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MARKETPLACE
PLAN FINDER

SILVER COST SHARE REDUCTION PLANS FOR INDIVIDUALS AND FAMILIES



Freedom to live a healthy life



Who is Vantage?

Important decisions are required quite often throughout your lifetime, but one of the most important decisions you will face will be regarding your health insurance coverage for yourself and your family. Plans that may work for friends or family members may not be the best plan for you, so it can be difficult to select coverage. With Vantage's depth of knowledge and experience, you will walk away confident that you have selected the coverage that best suits your lifestyle.

Vantage was founded in 1994 by physicians who wanted to provide quality healthcare coverage through the teamwork of physicians and their patients. Vantage continues the belief that health insurance should be affordable and customer service should be local and compassionate.

With the corporate office in Monroe, Louisiana, Vantage has expanded with office locations in Baton Rouge, Shreveport, Hammond, and several rural locations. Vantage's membership has grown over the past 25 years, providing great service to our members and contracting with healthcare providers in Louisiana and surrounding states.

Vantage is a Louisiana-based insurance company that offers plans with various deductibles, coinsurances, copayments, and out-of-pocket maximum amounts to meet your healthcare and budget needs.

Plans are available to individuals and families through the Centers for Medicare and Medicaid Services' Health Insurance Marketplace (also known as the "Marketplace", "Exchange", or www.Healthcare.gov). You may also contact Vantage's Sales or Member Services departments or your insurance agent to assist you with your online Marketplace enrollment.

Detailed plan and premium information is available at www.VantageHealthPlan.com/Exchange or by calling Vantage toll-free at **(855) 545-3847**. Qualifying members may be eligible for monthly premium assistance when enrolling through the Marketplace.

Thank you again for your interest in Vantage Health Plan. If you have any questions about these plans or the enrollment process, please call Vantage toll-free at **(855) 545-3847**. This will connect you directly to a representative who can assist you with your Marketplace questions. Our operating hours are Monday - Friday from 8:00 a.m. to 6:00 p.m.

Vantage upholds the belief that everyone has the "Freedom to live a healthy life."

Freedom to live a healthy life.

Vantage benefits include:

- ▶ **Low** monthly premium*
- ▶ Primary care office visit copays as low as **\$5***
- ▶ Prescription drug plan included; no separate premium*
- ▶ **\$0** Tier 1 copay for preferred generic drugs through our preferred mail order pharmacy
- ▶ Affinity Health Network copay reductions available
- ▶ Annual wellness exam **100% covered**
- ▶ Vision coverage included
- ▶ Preventive and Comprehensive Dental coverage included for adults and children
- ▶ Great local customer service

The search tools on our Vantage Marketplace website, www.vantagehealthplan.com/Exchange, will allow you to compare plans, find a provider or a retail pharmacy, and search for prescription drugs covered by Vantage plans.

*There are several plans to choose from and premiums/benefits vary by plan.

What is a Cost Share Reduction Plan?

A Cost Share Reduction (CSR) plan is for individuals and families whose annual income is less than 250% of the federal poverty level (FPL). If you qualify for these CSR plans, you have access to the same covered services as other Marketplace plans but with lower deductibles, copayments and coinsurance than most of those plans.

Am I Eligible?

Please refer to the chart below to give you a good idea of which Marketplace Silver Cost Share Reduction plan you may be eligible for in 2021. Cost Share Reduction plans are based on your income. Please use your estimated 2021 household annual income to select the plan type.

This chart is based on 2020 FPL ranges and is subject to change for 2021.

Your income level indicates you are eligible for:				
FAMILY SIZE	MEDICAID	Silver 94 Plan	Silver 87 Plan	Silver 73 Plan
1	\$0 - \$17,609	\$17,609 - \$19,140	\$19,140 - \$25,250	\$25,250 - \$31,900
2	\$0 - \$23,791	\$23,791 - \$25,860	\$25,860 - \$34,480	\$34,480 - \$43,100
3	\$0 - \$29,974	\$29,974 - \$32,580	\$32,580 - \$43,440	\$43,440 - \$54,300
4	\$0 - \$36,156	\$36,156 - \$39,300	\$39,300 - \$52,400	\$52,400 - \$65,500
5	\$0 - \$42,338	\$42,338 - \$46,020	\$46,020 - \$61,360	\$61,360 - \$76,700
6	\$0 - \$48,521	\$48,521 - \$52,740	\$52,740 - \$70,320	\$70,320 - \$87,900
7	\$0 - \$54,703	\$54,703 - \$59,460	\$59,460 - \$79,280	\$79,280 - \$99,100

For a final determination of eligibility, visit www.Healthcare.gov or call CMS at **(800) 318-2596**.

Open Enrollment - Important Dates to Remember

November 1 - December 15, 2020

Open Enrollment is the yearly designated time to sign up for insurance coverage.

January 1, 2021

New coverage begins.

How to Enroll in a Vantage Marketplace Cost Share Reduction Plan

During open enrollment

The plans listed in this booklet are available only through the Centers for Medicare and Medicaid Services (CMS) and/or www.Healthcare.gov. There are three ways to enroll:

- ▶ Enroll online at www.Healthcare.gov. If you need assistance with your online enrollment, call the Vantage Member Services Marketplace/Exchange Department toll-free at **(855) 545-3847**.
- ▶ Enroll over the phone by calling the Centers for Medicare and Medicaid Services (“CMS”) toll-free at **(800) 318-2596**. Available twenty-four hours a day, seven days a week.
- ▶ Enroll through an independent agent or broker.

For benefit and coverage questions, contact the Vantage Marketplace/Exchange Department toll-free at **(855) 545-3847** Monday through Friday from 8:00 a.m. to 6:00 p.m. or visit our website, www.VantageHealthPlan.com/Exchange, and click the “Contact Us” link to send an e-mail inquiry.

NOTE: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, you may lose the employer contribution (if any) to the employer-offered coverage.

During a special enrollment period

You may be able to enroll in a 2021 health insurance plan outside of Open Enrollment if you qualify for a Special Enrollment Period.

A Special Enrollment Period is a time outside of the Open Enrollment period during which you and your family have a right to sign up for health coverage. In the Marketplace, you generally qualify for a Special Enrollment Period of 60 days following certain life events that involve a change in family status (for example, marriage or birth of a child) or loss of other health coverage. If you do not have a

Special Enrollment Period, you cannot buy insurance through the Marketplace until the next Open Enrollment period.

To find out if you qualify for a Special Enrollment Period, you can go to www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period. You may also call CMS at **(800) 318-2596** or call Vantage toll-free at **(855) 545-3847**, Monday through Friday, from 8:00 a.m. to 6:00 p.m. for assistance.

FREEDOM PLANS Benefit Comparison

The following comparison is not a complete comparison. All of these plans offer out-of-network coverage. Members may be balance billed by out-of-network providers. Visit www.VantageHealthPlan.com/Marketplace for a complete set of Vantage Marketplace plan documents.

BENEFITS	SILVER 73
In-Network Medical Deductible	\$3,000 Individual; \$9,000 Family
In-Network Out-of-Pocket Maximum	\$6,800 Individual; \$13,600 Family
Primary Care Provider (PCP)*	\$20 AHN/ \$30 copay per visit
Specialist Office Visit*	\$50 AHN/ \$60 copay per visit
Inpatient Hospital (\$100 savings at AHN)	\$1,500 copay/ day; \$4,500 max
Outpatient Surgery Services	\$900 AHN/ \$1,000 copay
Emergency Room	\$400 ER copay per visit
Major Diagnostic Test (MRI, CT scan, stress test, etc)	\$200 AHN/ \$300 copay per test
Outpatient Lab	100% covered
X-Rays and Other Outpatient Hospital Services	100% coinsurance up to: AHN: \$200 /day Standard: \$300 /day
Radiation and Chemotherapy	30% coinsurance
Physical/Occupational/Speech Therapy	\$30 copay per day
Vision Exam*	\$50 AHN/ \$60 copay per visit
Glasses and Contacts*	50% coinsurance; Max benefit for adults: \$100
Preventive Dental*	100% covered
Comprehensive Dental - Child*	50% coinsurance
Comprehensive Dental - Adults*	50% coinsurance; Max benefit: \$500
Prescription Drug Deductible (applies to Tiers 3, 4, 5)	\$500 Individual; \$1,500 Family
Prescription Drugs (30-day supply)	Tier 1..... \$0** or \$10 copay Tier 2..... \$30 copay Tier 3..... \$60 copay Tier 4..... \$100 copay Tier 5..... 50% coinsurance
Out-of-Network Medical Deductible	\$5,000 Individual \$15,000 Family
Out-of-Network Coinsurance	50% coinsurance

*Not subject to in-network medical deductible

**The preferred mail order copay of \$0 for Tier 1 preferred generic drugs is only available from the preferred mail order pharmacy, Saint John Pharmacy, for a 100-day supply.

PLEASE NOTE: Refer to the chart on page 4 to find out if you may qualify for any of these Vantage Marketplace Silver Cost Share Reduction Plans.

SILVER 87	SILVER 94
\$500 Individual; \$1,500 Family	\$0 Individual; \$0 Family
\$2,500 Individual; \$5,000 Family	\$1,000 Individual; \$2,000 Family
\$5 AHN/ \$15 copay per visit	\$0 AHN/ \$5 copay per visit
\$25 AHN/ \$35 copay per visit	\$5 AHN/ \$15 copay per visit
\$750 copay/ day; \$2,250 max	\$200 copay/ day; \$600 max
\$400 AHN/ \$500 copay	\$150 AHN/ \$250 copay
\$350 ER copay per visit	\$250 ER copay per visit
\$150 AHN/ \$250 copay per test	\$0 AHN/ \$50 copay per test
100% covered	100% covered
100% coinsurance up to: AHN: \$150/day Standard: \$250/day	100% coinsurance up to: AHN: \$0/day Standard: \$50/day
20% coinsurance	10% coinsurance
\$15 copay per day	\$5 copay per day
\$25 AHN/ \$35 copay per visit	\$5 AHN/ \$15 copay per visit
50% coinsurance; Max benefit for adults: \$100	50% coinsurance; Max benefit for adults: \$100
100% covered	100% covered
50% coinsurance	50% coinsurance
50% coinsurance; Max benefit: \$500	50% coinsurance; Max benefit: \$500
\$500 Individual; \$1,500 Family	\$500 Individual; \$1,500 Family
Tier 1..... \$0** or \$10 copay Tier 2..... \$20 copay Tier 3..... \$60 copay Tier 4..... \$75 copay Tier 5..... 50% coinsurance	Tier 1..... \$0** or \$5 copay Tier 2..... \$10 copay Tier 3..... \$30 copay Tier 4..... \$75 copay Tier 5..... 50% coinsurance
\$5,000 Individual \$15,000 Family	\$5,000 Individual \$15,000 Family
50% coinsurance	50% coinsurance

*Not subject to in-network medical deductible

**The preferred mail order copay of \$0 for Tier 1 preferred generic drugs is only available from the preferred mail order pharmacy, Saint John Pharmacy, for a 100-day supply.

Network Providers

Vantage has extensive provider networks for its members. All members have in-network coverage when using any of these Vantage network providers.

STANDARD NETWORK (For all Members)



- ✓ Vantage's standard network
- ✓ In-Network Cost Share

AFFINITY HEALTH NETWORK (For all Members)



- ✓ Reduced Copays on covered services
- ✓ In-Network Cost Share on all other services

You can search for providers from our extensive list of In-Network providers located on our website. Visit www.VantageHealthPlan.com, select "Find a Provider" and follow the steps listed below.

- 1 Click the "I'm Looking Around" tab.
- 2 Select "Individual" plan type.
- 3 Enter the Zip Code where you live in the space provided.
- 4 Click the "Search" button.

TIER II NETWORK (For Members living outside of Louisiana)

Vantage contracts with a nationwide Provider network available to Members living outside of the Vantage Service Area (state of Louisiana). These Participating Providers are considered Tier II Providers and cannot balance-bill Members. Out-of-state Members have in-network coverage with Vantage Tier II Providers.

Note: Members living in the Vantage Service Area do not have access to the Tier II Provider network. If in-state Members receive services from these Tier II providers, out-of-network cost share will apply and Members may be balance-billed.

For information about Tier II Providers, call our Member Services Department toll-free at (855) 545-3847.

Vantage members are covered anywhere in the world for emergency care at in-network benefits.

Added Benefits!

Vision and Dental Included in Your Plan!

Vision Benefits

- » Specialist cost share for an annual routine eye exam per year. Available to adults and children.
- » **50%** coinsurance for 12 pairs of contacts or 1 pair of glasses per year, not subject to deductible; maximum benefit of **\$100** for adults.

Dental Benefits

- » **100%** coverage for preventive dental care: semi-annual cleanings and oral exams and an annual x-ray, not subject to deductible. Available to adults and children.
- » Comprehensive Dental: **50%** coinsurance for comprehensive dental services, not subject to deductible; maximum benefit of **\$500** for adults.

Saint John Pharmacy mail order benefits everyone!

Diabetic Supplies

100% Coverage for Glucocard Shine® blood glucose strips:

- » Available to Vantage members ONLY through Saint John Pharmacy mail order
- » Up to a 100-day supply allowed with required written or verbal prescription

Free Glucocard Shine® Meter:

- » Available to Vantage members ONLY through Saint John Pharmacy mail order, Affinity retail pharmacies, and Affinity clinics
- » Limit one meter per member per year
- » Available ONLY with a prescription for Glucocard Shine® blood glucose strips

Mail Service:

- » Have a 100-day supply of the strips and/or the meter mailed by Saint John Pharmacy mail order pharmacy to your home upon request

Assistance:

- » Information and assistance are available 24 hours a day, 7 days a week from the manufacturer by calling ARKRAY, USA, **(800) 818-8877** option **#4311**.

Mail Order Pharmacy Service

- » Saint John Pharmacy is the preferred mail order pharmacy for Vantage Health Plan, Inc. Please call us at **(888) 316-4354** to have your prescriptions mailed directly to your home.
- » Most low-cost preferred generic drugs are available at **no cost** for a 100-day supply. This benefit is administered by Saint John Pharmacy mail order and may not be available for all members. Access varies by state and plan.

Visit www.MyAffinityPharmacy.com for additional information on Saint John Pharmacy mail order services. Call **(888) 316-4354**, and the Saint John Pharmacy staff will answer any questions about this coverage.



Vantage Perks!

Wellness Exam

Nothing is more important to us than your health. That's why we want you to see your primary care provider for your yearly wellness exam. It is 100% covered for all members!

24 Hour Nurse Line

Vantage offers a 24-hour, 7 days a week Nurse Line so you can speak to a Registered Nurse at any time regarding any medical question you may have. Get professional advice around the clock! Just call 1-844-657-7829.

Vantage Wellness

Vantage Wellness gives you the tools you need to stick to a healthy lifestyle!

- » **Exercise Log:** Keep tabs on your daily workouts by entering them into your exercise log.
- » **Nutrition Log:** Take the guesswork out of your nutrition and track what you eat each day.
- » **Exercise Videos:** Stuck in a rut? Check out the Wellness Exercise of the week for new ideas.
- » **Healthy Recipes:** Make your next meal a healthier one by using a recipe from Vantage Wellness.

Still not convinced? Try these extra perks:

- » **Wellness Prizes:** Complete weekly tasks to be entered to win big for working on your healthy habits!
- » **Gym Discounts:** Check www.vantagewellness.com/partners.aspx to find a gym near you offering a great discount for Vantage Members. Not available in all parishes.
- » **Counseling Services:** Get some extra help with in-person or over-the-phone nutrition counseling through Affinity Health Group. Call the office at (844) 353-0500 to schedule an appointment or visit us at 1325 Louisville Ave., Monroe, LA 71201.

If you have any questions, please contact Member Services toll-free at (855) 545-3847.



Member Portal

Vantage is making healthcare even easier by providing you with secure online access to important information about your health plan coverage and activity. Sign up for the Vantage Member Portal today!

portal.VantageHealthPlan.com
or 855-545-3847

Simplify Your Life! Go Paperless!

Vantage Member Portal features include:

- » Your monthly plan premium invoice and payment information
- » Your plan documents online including provider and pharmacy directories – no more paper booklets!
- » Your pre-authorization and claims history
- » Your record of payments for medical and pharmacy services (deductible, copay, and coinsurance amounts)
- » Your contact and other personal information
- » Primary Care Provider selection
- » Vantage News
- » Your choice of communication from Vantage - choose texts, emails, calls, or mail!
- » A link to the Navitus Member Portal to view your prescriptions, search for drug interactions and generic options, and find drugs covered under the Vantage Formulary (Drug List)

Want to sign up for the Vantage Member Portal?

Register online at **portal.VantageHealthPlan.com**, or call Vantage Member Services toll-free at **855-545-3847**.



VANTAGE LOCATIONS

MONROE

122 ST. JOHN STREET
MONROE, LA 71201

SHREVEPORT

855 PIERREMONT ROAD, STE. 109
SHREVEPORT, LA 71106

BATON ROUGE

13348 COURSEY BLVD., STE. A
BATON ROUGE, LA 70816

HAMMOND

219 WEST THOMAS STREET
HAMMOND, LA 70401

OTHER LOCATIONS:

VantageHealthPlan.com/locations

HOURS OF OPERATION

MONDAY – FRIDAY 8:00 a.m. – 6:00 p.m. CST

CONTACT

PHONE:

(855) 545-3847

TTY (866) 524-5144 *(for the hearing impaired)*

WEBSITE:

www.VantageHealthPlan.com/Marketplace

EMAIL:

memberservices@vhpla.com

Freedom to live a healthy life