### A Simple Guide to Accessing Your 2024 Benefits



2024

Melderplan|homefirst.





Elderplan is very proud to have you as our member. As a not-for-profit health plan, our goal is to support and guide you, making sure you receive the high-quality, affordable care you need. As part of our commitment to you, each year we work hard to provide the best benefits possible. But offering great benefits isn't enough. Making it easy for you to get that care is important too.

And there's more... Elderplan Plus Long-Term Care is the only 5-star Medicaid Advantage Plus (MAP) plan in New York State.\* We are proud to say, this rating demonstrates that our members appreciate the best-in-class care they receive each and every day and that sets Elderplan apart from other plans.



<sup>\*</sup>Published by New York State Department of Health in the 2023 MLTC Consumer Guides (October 2023).



### Your Benefits at a Glance



#### NEW! One card. Two great benefits.23

 Elderplan is pleased to provide our members with one simple card to access both your expanded OTC coverage and new Flex spending benefit.



- In 2024, all members have an increased benefit of \$270 a month to purchase health related items at elderplan.conveybenefits.com/login or walmart.com
- Additionally eligible members have the freedom to use their OTC Visa card toward any of these products or services throughout the benefit year. You can even split dollars across the following:
  - Rent/Mortgage assistance
  - Purchase of groceries at FarmboxRx or
  - Purchase of home-delivered meals at Mom's Meals or GA Foods
  - Payment of internet, cell phone, and utility bills
- Simply call Member Services to see if you qualify.
- You can also visit MyBenefitsCenter.com to view your OTC transaction history and card balance, as well as search eligible products and participating retailers.
- To learn more, visit elderplan.org/otc-benefits.





#### NEW! \$500 Flex benefit

- Members can use their Flex card for out-of-pocket dental, hearing, vision, and fitness expenses. These dollars are in addition to the Elderplan coverage you already receive.
  - Dental services. Reminder! Bring this card with you when visiting your dentist. Use your dental benefit first and then use your Flex card to help pay any out-of-pocket costs at both in and out-of-network providers.
    - Use toward dental implants, dentures, denture repairs and realignments, tooth extractions, root canals, bridges, crowns, periodontal work and more.
  - Vision services. Use your \$350 annual vision allowance at any in-network provider first, and then use this card toward any remaining balance.
    - Use toward contact lenses, eyeglasses, progressive and transition lenses, prescription sunglasses and more.
  - Hearing services. Use your hearing aid benefit of \$1300 for both ears combined every 3 years at any in-network provider first, and then use this card toward any remaining balance.
    - Use toward hearing aids, hearing aid batteries, hearing aid repairs and more.
  - Fitness. Use this card to join a neighborhood gym or schedule a private training session.





### **NEW! See any Specialist you want:** \$0 copay for each visit in or out-of-network <sup>4</sup>

Specialists concentrate on specific area of medicine.
 For example, dermatologists treat the skin, cardiologists treat the heart, and pulmonologists treat the lungs.
 There are no referrals needed to see a Specialist.



## **NEW!** In-Network and Out-of-Network Routine Podiatry: \$0 copay for each visit 4

• You may receive up to 12 visits per year.



#### **NEW! Expanded Acupuncture:** \$0 copay

- 28 visits a year for expanded acupuncture which now includes reflexology, acupressure, and more!
- For assistance finding a provider, call Member Services at 1-877-891-6447, 8 a.m. 8 p.m., 7 days a week.

If you don't have a PCP or need help finding a specialist or podiatrist, Member Services is here to help. Simply call 1-877-891-6447 (TTY 711) from 8 a.m. – 8 p.m., 7 days a week. You can also check our live Provider Directory at elderplan.org.





## NEW! In-Network and Out-of-Network Preventive and Comprehensive Dental 4

- There is no charge for cleanings, exams, x-rays and fillings.
- Comprehensive coverage includes root canals, crowns and extractions.
- See any dentist you want, in or out-of-network. While we are proud to offer out-of-network dental, it is important that you have a clear understanding of your potential financial responsibility, especially when it comes to comprehensive services, like crowns and fillings. Please ask your dentist to obtain a pre-treatment cost calculation from Healthplex, prior to your treatment.
- **Remember** to take your Flex Spending Card with you to use toward any out-of-pocket expenses you incur when visiting an out-of-network dentist.
- To find out more about the coverage, cost-sharing or out-of-network services, call our dental partner
   Healthplex at 1-866-795-6493 from 8 a.m. to 6 p.m.
   Monday to Friday, or visit elderplan.org/find-a-dentist to locate a dentist near you.



#### **Transportation:** \$0 copay

- Get unlimited transportation to and from medical appointments provided by Medicaid through Medical Answering Services (MAS).
- Simply call MAS at 1-844-666-6270 if you reside in the 5 boroughs of NYC, Nassau, Westchester or Putnam counties or 1-866-932-7740 if you reside in Dutchess, Orange, or Rockland.





#### \$0 Monthly Plan Premium

So you have more money to spend on things that are important to you.



#### Primary Care Visits (PCP): \$0 copay for each visit

 Your PCP will oversee your care, identify health conditions before they become serious problems, and can also recommend specialists when needed.



#### 24/7 Virtual Doctor's Care: \$0 copay

- Teladoc's doctors can diagnose, treat and prescribe medication for non-emergency conditions.
- Simply call our Virtual Health partner, Teladoc, for assistance from board-certified doctors and behavioral health professionals 24/7 at 1-800-TELADOC (835-2362) or visit www.Teladoc.com anytime. Mobile app also available.



#### **Inpatient Hospital:**

\$0 copay each day. Authorization is required.



#### Outpatient Hospital Services: \$0 copay

Services such as observation services or outpatient surgery.





# **Routine Hearing:** \$0 copay for routine hearing exams, hearing aid fittings and evaluations.

- There is no annual limit on hearing exams.
- Hearing Aids are covered \$1,300 for both ears combined maximum every 3 years.
- 1-year supply of batteries included with purchase and will be shipped with the hearing aid.
- **Remember** to take your Flex Spending Card with you to use toward any out-of-pocket expenses for hearing aids, hearing aid batteries, and hearing aid repairs.
- Simply call our Hearing partner, HearUSA, for more information at 1-800-442-8231 from 8 a.m. – 8 p.m., Monday – Friday or visit them online at hearusa.com.



#### **Routine Vision:** \$0 copay for routine eye exams

- Regular eye exams can help identify the need for vision correction and detect eye diseases.
- \$350 per year for eyeglasses and contact lenses.
- \$0 copay for glasses or contact lenses after cataract surgery.
- Remember to take your Flex Spending Card with you to use toward any out-of-pocket expenses for contact lenses, eyeglasses, progressive and transition lenses, and prescription sunglasses.
- Simply call our Vision partner, **Superior Vision**, for more information at **1-844-353-2902** from 8 a.m. 9 p.m., Monday Friday and from 11 a.m. 4:30 p.m. on Saturday, or visit them online at **www.superiorvision.com**.





#### Memory Fitness Program: \$0 copay to participate

- BrainHQ® a memory fitness program to improve brain function through games, puzzles and other fun exercises.
- Simply sign up by calling our partner, BrainHQ®, from 10 a.m. – 7 p.m. at 1-888-496-1675 (TTY 711), or visit them online at elderplan.brainhq.com.



**Prescription Drugs:** We understand how important it is that you take the medications your doctor prescribes. That's why we make it easy for you to access to access your prescriptions. Simply visit our website to:

- Find a pharmacy at elderplan.org/find-a-pharmacy
- Enroll in Mail-Order at elderplan.org/find-a-form by filling out the Prescription Drug Mail Order Form. You can also call 1-866-490-2102, 24 hours, 7 days a week.
- Find out if your medications are covered by going to Find a drug at elderplan.org/prescription



**Dedicated Care Management Team:** One of the biggest perks of being enrolled in this plan is your Care Manager.

 Your Care Manager will lead a team of caring clinical professionals all committed to helping you stay healthy.
 They will stay in touch with your doctors and help arrange your medical visits. They will be your go-to person and will work to help ensure you get the care you need to stay healthy. Additionally, a registered nurse will visit you from time to time to check on you and access your needs.



#### And there's more... Elderplan is pleased to offer:



# Exams, evaluations, screenings, and services in the comfort and safety of your home

As an Elderplan member, you can receive dental, hearing and vision exams, doctor and therapist visits, annual wellness visits, colorectal cancer screening, retinal eye exams as well as the new memory fitness program at home.



#### **A Wellness Incentive Program**

Your team at Elderplan knows how important preventive care is to your health and well-being. That's why we are providing members that complete each eligible health activity with a \$25 reward. Please call the Wellness Team at **718-759-4413** from 9 a.m. to 5 p.m., Monday through Friday, or visit elderplan.org/elderplan-wellness to learn more.



#### Member-to-Member® Program

Connect with each other through our exclusive and award-winning Member-to-Member program. And there's no cost to you! Whether it's a friendly chat, wellness and relaxation activities, virtual concerts, cooking demos, exercise classes or a walk in the park Member-to-Member gives you options for staying connected and engaged. To join, simply call the Member-to-Member program at 347-254-7700 (TTY 711), 9 a.m. to 5 p.m., Monday through Friday, or visit us at www.elderplan.org/m2m.



#### Another Advantage of Being an Elderplan Member

Elderplan/HomeFirst is a member of the MJHS family, a not-for-profit health system founded in 1907 based on the core values of compassion, dignity and respect. MJHS offers a range of programs and services including: Home Care, MJHS Hospice and Palliative Care, as well as Isabella and Menorah Centers for Centers for Rehabilitation and Nursing Care. So, should you require access to additional support over time, and choose to receive services from MJHS, the Elderplan team can work together with their colleagues from across the system to better coordinate your care and make it easier for you.

#### **Health Equity**

Elderplan realizes that staying healthy is not always as easy as seeing the doctor or taking medications as prescribed. Unfortunately, gaps in access to quality health care based on race, ethnicity and financial stability are still all too often a factor. Consistent with our values, Elderplan is leading the way to great care by being committed to health equity, to closing these gaps in care, and ensuring that all our members have access to high-quality programs and services.

Improving your ability to easily access care is important to us. So, if you have questions about any of these plan benefits, or how to use them, we are here for you. Simply call Elderplan at 1-877-891-6447 (or TTY: 711 for the hearing impaired), between 8 a.m. – 8 p.m., 7 days a week. Visit www.elderplan.org



Elderplan is an HMO plan with Medicare and Medicaid contracts. Enrollment in Elderplan depends on contract renewal.

Elderplan/HomeFirst complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak a non-English language or require assistance in ASL, language assistance services, free of charge, are available to you. Call 1-877-891-6447 (TTY: 711).

Elderplan/HomeFirst cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-891-6447 (TTY: 711).

Elderplan/HomeFirst 遵守適用的聯邦民權法 律規定,不因種族、膚色、民族血統、年齡、殘 障或性別而歧視任何人。 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1-877-891-6447 (TTY: 711)。



This card is issued by Sutton Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners.

- <sup>1</sup> To be eligible for this plan, must be 18 years of age or older, must have Medicare and Medicaid, and determined eligible for long term care services by Elderplan or entity designated by New York State Department of Health using the New York State eligibility tool.
- <sup>2</sup> For eligible members (with certain chronic conditions), the Special Supplemental Benefits for the Chronically III combines with the OTC benefit to include payments toward rent/mortgage, utilities, Internet, cell phone bill, certain grocery items, and home-delivered meals as a part of the monthly OTC allowance. Eligible members will be notified and provided instructions on how to access the benefit.
- <sup>3</sup> Members in this plan receive a monthly maximum amount (\$270 every month) to purchase eligible over-the-counter (OTC) items at authorized retail stores. The OTC card balance cannot be carried over to the next month. The OTC card is not a debit or credit card and cannot be converted to cash.
- <sup>4</sup> Out-of-network/non-contracted providers are under no obligation to treat Plan 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.
- <sup>5</sup> Prior Authorization is needed for hearing aids.



Notes			



Leading the way to great care.<sup>5M</sup>

1-877-891-6447 [TTY: 711]

8 a.m. – 8 p.m., 7 days a week

Visit www.elderplan.org

for more information.