



the Vantage View

2022 QUARTER 4

SHARE YOUR VANTAGE STORY!

We would love to hear about how Vantage has helped during a time of need! 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 you can email memberservices@vhpla.com. Your story could be featured in a Vantage commercial, an upcoming newsletter, or on social media!

MEET OUR NEW HEALTH & WELLNESS ADVOCATE!

Meet Vantage's new Health and Wellness Advocate, Miss Louisiana 2022, Gracie Reichman. Gracie will help share Vantage's health and wellness goals throughout Louisiana this year. A native of Colfax, Louisiana, Gracie graduated from Louisiana Tech University with a degree in Kinesiology and Health Sciences. She plans to obtain a Doctorate in Physical Therapy with an Advanced Certification in Sports Medicine. Prior to becoming Miss Louisiana, Gracie served as Miss Louisiana's Outstanding Teen in 2018. She travels Louisiana promoting her social impact initiative, "Think Twice, Be Nice – Emphasizing a more nurturing and positive internal dialogue to improve mental health." Congratulations Gracie!

OPEN ENROLLMENT

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.

With Vantage you'll get all the benefits you deserve including a flexible spending card with an allowance for glasses or contacts, and certain over-the-counter items. Dual Plus members also get a grocery allowance. Please check your Annual Notice of Changes to see the new 2023 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. Enroll by December 15, 2022 for coverage to start January 1st. See plan options at VantageHealthPlan.com/Exchange or call our Member Services Representatives at **(844) 833-7505** from 8 a.m. to 6 p.m., Monday through Friday.

OFFICE OF GROUP BENEFITS (OGB)

If you are a current OGB Commercial or OGB Medicare member and would like to keep your plan, re-enrollment is automatic. Visit 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 2023 Medical Home HMO plan, call a Member Services Representative at **(844) 536-7104** from 8 a.m. to 6 p.m., Monday through Friday.

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** from 8 a.m. to 8 p.m., 7 days a week.

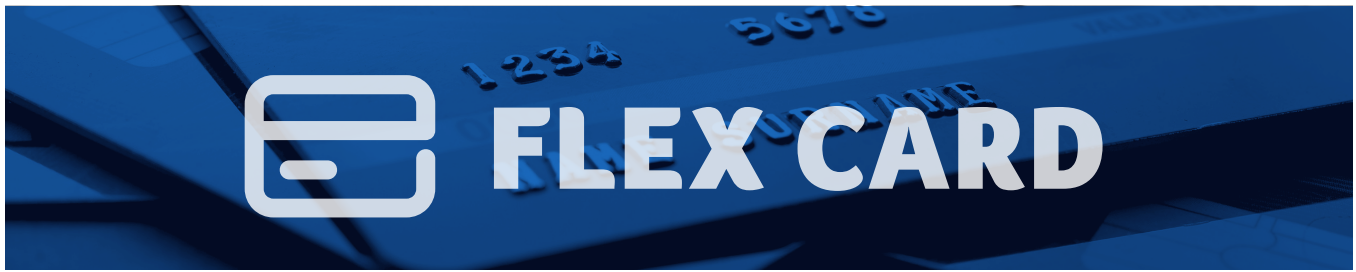
IMPORTANT ENROLLMENT INFORMATION

**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



In 2023, Vantage will provide Medicare Advantage members with a flexible spending card with dollars to be used (allowances) for eyewear, over-the-counter items, and healthy foods which may be covered by your plan. Use your Flex card at participating nationwide chain retailers such as WalMart, Walgreens, Dollar General, Albertson's, Kroger, and CVS, as well as many local independent merchants. View balances, search for retail locations, view transactions, and shop for mail order over-the-counter items in the Vantage Member Portal. You can also call our Member Services team at **(833) 952-2771** for more information about your Flex card. *Not all benefits are available in every plan.*

EYEWEAR

Use your Flex card annual eyewear allowance to purchase glasses or contacts from participating eyewear providers and retailers. Eyewear Flex funds left over at the end of the year expire and do not carry over to the next year.

OVER-THE-COUNTER (OTC) ITEMS

Use your Flex card quarterly allowance toward a wide range of health-related products available at physical retail locations or through our mail order options. OTC Flex funds left over at the end of the quarter expire and do not carry over to the next quarter.

HEALTHY FOODS (DUAL PLUS PLAN ONLY)

Use your Flex card monthly allowance toward nutritious food items at any participating retailer. Healthy food Flex funds left over at the end of the month expire and do not carry over to the next month.



The Vantage Flex MasterCard® Prepaid Card is issued by Stride Bank, N.A., Member FDIC, pursuant to license by MasterCard International. PayForward LLC is an independent company that administers the prepaid Flex Card benefits for Vantage Medicare Advantage.



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 2023 plan. If you prefer printed 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.

DID YOU KNOW? 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 occurred. Call the Vantage Subrogation Department at **(888) 823-1910** or email **subrogation@vhpla.com**.

STAY HEALTHY WITH WELLNESS COUPONS

Vantage encourages all our members to get a wellness exam each calendar year from their Primary Care Provider (PCP). If you haven't already had your wellness exam and completed your wellness coupon this year, we will be mailing you a new copy in October. Please reach out to your PCP to schedule a wellness exam and take your coupon with you! Wellness Exams are always covered at zero cost share for Vantage members. If you have any questions, feel free to reach out to our helpful Member Services Department at **888-823-1910**.



ARE WE FRIENDS YET?

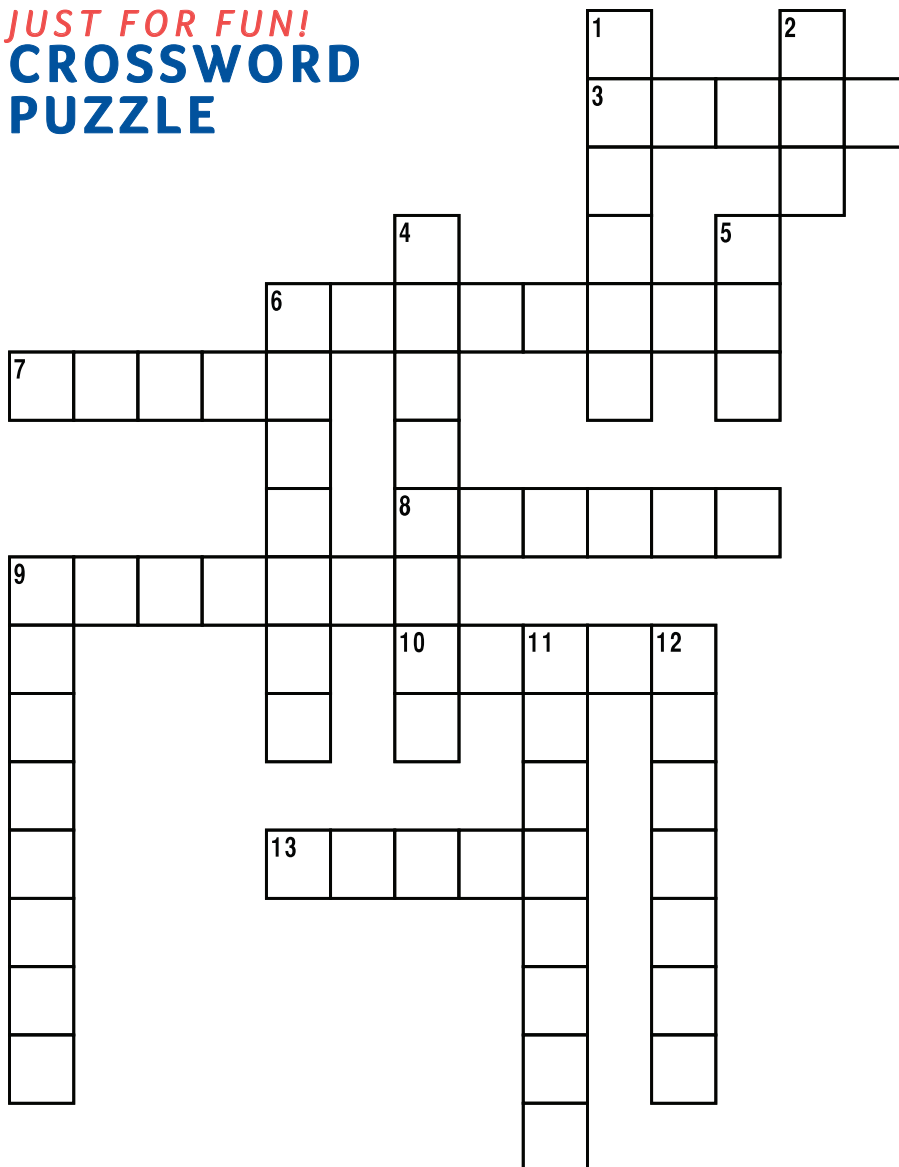
If you're not following us on Facebook, take a second to search "Vantage Health Plan" on your Facebook page, and "Like" us to stay up to date on what's new with your health plan.

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. Most members 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. Call **(888) 823-1910** for more information about DPN pharmacies.

*Vantage Health Plan's pharmacy network includes limited lower-cost, preferred pharmacies in Louisiana, Mississippi, and Arkansas. **There are an extremely limited number of preferred cost share pharmacies in Louisiana, Mississippi, and Arkansas.** The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call **866-704-0109 (TTY 711)** or consult the online pharmacy directory at www.VantageHealthPlan.com/rx. Note: Vantage Health Plan, which is a health insurance company, has ownership control of Saint John Pharmacy. Other pharmacies are available in your network.*

JUST FOR FUN! CROSSWORD PUZZLE



ACROSS

3. Cough into this instead of your hands
6. Prescriptions are prepared and dispensed here
7. We should drink 6-8 cups of this per day
8. When your body needs food
9. Where you go to have your teeth checked
10. Number of hours of sleep you need
13. "An _____ a day keeps the doctor away!"

DOWN

1. Disorders of the mind
2. Running slow and regulated
4. "_____ is the best medicine!"
5. Where people go to get fit
6. Payment made, usually monthly, for insurance
9. Condition where blood sugar cannot be regulated
11. Non-brand prescriptions are called this
12. Feeling the need to drink something

Vantage Health Plan (Vantage) is an HMO with a Medicare contract. Enrollment in Vantage depends on contract renewal. Not all benefits are available in every plan.

NONDISCRIMINATION NOTICE

Vantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, religion, 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, religion, 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 hearing impaired, 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, religion, 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
Attention: Civil Rights Coordinator
130 DeSiard Street, Suite 300
Monroe, LA 71201
Phone: (318) 998-2887, TTY 711
Fax: (318) 361-2165
Email: civilrightscordinator@vhpla.com

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
200 Independence Avenue SW Room 509F, HHH Building Washington, DC 20201
Phone: (800) 368-1019, (800) 537-7697 (TDD)
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 civilrightscordinator@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, religion, 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.

MULTI-LANGUAGE INSERT
MULTI-LANGUAGE INTERPRETER SERVICES

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 888-823-1910 (TTY 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 888-823-1910 (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 888-823-1910 (TTY 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 888-823-1910 (TTY 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 888-823-1910 (TTY 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 888-823-1910 (TTY 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 888-823-1910 (TTY 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 888-823-1910 (TTY 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 888-823-1910 (TTY 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 888-823-1910 (TTY 711). سيقوم شخص ما بتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं, एक दुभाषिया प्राप्त करने के लिए, बस हमें 888-823-1910 (TTY 711) पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 888-823-1910 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 888-823-1910 (TTY 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 888-823-1910 (TTY 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 888-823-1910 (TTY 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、888-823-1910 (TTY 711) にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

Choctaw: Chishnoat yvmmakosh chi apelaachih, hachishnovt ponaklo pilah Vantage Health Plan achih, chi ishtimpakvt chi nokfokah annopa chim annopoli keyo tvli holissh ishahlih. Yvmma-kosh annopoli tosholi, makachi telefon 888-823-1910 (TTY 711).

Laotian: ພວກເຮົາມີບໍລິການແປພາສາພຣີເພື່ອຕອບຄໍາຖາມໃດໆທີ່ທ່ານອາດມີກ່ຽວກັບແຜນສະໜັບສະໜູນພາບເຫຼືອຂອງພວກເຮົາ. ເພື່ອຮັບຜິດຊອບພາສາ, ພາສາໄທພາພວກເຮົາທີ່ 888-823-1910 (TTY 711). ຄົນທີ່ເວົ້າພາສາລາວສາມາດຊ່ວຍທ່ານໄດ້. ບໍລິການບໍລິການພຣີ.

Persian: ما خدمات مترجم رایگان برای پاسخ به هر گونه سوال شما ممکن است در مورد سلامت ما و یا طرح مواد مخدر داشته تماس بگیرید. کسی که فارسی صحبت می کند می تواند به (TTY 711) باشد. برای دریافت مترجم، فقط با ما در 1910-823-888. شما کمک کند. این یک سرویس رایگان است.

Urdu: ہمارے پاس ہماری صحت یا منشیات کے منصوبے کے بارے میں آپ کے کسی بھی سوال کا جواب دینے کے لئے مفت ترجمان خدمات ہیں۔ ایک ترجمان حاصل کرنے کے لئے، صرف ہمیں 888-823-1910 (ٹی وائی 711) پر کال کریں۔ جو کوئی اردو بولتا ہے وہ آپ کی مدد کر سکتا ہے۔ یہ ایک مفت سروس ہے۔



130 DESIARD ST., STE 300
MONROE, LA 71201

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**

www.VantageHealthPlan.com www.VantageMedicare.com

the Vantage View

2022 QUARTER 4

GRACIE REICHMAN

2023 Health and Wellness Advocate

OPEN ENROLLMENT

Important information to remember!

NEW FLEX CARD FOR 2023 MEDICARE ADVANTAGE

Learn more inside.

