* (EOC) or visit us at [www.keystonefirstvipchoice.com](http://www.keystonefirstvipchoice.com).

### **Keystone First VIP Choice (HMO-SNP) phone numbers and website:**

- If you are a member of this plan, call toll-free at **1-800-450-1166 (TTY 711)**, October 1 – March 31, 8 a.m. – 8 p.m., seven days a week. From April 1 – September 30, call 8 a.m. – 8 p.m., Monday through Friday.
- If you are not a member of this plan, call toll-free at **1-855-241-3648 (TTY 711)**, October 1 – March 31, 8 a.m. – 8 p.m., seven days a week. From April 1 – September 30, call 8 a.m. – 8 p.m., Monday through Friday.
- Visit our website at [www.keystonefirstvipchoice.com](http://www.keystonefirstvipchoice.com).

### **Who can join Keystone First VIP Choice?**

To join Keystone First VIP Choice, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and be enrolled in the Pennsylvania Medical Assistance Program (Medicaid). You must qualify for Medical Assistance in one of the following categories of aid:

- Qualified Medicare Beneficiary Plus (QMB+).
- Specified Low-Income Medicare Beneficiary Plus (SLMB+).
- Full Benefit Dual Eligible (FBDE).

You must live in our service area. Our service area includes the following counties in Pennsylvania: **Bucks, Chester, Delaware, Montgomery, or Philadelphia.**

For prospective enrollees, if you have questions about your eligibility, call **1-855-241-3648 (TTY 711)**.

### **Which doctors, hospitals, and pharmacies can I use?**

- Keystone First VIP Choice has a network of doctors, hospitals, pharmacies, and other providers. You must receive your care from a network provider. We will only pay for covered services if you go to an in-network provider. In most cases, you will have to pay for care that you receive from an out-of-network provider. Out-of-network/non-contracted providers are under no obligation to treat Keystone First VIP Choice members, except in emergency situations. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.
- You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.
- You can view our plan's Provider and Pharmacy Directories on our website, [www.keystonefirstvipchoice.com](http://www.keystonefirstvipchoice.com).
- You can also call us, and we will send you a copy of the Provider and Pharmacy Directories.

## What we cover

- Like all Medicare health plans, we cover everything that Original Medicare covers — and more.
  - Our plan members get all the benefits covered by Original Medicare.
  - Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.
- 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, [www.keystonefirstvipchoice.com](http://www.keystonefirstvipchoice.com).
  - You can also call us, and we will send you a copy of the formulary.

## How will I determine my drug costs?

- Our plan groups all medications into one tier. The cost for all drugs has a \$0 copay per prescription.

# Summary of Benefits

JANUARY 1, 2024 – DECEMBER 31, 2024

Benefits	Keystone First VIP Choice (HMO-SNP)
<p>Premiums, copays, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive</p>	
<p><b>Monthly Plan Premium</b></p>	<p>You pay \$0.  (You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.)</p>
<p><b>Deductible</b></p>	<p>This plan does not have a deductible.</p>
<p><b>Maximum Out-of-Pocket Responsibility</b></p>	<p>In this plan, you may pay nothing for Medicare-covered services, depending on your level of Medicaid eligibility.</p> <p>Your yearly limit(s) in this plan: \$8,850 for services you receive from in-network providers.</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><b>Inpatient Hospital Coverage</b></p>	<p>\$0 copay per stay  <i>Prior authorization is required.</i></p>
<p><b>Outpatient Hospital Coverage</b></p>	<p>\$0 copay  This includes medically necessary services for diagnosis or treatment of an illness or injury  <i>Not all outpatient preventive or diagnostic services will require authorization.</i></p>
<p><b>Ambulatory Surgical Center</b></p>	<p>\$0 copay  <i>Prior authorization is required.</i></p>

Benefits	Keystone First VIP Choice (HMO-SNP)
<b>Doctor Visits (Primary Care Providers and Specialists)</b>	<ul style="list-style-type: none"> <li>● Primary care provider (PCP) visit: \$0 copay per visit.</li> <li>● Wellness visits: \$0 copay per visit.</li> <li>● Specialist care: \$0 copay per visit.</li> </ul>
<b>Preventive Care</b>	<p>\$0 copay</p> <p>Our plan covers many preventive services, including:</p> <ul style="list-style-type: none"> <li>● Abdominal aortic aneurysm screening.</li> <li>● Alcohol misuse counseling.</li> <li>● Bone mass measurement.</li> <li>● Breast cancer screening (mammogram).</li> <li>● Cardiovascular disease (behavioral therapy).</li> <li>● Cardiovascular screening.</li> <li>● Cervical and vaginal cancer screening.</li> <li>● Colorectal cancer screening (colonoscopy, fecal occult blood test, flexible sigmoidoscopy).</li> <li>● Depression screening.</li> <li>● Diabetes screening.</li> <li>● Diabetes self-management training.</li> <li>● Diabetic services and supplies.</li> <li>● Health and wellness education programs.</li> <li>● HIV screening.</li> <li>● Lung cancer screening.</li> <li>● Medical nutrition therapy.</li> <li>● Medicare Diabetes Prevention Program (MDPP).</li> <li>● Obesity screening and counseling.</li> <li>● Prostate cancer screening (PSA).</li> <li>● Sexually transmitted infections screening and counseling.</li> <li>● Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease): <ul style="list-style-type: none"> <li>– Four additional face-to-face PCP visits for smoking/tobacco cessation annually.</li> </ul> </li> <li>● Vaccines, including flu shots, hepatitis B shots, pneumococcal shots, COVID-19 vaccines.</li> <li>● Vision care.</li> <li>● Welcome to Medicare preventive visit (one time).</li> <li>● Yearly wellness physical exam.</li> </ul> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>

Benefits	Keystone First VIP Choice (HMO-SNP)
Emergency Care	<p>\$0 copay</p> <p>Cost-sharing for necessary emergency services furnished out of network is the same as that for such services furnished in-network.</p>
Urgently Needed Services	<p>\$0 copay</p> <p>This includes services needed to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care.</p> <p>Cost sharing for necessary urgently needed services furnished out of network is the same as that for such services furnished in-network.</p>
<p><b>Diagnostic Services/ Labs/Imaging</b></p> <p>(including diagnostic tests and procedures, labs, diagnostic radiology, and X-rays)</p>	<p>\$0 copay</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>● Diagnostic tests and procedures.</li> <li>● Laboratory tests.</li> <li>● Diagnostic radiology services (such as magnetic resonance imaging [MRI], magnetic resonance angiography [MRA], computed tomography [CT], and positron emission tomography [PET])</li> <li>● Outpatient X-rays.</li> </ul> <p><i>Prior authorization may be required.</i></p>
Hearing Services	<ul style="list-style-type: none"> <li>● \$0 copay for up to one routine hearing exam every year.</li> <li>● \$0 copay for up to three fittings for a hearing aid every three years.</li> <li>● \$0 copay for 80 batteries per aid for non-rechargeable models every three years.</li> <li>● \$1,500 allowance for hearing aids every three years (limit one hearing aid per ear).</li> </ul> <p>Each TruHearing-branded hearing aid purchase includes one year of follow-up provider visits for fitting and adjustments. These visits are available for 12 months following TruHearing-branded hearing aid purchase and only with the purchase of a TruHearing-branded hearing aid.</p>

Benefits	Keystone First VIP Choice (HMO-SNP)
Dental Services	<p>We cover the following services:</p> <p><b>Preventive:</b></p> <ul style="list-style-type: none"> <li>● Oral exams – one every six months: \$0 copay.</li> <li>● Cleaning – one every six months: \$0 copay.</li> <li>● Fluoride treatment – one every six months: \$0 copay.</li> <li>● Dental X-rays – four every year: \$0 copay.</li> </ul> <p>Unlimited plan coverage limit for preventive dental benefits every year.</p> <p><b>Comprehensive:</b></p> <ul style="list-style-type: none"> <li>● Minor restorations (fillings).</li> <li>● Simple and Surgical extractions.</li> <li>● Dentures, Denture repair, and reline.</li> <li>● Oral surgery.</li> <li>● Periodontics/endodontics.</li> <li>● Crowns.</li> <li>● Mini-implants.</li> </ul> <p>\$3,000 plan coverage limit for comprehensive dental benefits every year.</p> <p><i>Prior authorization and limits may apply for some comprehensive dental services.</i></p>
Vision Services	<ul style="list-style-type: none"> <li>● \$0 copay for Medicare-covered diagnosis and treatment for diseases and conditions of the eye.</li> <li>● \$0 copay for up to one routine vision exam every year.</li> <li>● Up to \$350 every year towards eyeglasses or contact lenses.</li> </ul>

Benefits	Keystone First VIP Choice (HMO-SNP)
Mental Health Services	<p>\$0 copay</p> <ul style="list-style-type: none"> <li>● Inpatient visit.</li> <li>● Outpatient group therapy visit.</li> <li>● Outpatient individual therapy visit.</li> </ul>
Skilled Nursing Facility (SNF)	<p>\$0 copay</p> <p>Our plan covers up to 100 days in an SNF per benefit period.</p> <p><i>Prior authorization is required.</i></p>
Physical Therapy	<p>\$0 copay</p> <p><i>Prior authorization is required.</i></p>
Ambulance	<p>\$0 copay</p> <p><i>Prior authorization is required for non-emergency ambulance services.</i></p>
Transportation	<p>\$0 copay</p> <ul style="list-style-type: none"> <li>● 80 one-way trips to plan-approved locations every year (e.g., doctor’s office, pharmacy, and hospital).</li> </ul> <p><i>Prior authorization is required for trips that exceed 50 miles for a one-way ride. Other prior authorization and scheduling rules apply.</i></p>
Medicare Part B Drugs	<p>\$0 copay</p> <ul style="list-style-type: none"> <li>● Chemotherapy drugs.</li> <li>● Other Part B drugs.</li> </ul> <p><i>Prior authorization is required.</i></p>



Stage 1: Deductible Stage	
Deductible	This plan has no deductible for Part D covered drugs, this payment stage doesn't apply
Stage 2: Initial Coverage Stage	
Part D Prescription Drugs - Standard Retail Cost-Sharing	
One-month (30-day) supply, two-month (60-day) supply, and 100-day supply	You pay \$0 copay
Part D Prescription Drugs - Standard Mail-Order Cost-Sharing	
100-day supply	You pay \$0 copay
Stage 3: Coverage Gap Stage	
Coverage Gap	You pay \$0 copay per prescription
Stage 4: Catastrophic Coverage Stage	
Catastrophic Coverage Stage	Because you pay a \$0 copay per prescription, this payment stage does not apply to you.

Additional Plan Covered Benefits	
Benefits	Keystone First VIP Choice (HMO-SNP)
Acupuncture	<p>\$0 copay</p> <p>The plan covers acupuncture for chronic low back pain for a specified number of visits when reasonable and necessary for the treatment of chronic low back pain.</p> <p><i>Prior authorization is required for the Medicare-covered acupuncture benefit.</i></p>
Chiropractic Care	<p>\$0 copay</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>
Medical Equipment/Supplies	<p>\$0 copay</p> <ul style="list-style-type: none"> <li>• Durable Medical Equipment (e.g., wheelchairs and oxygen).</li> <li>• Prosthetics (e.g., braces, artificial limbs, and breast prostheses).</li> </ul> <p><i>Prior authorization may be required.</i></p>
Home Health Care	<p>\$0 copay</p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week)</li> <li>• Physical therapy, occupational therapy, and speech therapy</li> <li>• Medical and social services</li> <li>• Medical equipment and supplies</li> </ul> <p><i>Prior authorization is required.</i></p>

Additional Plan Covered Benefits	
Benefits	Keystone First VIP Choice (HMO-SNP)
Meal Benefit, post-discharge	<p>\$0 copay</p> <ul style="list-style-type: none"> <li>• The post-discharge meal benefit covers 14 meals per week for four weeks for qualified homebound members after discharge from an inpatient facility or a skilled nursing facility.</li> </ul> <p><i>A referral is required.</i></p>
Opioid Treatment Program Services	<p>\$0 copay</p> <ul style="list-style-type: none"> <li>• Substance use counseling.</li> <li>• Individual and group therapy.</li> <li>• Toxicology testing.</li> </ul>
Outpatient Rehabilitation	<p>\$0 copay</p> <ul style="list-style-type: none"> <li>• Cardiac (heart) rehabilitation services.</li> <li>• Occupational therapy visit.</li> <li>• Physical therapy and speech and language therapy visit.</li> </ul> <p><i>Prior authorization is required.</i></p>
Telemedicine	<p>\$0 copay</p> <p>MDLIVE offers all members access 24 hours a day, 7 days a week, throughout the year to a participating doctor via telephone, desktop, or mobile device. Members can immediately have a medical, counseling, or psychiatry consultation with a physician. Members can also schedule a telemedicine appointment for a later time.</p>
Additional Smoking and Tobacco Use Cessation	<p>\$0 copay</p> <p>Four additional face-to-face primary care provider visits for smoking/tobacco cessation annually. This is in addition to Medicare's eight covered visits, for a total of 12 visits in a 12-month period.</p>

Additional Plan Covered Benefits	
Benefits	Keystone First VIP Choice (HMO-SNP)
Gym Benefit	<p>\$0 copay</p> <p>SilverSneakers® is a free fitness benefit which includes access to participating SilverSneakers® fitness facilities, online wellness resources, and classes.</p>
24/7 Nurse Call Line	<p>\$0 copay</p> <p>The 24/7 Nurse Call Line is a service available to all members 24 hours a day, seven days a week. The service is designed to provide members with a resource to answer health-related questions and to recommend the appropriate level of care.</p>
Over-the-counter Items (OTC)	<p>\$0 copay</p> <p>Benefit includes up to \$350 per quarter may be spent for Over-the-Counter (OTC) items included in the OTC catalog, online ordering portal and/or qualified items at participating retail settings via a restricted spend debit card. There is no limit on the total number of items or orders a member may purchase. Any unused balance will automatically expire at the end of each quarter or upon disenrollment from the plan.</p>
Podiatry Services	<p>\$0 copay</p> <p>Six routine foot care visits every year.</p>
Worldwide Emergency/Urgent Coverage	<p>\$0 copay</p> <p>\$50,000 combined annual maximum plan benefit amount for worldwide emergency coverage, worldwide urgent coverage, and worldwide transportation services.</p>
Value-Based Insurance Design Coverage (VBID)	<p>\$0 copay</p> <p>Members who qualify based on socioeconomic (LIS) status may use \$350 of the quarterly Over-the-Counter (OTC) allowance towards qualifying food and produce at participating retail locations and/or FarmBox mail-order, item limits may apply and/or qualifying rent and utility services. Any unused balance will automatically expire at the end of each quarter or upon disenrollment from the plan.</p>

## For more information, please contact:

Keystone First VIP Choice  
200 Stevens Drive  
Philadelphia, PA 19113-9802

Current members should call: **1-800-450-1166 (TTY 711)**

Prospective members should call: **1-855-241-3648 (TTY 711)**

October 1 – March 31: 8 a.m. – 8 p.m., seven days a week

April 1 – September 30: 8 a.m. – 8 p.m., Monday through Friday.

If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**, 24 hours a day, seven days a week.

This information is not a complete description of benefits. Call **1-800-450-1166 (TTY 711)** at the hours listed above for more information.

Keystone First VIP Choice is an HMO-SNP plan with a Medicare contract and a contract with the Pennsylvania Medicaid program. Enrollment in Keystone First VIP Choice depends on contract renewal.

**You can get this document for free in other formats, such as large print, braille, or audio. Call 1-800-450-1166 (TTY 711), October 1 – March 31, 8 a.m. – 8 p.m., seven days a week. From April 1 – September 30, call 8 a.m. – 8 p.m., Monday through Friday. The call is free.**