



MEDICARE ADVANTAGE

Between October 15th and December 7th, you can change your Medicare plan if your specific needs have changed. You don't need to do anything if you want to stay with your current plan.

Vantage has improved benefits in all our plans for 2022. For example, the Primary Care Provider (PCP) copay for most plans is now \$0, and dental maximums and over-the counter benefits have increased. Please check your Annual Notice of Changes to see the new 2022 benefits. Remember to review your available options and talk to a Member Services Representative if you are considering switching to a different Vantage plan.

We know health insurance can be difficult to understand! Vantage Member Services Representatives are available to help during Open Enrollment from 8 a.m. to 8 p.m., 7 days a week. Call today at **(866) 704-0109.**

EXCHANGE

Open Enrollment for Exchange members is from November 1st to January 15th. See plan options at *www.VantageHealthPlan.com/Exchange* or call our helpful Member Services Representatives at **(844)** 833-7505.

OFFICE OF GROUP BENEFITS (OGB)

If you are a current OGB Commercial or OGB Medicare member and would like to keep your plan with the same covered dependents, re-enrollment is automatic. Visit **www.VHP-StateGroup.com** for available plan options, plan documents, and additional information. All eligibility and enrollment processing for OGB Commercial and OGB Medicare is handled by agency Human Resources Departments and/or OGB Customer Service at **(800) 272-8451.**

OGB COMMERCIAL

OGB Commercial open enrollment is October 1st through November 15th. For eligibility or enrollment questions, contact your agency's Human Resources Department. For questions regarding Vantage's 2022 Medical Home HMO plan, call a Member Services Representative at **(844) 536-7104.**

OGB MEDICARE ADVANTAGE

OGB Medicare open enrollment is October 15th until December 7th. If you are new to Vantage or changing to a different Vantage plan, contact your Human Resources Department or visit *info.groupbenefits.org.* For questions about plan options available to you, call a Member Services Representative at **(844) 536-7103.**

IMPORTANT: ENROLLMENT INFORMATION TO REMEMBER MEDICARE ADVANTAGE October 15th -December 7th (866) 704-0109 EXCHANGE November 1st -January 15th (844) 833-7505 OGB COMMERCIAL
October 1st November 15th
(844) 536-7104

OGB MEDICARE ADVANTAGE October 15th -December 7th (844) 536-7103



WHAT TO EXPECT FOR PLANS EFFECTIVE JANUARY 1

Q: When and how will I get my member materials?

A: You can choose to receive your member materials electronically or by mail once you are enrolled. After you have received your Member ID card, visit *members.vantagehealthplan.com* to create or login to your Member Portal account. Your plan documents will be available in your Member Portal later in October for your 2022 plan. If you prefer hard copies of your documents, call Member Services to request that they be mailed to you.

Q: How do I pay my premium bill?

A: If you owe a monthly premium, you can contact Member Services to pay over the phone, you can pay online in your Member Portal, or you can mail in your premium bill stub with your monthly payment. We can also setup recurring payment drafts for your convenience.

Q: When should I receive my Member ID card?

A: We will mail your Vantage Member ID card to the mailing address in your enrollment information. For members with a January 1st effective date, you should receive your ID card mid-December, or after your premium has been paid. You will need to show your Member ID card when receiving medical services to avoid medical bills being sent to you instead of to Vantage. You must always show your Member ID card at the pharmacy to receive Vantage prescription drug coverage.

Q: What other information can I find online?

A: General plan information is available online at *VantageHealthPlan.com* or in your Member Portal. You can search for Vantage providers, review the list of covered prescription drugs (formulary), and see basic benefit and cost information online.

WE ARE HERE TO HELP!

Car Wreck? Workers' Compensation? Personal Injury? It can feel overwhelming when medical bills start arriving, and we can help! Vantage has a team dedicated to explaining how health insurance works when an accident has occured. Call the Subrogation Department at (888) 823-1910 or email subrogation@vhpla.com.

SHARE YOUR VANTAGE STORY!

We love hearing how Vantage has helped! If you or someone you know has a great testimonial about Vantage and would like to share, call our Member Services team at **(888) 823-1910**, or email *memberservices@vhpla.com*. Your story could be featured in a Vantage commercial, an upcoming newsletter, or on social media!

MISSISSIPPI EXCHANGE EXPANSION

Vantage will be happy to welcome our Mississippi Exchange members on January 1, 2022! We will offer our Mississippi Marketplace/Exchange plans in the following 58 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. Tell your friends and family in Mississippi that Vantage is available and is excited to serve them in 2022!



The leaves are changing, and cooler weather can affect our bodies in different ways. Check out these wellness tips to help you feel your best!

Dry air can cause itchy skin and eyes. For dry skin, use lotions and avoid long, hot showers or baths. Eye drops and an indoor humidifier can help relieve dry eyes.

Less sunlight means lower levels of Vitamin D, which has antiinflammatory, antioxidant, and neuroprotective properties. To ensure you get plenty of vitamin D, eat more citrus foods, salmon, and almonds.

Talk to someone! Seasonal Affective Disorder tends to affect people in the fall and winter months when days are shorter. It is believed that lower sunlight levels reduce serotonin activity in the brain, leaving higher levels of melatonin. This imbalance can cause lethargy, weight gain, and difficulty concentrating. Don't be afraid to reach out for help and make sure to talk with a friend, family member, or behavioral health professional.

WELLNESS CHECKLIST

- Try air = dry skin! Keep skin moisturized!
- Get plenty of Vitamin D! Try citrus, salmon, and almonds.
- ▼ Talk to someone! Ask for help!

For more health and wellness tips, visit VantageWellness.com or email VantageWellness@vhpla.com.

VANTAGE HEALTH PLAN'S DESIARD PHARMACY NETWORK

As a Vantage Health Plan member, you have options that can help you save time and money when filling your covered prescriptions. DeSiard Pharmacy Network (DPN) is Vantage Health Plan's preferred network of independent pharmacies that offer preferred cost sharing for your prescriptions. You can receive Tier 1 prescriptions and preferred diabetic supplies at DPN pharmacies with a \$0 copay.

Visit www.VantageHealthPlan.com/dpn to find DPN pharmacies near you. You can call (888) 823-1910 for more information about DPN pharmacies.

SAINT JOHN PHARMACY MAIL ORDER PHARMACY

Affinity Health Group, L.L.C. owns three pharmacies operating independently of each other, which include two retail pharmacies and one mail-order pharmacy. Saint John Pharmacy (SJP) is the only mail-order pharmacy serving Vantage members and is strictly for mail orders.

SJP staff will mail a 100-day supply of Tier 1 Preferred Generic mail order drugs to your home for a \$0 copay. SJP CANNOT mail refrigerated medications, controlled substances, nitroglycerin SL tablets, and liquids (except for insulin pens and vials, eye drops, and inhaled nebulized treatments.)



We have a special offer for Vantage members!

Left untreated, hearing loss can have significant effects on communication ability, quality of life and your overall health. That's why Your Hearing Network and your health plan have created special offers to help you get the care you need.

Just for Vantage members – you can purchase the Ruby 2 hearing aid at 50% savings – only \$695, and includes a free charger. Ruby 2 features Bluetooth streaming and BrainHearing[™] technologies to deliver what the brain needs to make sense of sound for a superb hearing experience.

Plus - we can help you pre-qualify for financing.²

Think of CareCredit as your own health and wellness credit card. Hearing well makes life easier. Ask us how we can help you fit hearing aids into your monthly budget. You shouldn't have to worry about how to get the optimal devices that fit your hearing needs. CareCredit lets you say "Yes" to recommended hearing devices, and pay for them in convenient montly payments that fit your financial situation. When you call for an appointment – ask to pre-qualify for CareCredit.



Your Hearing Network offers a 60-day money back guarantee on your hearing aid purchase.

1 (877) 884-6177 (Monday - Friday between 8:30 am - 8:00 pm ET) **TTY: 711**

Special Offers for Vantage Health Plan Members



Save over 40% on highperforming hearing aids.¹



Over 800 models available, starting at \$695.



3 year manufacturer's warranty, including loss and damage coverage.



1 year supply of batteries FREE with each hearing aid purchased.



1 year of follow-up care at no additional cost.



Financing options.²

Vantage Health Plan (Vantage) is an HMO with a Medicare contract. Enrollment in Vantage depends on contract renewal. You may be eligible to enroll in a Vantage Medicare Advantage plan if you reside in our service area and are currently entitled to Medicare Part A and enrolled in Part B. This information is not a complete description of benefits. Limitations, copayments/coinsurance, and restrictions may apply to this plan. Benefits, premiums, and copayments/coinsurance amounts may change on January 1 of each year.

NONDISCRIMINATION NOTICE - Vantage Health Plan is required by federal law to provide the following information.

Vantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, sexual orientation, or any other legally protected characteristic. Vantage does not exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, age, disability, sex, gender identity, sexual orientation, or any other legally protected characteristic.

Vantage provides free aids and services to people with disabilities to communicate effectively with us. Those services include qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, and other formats).

For people whose primary language is not English, Vantage provides free language translation services. Those services include qualified interpreters and information written in other languages. You can use Vantage's free language translation services by calling the "Members" phone number on the back of your Member ID card. For Members who are deaf or hard of hearing, please call for teletypewriter (TTY) services at 711.

If you believe that Vantage has failed to provide these services or has discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, sexual orientation, or any other legally protected characteristic, you can file a grievance with Vantage or the U.S. Dept. of Health and Human Services, Office for Civil Rights.

If you would like to file a complaint directly with Vantage, you can reach us in person, by mail, by fax, or by email at the addresses below:

Vantage Health Plan Phone: (318) 998-2887 TTY: 711

Attention: Civil Rights Coordinator Fax: (318) 361-2165

130 DeSiard Street, Suite 300 Email: <u>civilrightscoordinator@vhpla.com</u> Monroe, LA 71201

If you would like to file a complaint directly with the U.S. Dept. of Health and Human Services, Office for Civil Rights, you can contact them by mail, by phone, or by email at the addresses below:

U.S. Department of Health and Human Services Phone: **(800) 368-1019**, **(800) 537-7697 (TDD)**

200 Independence Avenue SW

Online Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Room 509F, HHH Building

Washington, DC 20201

Online Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

If you need help filing a grievance, our Civil Rights Coordinator is available to help at civilrightscoordinator@vhpla.com or by phone at (318) 998-2887.

Vantage has adopted internal grievance procedures for providing prompt and equitable resolution of complaints alleging discrimination on the basis of race, color, national origin, age, disability, sex, gender identity, sexual orientation, or any other legally protected characteristic. Any person who believes someone has been subjected to discrimination on any of these grounds, may file a grievance under Vantage's grievance procedure. It is against the law for Vantage to retaliate against anyone who opposes discrimination, files a grievance, or participates in the investigation of a grievance. Depending on the type of grievance, a 60-day filing limit may apply. To learn more about Vantage's grievance procedure, you can call or email our Civil Rights Coordinator at the addresses above or you can visit our website at **www.vantagehealthplan.com/vhpnondiscriminationgrievanceprocedure.**

If you, or someone you're helping, have questions about Vantage Health Plan, you have the right to get help and information in your preferred language at no cost. To talk with an interpreter, call Member Services, 888-823-1910 (TTY 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 888-823-1910 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 888-823-1910 (ATS: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 888-823-1910 (TTY: 711).

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 888-823-1910 (TTY 711。

مؤرب لصنا ناجملاب كال رناوت مُوعِللاً مُدعاسمٍلا تتامدخ ناك مؤللاً ولكذا شدح تن تناك اذا في مناه مؤر (888-823-1910 مثلاً ومن الله ولا الله ومن ا

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 888-823-1910 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 888-823-1910 (TTY: 711) 번으로 전화해 주십시오.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 888-823-1910 (TTY: 711).

ໂປດຊາບ: ຖາວາ ທານເວາພາສາ ລາວ, ການບລການຊວຍເຫອດານພາສາ, ໂດຍບເສງຄາ, ແມນມພອມໃຫ ທານ. ໂທຣ 888-823-1910 (TTY: 711).

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。888-823-1910 (TTY: 711) まで、お電話にてご連絡ください。

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સચના: જો તમે ગજરાતી બોલતા હો, તો નન:શલ્ક ભાષા સહાય સેવાઓ તમારા માટ ઉપલબ્ધ છે. ફોન કરો 888-823-1910 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 888-823-1910 (TTY: 711)

مهارف امش یارب ناگسار تروصبی عنابز تالایهست ،دیزک عمم وگنفگ عسراف نابز هب رگا : هجونه اب بشاب یم 1910-888 (TTY: 711) دیریگب سام،

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 888-823-1910 (телетайп: 711).

เรยน: ถาคณพดภาษาไทยคณสามารถใชบรการชวยเหลอทางภาษาไดฟร โทร 888-823-1910 (TTY: 711).



Important Vantage Health Plan Information

MEDICARE ADVANTAGE MEMBERS: (866) 704-0109

OGB MEDICARE MEMBERS: (844) 536-7103

OGB COMMERCIAL MEMBERS: (844) 536-7104



EXCHANGE/MARKETPLACE MEMBERS: (844) 833-7505

COMMERCIAL MEMBERS: **(855) 934-6847**

 $\underline{www.VantageHealthPlan.com} \quad \underline{www.VantageMedicare.com}$



