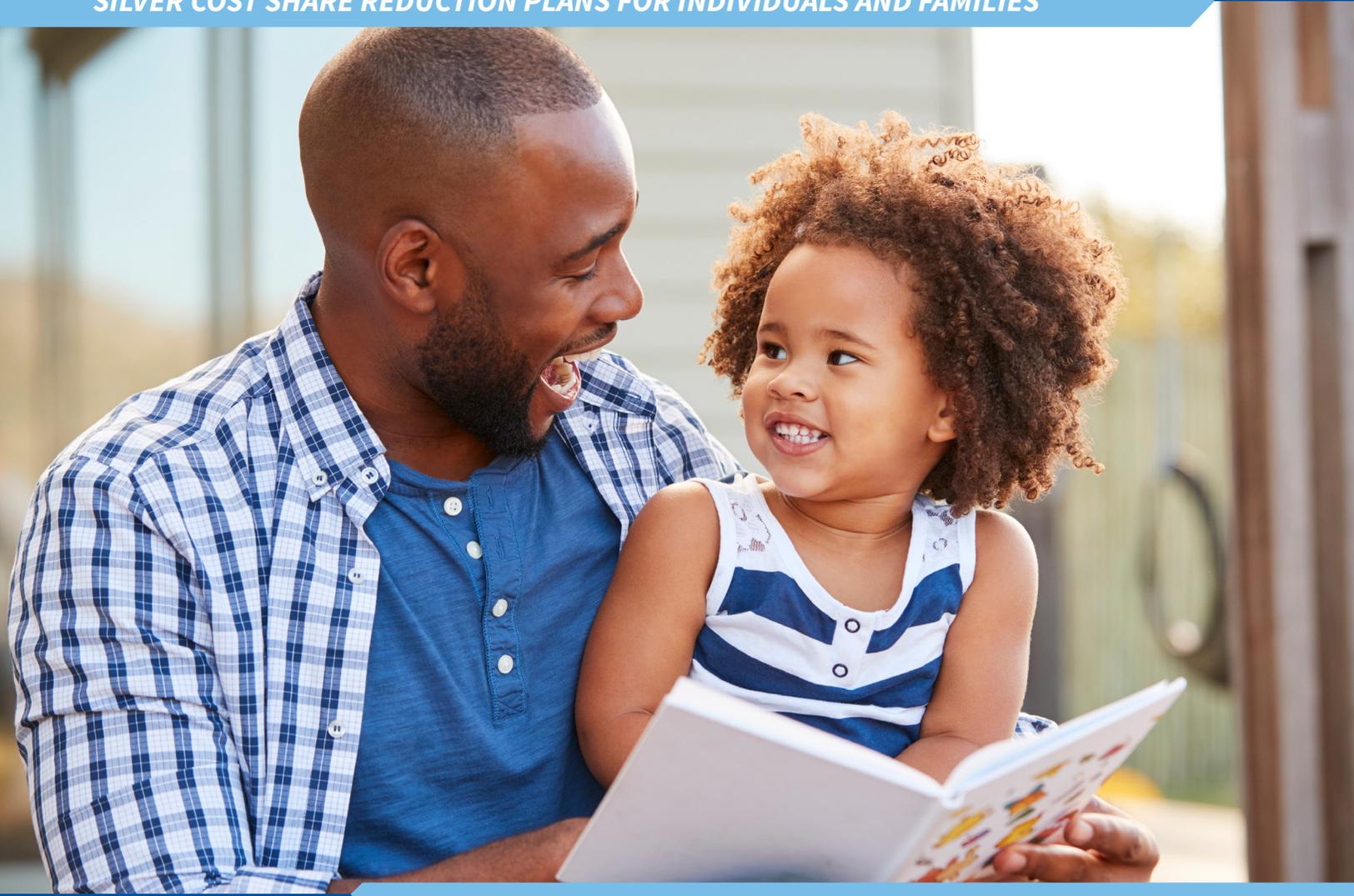




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MARKETPLACE
PLAN FINDER

SILVER COST SHARE REDUCTION PLANS FOR INDIVIDUALS AND FAMILIES



Freedom to live a healthy life





Who is Vantage?

Vantage Health Plan of Mississippi, Inc. (Vantage) was formed in 2020 to offer Medicare Advantage plans to residents of Mississippi. The Vantage staff and executive leadership are looking forward to offering individual Marketplace plans beginning in 2022!

Vantage is a sister company to a Louisiana-based insurance company, Vantage Health Plan, Inc. (Vantage of Louisiana). Vantage of Louisiana was founded in 1994 by physicians who wanted to provide quality healthcare coverage through the teamwork of physicians and their patients. Vantage of Louisiana's membership has grown significantly over the past 25 years, providing great service to its members in Louisiana.

Important decisions are required often throughout your lifetime, but one of the most important decisions you will make will be regarding your health coverage. 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.

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.

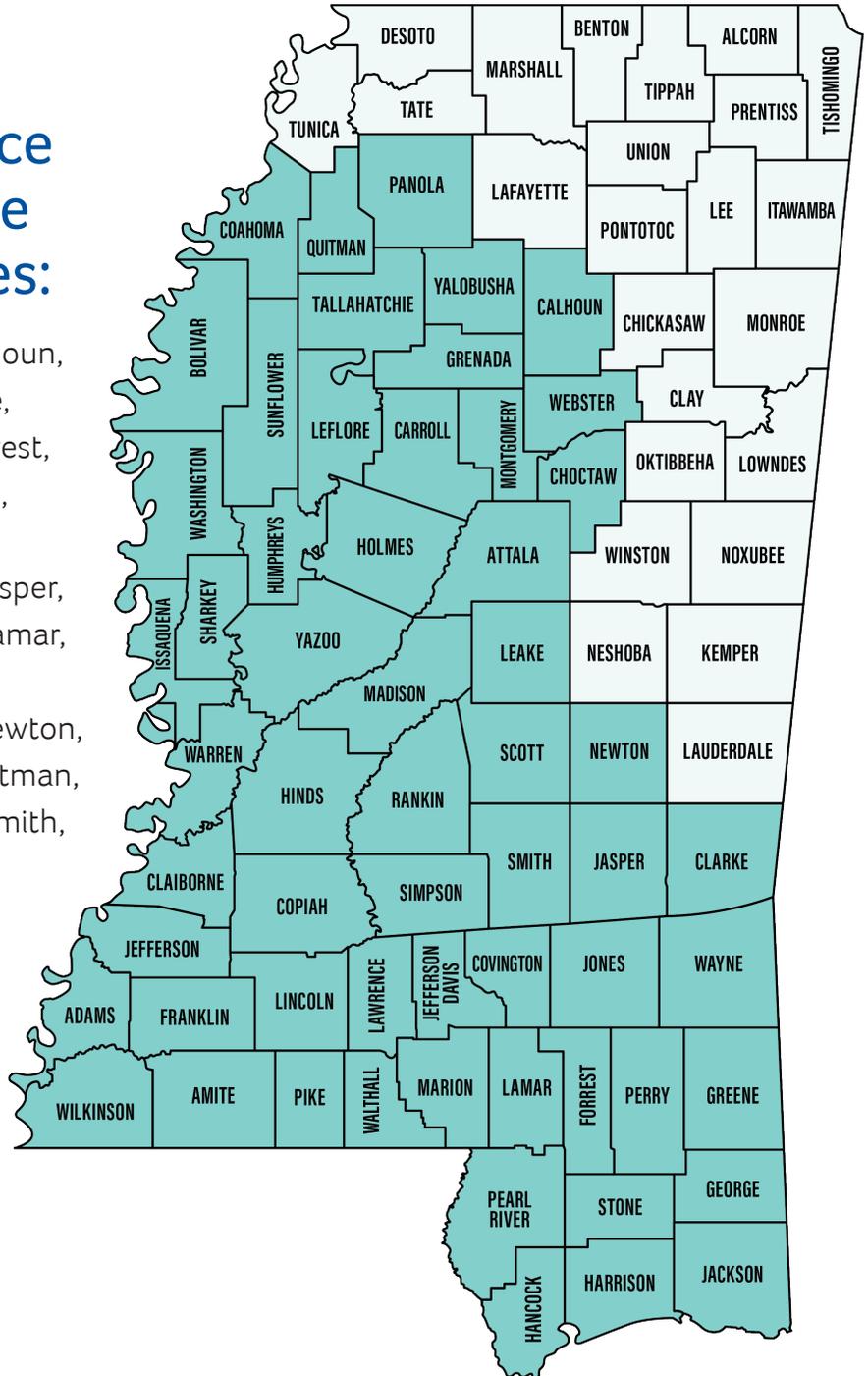
Thank you again for your interest in Vantage Health Plan. If you have questions about these plans or the enrollment process, please call Vantage toll-free at **(855) 545-3847**. This will connect you directly to a representative who can assist you with your Marketplace questions. Our operating hours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

SERVICE AREA

The Vantage Service Area includes these Mississippi counties:

Adams, Amite, Attala, Bolivar, Calhoun, Carroll, Choctaw, Claiborne, Clarke, Coahoma, Copiah, Covington, Forrest, Franklin, George, Greene, Grenada, Hancock, Harrison, Hinds, Holmes, Humphreys, Issaquena, Jackson, Jasper, Jefferson Davis, Jefferson, Jones, Lamar, Lawrence, Leake, Leflore, Lincoln, Madison, Marion, Montgomery, Newton, Panola, Pearl River, Perry, Pike, Quitman, Rankin, Scott, Sharkey, Simpson, Smith, Stone, Sunflower, Tallahatchie, Walthall, Warren, Washington, Wayne, Webster, Wilkinson, Yalobusha, and Yazoo.



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 through our preferred mail order pharmacy
- ▶ Annual wellness exam **covered at 100%**
- ▶ Vision coverage included for adults and children
- ▶ 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 2022. Cost Share Reduction plans are based on your income. Please use your estimated 2022 household annual income to select the plan type.

This chart is based on 2021 FPL ranges and is subject to change for 2022.

Your income level indicates you are eligible for:				
FAMILY SIZE	MEDICAID	Silver 94 Plan	Silver 87 Plan	Silver 73 Plan
1	\$0 - \$12,880	\$12,880 - \$19,320	\$19,320 - \$25,760	\$25,760 - \$32,200
2	\$0 - \$17,420	\$17,420 - \$26,130	\$26,130 - \$34,840	\$34,840 - \$43,550
3	\$0 - \$21,960	\$21,960 - \$32,940	\$32,940 - \$43,920	\$43,920 - \$54,900
4	\$0 - \$26,500	\$26,500 - \$39,750	\$39,750 - \$53,000	\$53,000 - \$66,250
5	\$0 - \$31,040	\$31,040 - \$46,560	\$46,560 - \$62,080	\$62,080 - \$77,600
6	\$0 - \$35,580	\$35,580 - \$53,370	\$53,370 - \$71,160	\$71,160 - \$88,950
7	\$0 - \$40,120	\$40,120 - \$60,180	\$60,180 - \$80,240	\$80,240 - \$100,300

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 - January 15, 2022

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

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**, Monday through Friday from 8:00 a.m. to 6:00 p.m.
- 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 2022 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/Exchange 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)*	\$30 copay per visit
Specialist Office Visit*	\$60 copay per visit
Inpatient Hospital	\$1,500 copay/day; \$4,500 max
Outpatient Surgery Services	\$1,000 copay
Emergency Room	\$400 ER copay per visit
Major Diagnostic Test (MRI, CT scan, stress test, etc)	\$300 copay per test
Outpatient Lab	100% covered
X-Rays and Other Outpatient Hospital Services	100% coinsurance up to: \$300/day
Radiation and Chemotherapy	30% coinsurance
Physical/Occupational/Speech Therapy	\$30 copay per day
Vision Exam*	\$60 copay per visit
Glasses and Contacts - Child*	50% coinsurance
Glasses and Contacts - Adult*	100% covered; Max benefit: \$100
Preventive Dental*	100% covered
Comprehensive Dental - Child*	50% coinsurance
Comprehensive Dental - Adult*	100% covered; Max benefit: \$1,000
Prescription Drug Deductible (applies to Tiers 3, 4, 5)	\$500 Individual; \$1,500 Family
Prescription Drugs (30-day supply)	Tier 1 (Preferred Pharmacies)..... \$0 copay Tier 1 (Other Pharmacies)..... \$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

PLEASE NOTE: Refer to the chart on page 6 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
\$15 copay per visit	\$5 copay per visit
\$35 copay per visit	\$15 copay per visit
\$750 copay/day; \$2,250 max	\$200 copay/day; \$600 max
\$500 copay	\$250 copay
\$350 ER copay per visit	\$250 ER copay per visit
\$250 copay per test	\$50 copay per test
100% covered	100% covered
100% coinsurance up to: \$250/day	100% coinsurance up to: \$50/day
20% coinsurance	10% coinsurance
\$15 copay per day	\$5 copay per day
\$35 copay per visit	\$15 copay per visit
50% coinsurance	50% coinsurance
100% covered; Max benefit: \$100	100% covered; Max benefit: \$100
100% covered	100% covered
50% coinsurance	50% coinsurance
100% covered; Max benefit: \$1,000	100% covered; Max benefit: \$1,000
\$500 Individual; \$1,500 Family	\$500 Individual; \$1,500 Family
Tier 1 (Preferred Pharmacies)..... \$0 copay	Tier 1 (Preferred Pharmacies)..... \$0 copay
Tier 1 (Other Pharmacies)..... \$10 copay	Tier 1 (Other Pharmacies)..... \$5 copay
Tier 2..... \$20 copay	Tier 2..... \$10 copay
Tier 3..... \$60 copay	Tier 3..... \$30 copay
Tier 4..... \$75 copay	Tier 4..... \$75 copay
Tier 5..... 50% coinsurance	Tier 5..... 50% coinsurance
\$5,000 Individual; \$15,000 Family	\$5,000 Individual; \$15,000 Family
50% coinsurance	50% coinsurance



ADDED BENEFITS!

Vision and Dental Included in Your Plan!

VISION BENEFITS

- » Specialist copay for an annual routine eye exam per year. Available to adults and children.
- » Glasses and contacts for children: **50%** coinsurance for 1 pair of glasses and 12 pair of contacts per year, not subject to deductible.
- » Glasses and contacts for adults: **100%** coverage up to a maximum benefit of **\$100** per year, not subject to deductible.

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 for children: **50%** coinsurance, not subject to deductible.
- » Comprehensive Dental for adults: **100%** coverage up to a maximum benefit of **\$1,000**, not subject to deductible.

Vantage Perks!

► 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**.

► ACTIVE&FIT DIRECT™

Vantage Health Plan partners with Active&Fit Direct™ program to give you tools to live a healthier life. The Active&Fit Direct™ program allows you to choose from 10,000+ participating fitness centers and select YMCAs nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes). The program offers:

- » Online directory maps and locator for fitness centers (available on any device)
- » The option to switch fitness centers to make sure you find the right fit
- » Online fitness tracking from a wide variety of popular wearable fitness devices, apps, and exercise equipment
- » An online, educational resource library

Visit www.VantageHealthPlan.com/VantageCommercial/FitnessMembership to find out more information!

► 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
- » Wellness Prizes: Complete weekly tasks to be entered to win big every month for working on your healthy habits

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

The Active&Fit Direct™ program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health (ASH). Active&Fit Direct™ and the Active&Fit Direct™ logos are trademarks of ASH.



PREFERRED PHARMACY SERVICES

DESIARD PHARMACY NETWORK

The DeSiard Pharmacy Network (DPN) is Vantage Health Plan's preferred network of independent pharmacies. DPN works to build lasting relationships with select independent pharmacies while working with providers to improve medication adherence and other positive health outcomes for our members. DPN Pharmacies work closely with providers in caring for our members.

Together they will make sure members are taking their medications correctly and refilling them appropriately. There is a **\$0 copay** when filling formulary Tier 1 medications at DPN pharmacies.

Visit VantageHealthPlan.com/dpn to view the listing of DPN participating pharmacies.

DPN DIABETIC SUPPLIES PROGRAM:

\$0 Copay for GLUCOCARD Shine® blood glucose strips. Up to a 100-day supply allowed with a valid prescription from DPN Pharmacies.

Free GLUCOCARD Shine® Meter from DPN Pharmacies available with a prescription for GLUCOCARD Shine® blood glucose strips. The free meter includes ten complementary strips, ten lancets, and a lancing device. Limited to one meter per member per year.

(Cost share applies to the Glucocard strips and meters at non-DPN pharmacies.)

SAINT JOHN PHARMACY MAIL ORDER

Saint John Pharmacy is the preferred mail order pharmacy for Vantage Health Plan. Please call us at **(888) 316-4354** to have your prescriptions mailed directly to your home. Most low-cost generic drugs are available at **no cost** for a 100-day supply.

SAINT JOHN MAIL ORDER PHARMACY CONTACT INFO

Phone: 318-807-1083 | Toll-Free: 888-316-4354
Fax: 318-807-1079 | Email: SJP@ahgphysician.com



This benefit is administered by Saint John Pharmacy mail order and may not be available for all members. Access varies by state and plan.

NETWORK PROVIDERS

Vantage has an extensive provider network for its members. All members have in-network cost share when using any of these Vantage network providers.

STANDARD NETWORK (For all Members)



Vantage's standard network

In-Network Cost Share

A screenshot of a web interface for finding providers. The title is "Are you a member or just looking around?". There are two main buttons: "I'm a Member" and "I'm Looking Around". Below these is a section titled "What type of plan are you looking for?" with three buttons: "Medicare", "Individual", and "Employer Groups". Underneath is a text input field labeled "Please enter the ZIP code where you live or work:" with the placeholder text "Enter ZIP Code". A "Search" button is below the input field. A "Close" button is in the bottom right corner.

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.

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

► VANTAGE 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!

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
- » 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:
members.VantageHealthPlan.com

OR

CALL VANTAGE MEMBER SERVICES
TOLL-FREE: 855-545-3847 | TTY: 711

Terminology

PREMIUM:

A premium is the amount of money due to Vantage each month for your plan (includes medical and prescription drug coverage).

COST SHARE:

The cost share is the member's financial responsibility for covered services. The cost share includes any deductible, co-insurance, and co-payments.

DEDUCTIBLE:

You will have to meet the full deductible amount before most services are payable by your plan. There may be different deductibles included in your plan, such as In-Network Medical, Out-of-Network Medical, and Prescription Drug deductibles.

CO-INSURANCE:

A co-insurance is a percentage of the costs that a member will pay for certain benefits after a deductible is met. Co-insurance may vary by service.

CO-PAYMENT:

A co-payment is a set dollar amount that a member will pay for certain benefits. Co-payments may or may not be subject to a deductible and vary by type of service.

OUT-OF-POCKET MAXIMUM:

The out-of-pocket maximum is the most that you pay out-of-pocket during the benefit period for in-network covered services. Out-of-network costs, some in-network costs, and premiums do not count toward the out-of-pocket maximum.



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: 711 (for the hearing impaired)

WEBSITE:

www.VantageHealthPlan.com/Marketplace

Freedom to live a healthy life