



VANTAGE MEDICARE ADVANTAGE

LOUISIANA



PLAN INFORMATION

2015

Available to residents of Allen, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, De Soto, East Carroll, Franklin, Grant, Jackson, Jefferson Davis, La Salle, Lincoln, Madison, Morehouse, Natchitoches, Rapides, Red River, Richland, Sabine, Tensas, Union, Webster, West Carroll, Winn



VANTAGE

HEALTH PLAN



Making Healthcare Work!

Thank you for your interest in Vantage Medicare Advantage. The content found in this packet will provide you with the information you need to learn more about Vantage Medicare Advantage plans and help you enroll in a health plan that meets your needs.



CHECK WHAT MATTERS MOST



No referrals



\$0 monthly premium



Low medical home - primary care office visit copays



No medical deductibles



Annual wellness exam 100%



Prescription drug plan included with \$3 Tier 1 preferred generic drugs; no separate premium



\$0 Tier 1 preferred generic drugs through preferred mail order



Worldwide emergency coverage



Dental, Vision, and Hearing benefits included



Great local customer service



Wellness Visits and Healthways SilverSneakers® Fitness

The search tools on our Vantage Medicare Advantage website, www.VantageMedicare.com, will allow you to compare plans and enroll online, find a provider or a retail pharmacy, and search for prescription drugs covered by Vantage Medicare Advantage plans. If you have any questions, please contact Vantage Health Plan toll-free at **(866) 704-0109**. For the hearing impaired, please call TTY **(318) 361-2131** or toll-free TTY **(866) 524-5144**. Member Services is available seven days a week, 8:00 a.m. – 8:00 p.m. CST, from October 1, 2014 through February 14, 2015. After February 14, 2015, Member Services hours are Monday through Friday from 8:00 a.m. – 8:00 p.m. CST.

Thank you again for considering Vantage Medicare Advantage. We look forward to serving you!

Quick Drug List

Vantage Medicare Advantage members save hundreds of dollars each year with lower copays for Vantage Tier 1 Preferred (low cost) Generic and Tier 2 Non-Preferred Generic Drugs. Compare your brand name drug cost to the Vantage copays for Tier 1 and Tier 2 Generics listed below. A sample of Vantage Tier 3 Preferred Drugs with a \$45 copay are also listed below for reference.

EXPENSIVE BRAND NAME DRUGS:	VANTAGE TIER 1 PREFERRED GENERICS	\$3 Copay	VANTAGE TIER 3 PREFERRED BRANDS	\$45 Copay
Desyrel	▶ Trazodone (50, 100 & 150mg tabs)		Advair	
Glucophage	▶ Metformin tabs		Avodart	
Hydrodiuril, Esidrix	▶ Hydrochlorothiazide (HCTZ)		Azor	
Lopressor	▶ Metoprolol Tartrate		Colcrys	
Mobic	▶ Meloxicam		Coreg CR	
Norvasc	▶ Amlodipine Besylate		Exforge / Exforge HCT	
Prinivil, Zestril	▶ Lisinopril		Humalog, Novolog	
Tenormin	▶ Atenolol		Humulin, Novolin	
Vasotec	▶ Enalapril		Lantus	
Zocor	▶ Simvastatin (80mg)		Proventil HFA / Ventolin HFA	
Zoloft	▶ Sertraline		Spiriva Handihaler	
Zyloprim tabs	▶ Allopurinol tabs		Tribenzor	

EXPENSIVE BRAND NAME DRUGS:	VANTAGE TIER 2 NON-PREFERRED GENERICS	\$8 Copay
Cymbalta	▶ Duloxetine	
Diovan HCT	▶ Valsartan / HCTZ	
Flonase Nasal Spray	▶ Fluticasone Propionate Suspension	
Fosamax Tabs	▶ Alendronate	
Lipitor	▶ Atorvastatin	
Pravachol	▶ Pravastatin	
Protonix	▶ Pantoprazole	
Topamax	▶ Topiramate	
Xalatan	▶ Latanoprost	
Zonegran	▶ Zonisamide	

This information includes a sample of prescription drugs from the Vantage Medicare Advantage 2015 plan year formulary and copays for the Vantage Medicare Advantage Value and Zero plans. The Vantage Part D formulary has five copay/coinsurance levels, including Tier 4 Non-Preferred Brands with a \$95 copay and Tier 5 Specialty Drugs with 25%-33% coinsurance depending on the plan. A \$125 deductible applies to Tiers 4 and 5 for the Vantage Zero Plan. See the comprehensive formulary for more details.

Prior Authorization and Quantity Limits are applicable for some drugs.

Also available on our website is the Mail Order Form. Fax or mail your completed Mail Order Form to have your prescriptions delivered right to your home. You can also call Saint John Pharmacy at **(888) 316-4354** with your prescription information to transfer your medications. Basic shipping is free for Vantage Members. We can charge your debit or credit card for the applicable copay and expedited shipping charges. Please allow 48 hours to transfer and process the prescription(s) and an additional 5 business days for the U.S. Postal Service to deliver.



How Do I Enroll With Vantage?

Vantage makes it easy and it only takes a few minutes!
Call us to enroll over the phone.

(866) 704-0109



Other ways to enroll:

- Request a Home Visit – Contact our Member Services Department at **(866) 704-0109** to request a one-on-one home visit and enroll in the comfort of your own home.
- Attend a Snack & Learn Meeting – Be our guest at one of our many “Snack & Learn” events in your area. Call **(888) 536-0390** to RSVP.
- Stop By Our Office – If you are in the Monroe, Shreveport, or Baton Rouge area, feel free to stop by and talk to a Vantage representative. No appointment necessary. Monday – Friday 8:00 a.m. – 5:00 p.m.

Monroe Location

130 DeSiard Street, Suite 700
Monroe, LA 71201

Shreveport Location

855 Pierremont Road, Suite 109
Shreveport, LA 71106

Baton Rouge Location

5778 Essen Lane, Suite B
Baton Rouge, LA 70810

- Visit the Vantage Website – Visit us online at **www.VantageMedicare.com** to enroll online or for more information.

2015 Plan Benefit Comparison

Included in Both Plans:

PRESCRIPTION DRUGS

- \$0 Tier 1 preferred generic drugs through preferred mail order

VISION

- 100% coverage for one routine eye exam every year
- Member pays 20% coinsurance for 12 pairs of contacts per year and/or one pair of glasses per year with a \$100 maximum benefit

DENTAL

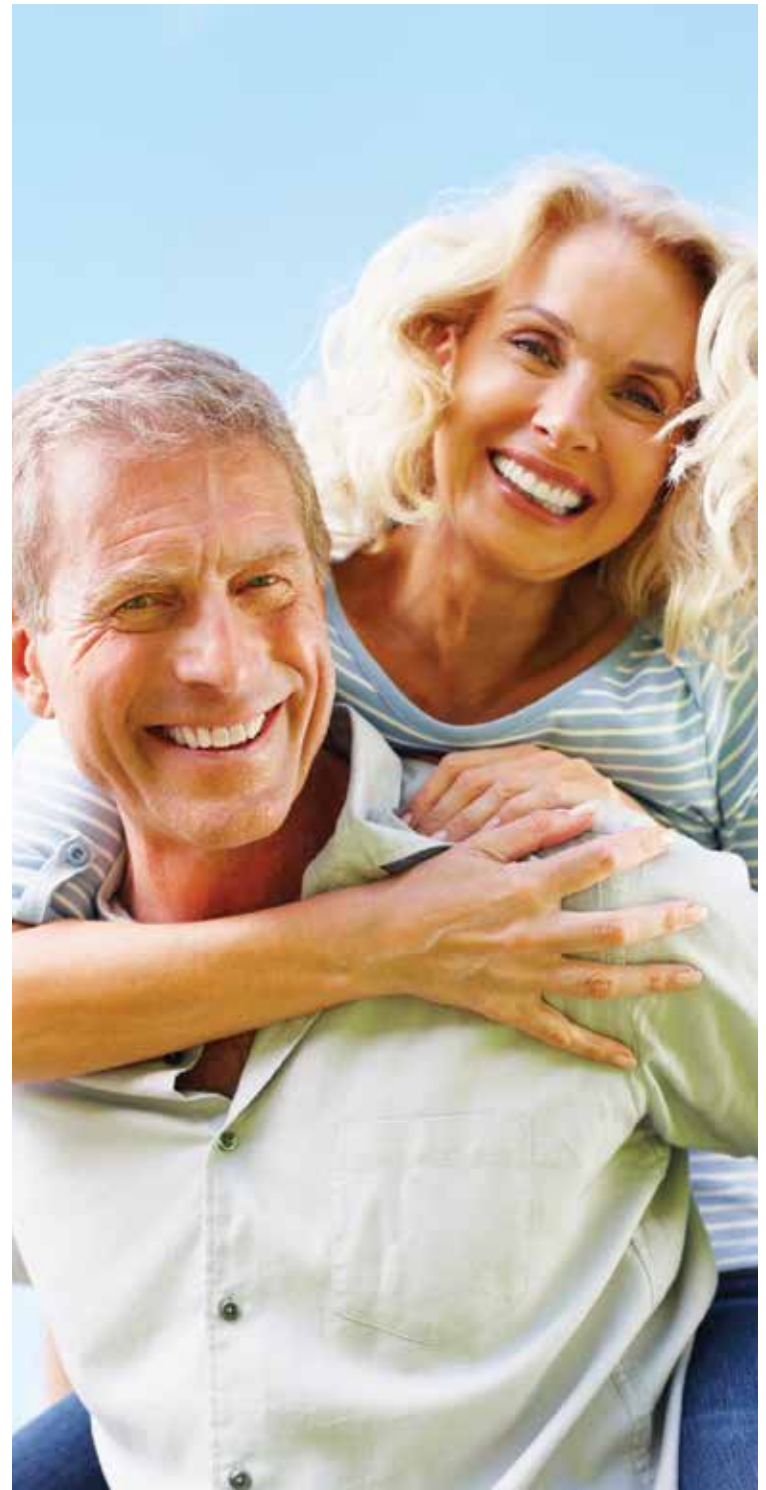
- ZERO PLAN – 100% coverage for preventive dental care: cleaning, oral exam, and x-ray; a maximum benefit of \$150 per 6 months
- VALUE PLAN – 100% coverage for preventive dental care: cleaning, oral exam, and x-ray; a maximum benefit of \$150 per 6 months; 100% coverage for dentures and dental plates; maximum benefit of \$300 per year

HEARING

- \$40 maximum benefit for an annual routine hearing exam after the age of 65

WELLNESS

- 100% coverage for Healthways SilverSneakers® Fitness



**Be healthy
and feel younger**

With the SilverSneakers® Fitness program - one of the benefits you will receive when you join a Vantage Medicare Advantage Plan.



<i>BENEFITS</i>	VANTAGE ZERO(HMO-POS) NO MEDICAL DEDUCTIBLE
MONTHLY PREMIUM	\$0 per month
LAB & HOME HEALTH	100% covered - no deductible
RADIOLOGIST / ANESTHESIOLOGIST	100% covered - no deductible
FLU SHOTS	100% covered - no deductible
PHYSICIAN PROFESSIONAL FEES (INPATIENT)	100% covered - no deductible
OFFICE VISIT MEDICAL HOME-PRIMARY CARE PHYSICIAN (MH-PCP)	\$15 copay per visit
OFFICE VISIT / SPECIALIST	\$50 copay per visit
EMERGENCY ROOM	\$65 ER copay per visit - worldwide coverage
MAJOR DIAGNOSTIC TEST, X-RAYS, & OTHER HOSPITAL OUTPATIENT SERVICES	Up to \$200 per day
OUTPATIENT SURGERY SERVICES	\$450 copay per visit
INPATIENT HOSPITAL	\$345 per day for days 1-5
PRESCRIPTION DRUGS (PART D) <i>(no separate premium)</i>	<p>Tier 1 Preferred Generics \$3 copay, no deductible** Tier 2 Non-Preferred Generics \$8 copay, no deductible Tier 3 Preferred Brands \$45 copay, no deductible Tier 4 Non-Preferred Brand \$95 copay, after deductible of \$125 Tier 5 Specialty 25% coinsurance, after deductible of \$125 <i>No coverage through the coverage gap</i></p>
OUT-OF-POCKET MAXIMUM	\$6,700
VISION	Included with plan (see left panel)
DENTAL	Included with plan (see left panel)
HEARING	Included with plan (see left panel)

****A preferred mail order copay of \$0 for Tier 1 preferred generic drugs is available from the preferred mail order pharmacy, Saint John Pharmacy, for a 90-day supply.**

VANTAGE VALUE (HMO-POS) NO MEDICAL DEDUCTIBLE	ORIGINAL MEDICARE <i>Deductible and Patient Responsibility based on 2014 Medicare</i>								
\$95 per month	Varies by member								
100% covered - no deductible	100% covered - no deductible								
100% covered - no deductible	20% coinsurance after \$147 deductible								
100% covered - no deductible	100% covered								
100% covered - no deductible	20% coinsurance after \$147 deductible								
\$10 copay per visit	20% coinsurance after \$147 deductible								
\$45 copay per visit	20% coinsurance after \$147 deductible								
\$65 ER copay per visit - worldwide coverage	20% coinsurance after \$147 deductible								
Up to \$175 per day	20% coinsurance after \$147 deductible								
\$300 copay per visit	20% coinsurance after \$147 deductible								
\$300 per day for days 1-5	<table border="0"> <thead> <tr> <th>DAYS</th> <th>PATIENT RESPONSIBILITY</th> </tr> </thead> <tbody> <tr> <td>1-60</td> <td>\$1,216 deductible</td> </tr> <tr> <td>61-90</td> <td>\$304 per day</td> </tr> <tr> <td>91-150</td> <td>\$608 per day</td> </tr> </tbody> </table>	DAYS	PATIENT RESPONSIBILITY	1-60	\$1,216 deductible	61-90	\$304 per day	91-150	\$608 per day
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\$5,000	Not applicable								
Included with plan (see left panel)	Not covered								
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What's Next?

1. Once you have completed and submitted your Vantage Medicare Advantage Enrollment Application to Vantage, your application is sent to Centers for Medicare and Medicaid Services (CMS) for CMS approval.
2. Once approved by CMS, you will receive a Vantage Medicare Advantage Benefits Packet. This packet will be stamped "IMPORTANT PLAN INFORMATION". Please be expecting this packet.
3. Once you receive your Vantage Medicare Advantage Benefits Packet, please immediately remove your Vantage Medicare Advantage ID card and place it in your purse or wallet. Remember, you will need to show your new Vantage Medicare Advantage ID card for all of your healthcare services, including your pharmacy services. Then review the other materials enclosed in your packet. You may call us at **(866) 704-0109** to be connected to a Vantage Medicare Advantage representative who will be happy to assist you with any questions or concerns.



Need More Information?

- Call our Member Services Department at **(866) 704-0109** or TTY at **(866) 524-5144** (for the hearing impaired)
- Ask a Vantage representative about a one-on-one home visit
- Ask about our “Snack and Learn” meetings
- Visit our website at **www.VantageMedicare.com** to enroll online or for more information
- Come by our office



Vantage Contact Information

Monroe Location

130 DeSiard Street, Suite 300
Monroe, LA 71201
(866) 704-0109
TTY (866) 524-5144
(for the hearing impaired)

Shreveport Location

855 Pierremont Road, Suite 109
Shreveport, LA 71106
(866) 704-0109
TTY (866) 524-5144
(for the hearing impaired)

Baton Rouge Location

5778 Essen Lane, Suite B
Baton Rouge, LA 70810
(866) 704-0109
TTY (866) 524-5144
(for the hearing impaired)

Hours of Operation

October 1, 2014 through February 14, 2015:
Seven (7) Days a Week 8:00 a.m. – 8:00 p.m.

All other dates:
Monday through Friday 8:00 a.m. – 8:00 p.m.

Website: www.VantageMedicare.com

Vantage Health Plan, Inc. is a health plan with a Medicare contract. Enrollment in Vantage Health Plan, Inc. 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. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact Vantage. Limitations, copayments/coinsurance, and restrictions may apply to this plan. Benefits, premiums, and copayments/coinsurance amounts may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Members may enroll in the plan only during specific times of the year.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for extra help, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week. You may also call the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778. You may also call the Louisiana State Medicaid Office.

Services provided by out-of-network providers may cost more than services provided by in-network providers, unless the services are related to urgent care, an emergency or out-of-area dialysis. Members must use network pharmacies to access their prescription drug benefit, except under non-routine circumstances. Prescription drug quantity limitations and restrictions may apply.

For more information on Vantage Medicare Advantage Plan benefits, call Member Services at (866) 704-0109 or TTY (866) 524-5144, seven days a week from 8:00 a.m. – 8:00 p.m. CST from October 1, 2014 – February 14, 2015. For all other dates, Member Services is available Monday through Friday from 8:00 a.m. - 8:00 p.m. CST.

Members can receive prescription drugs shipped to your home through the Saint John Pharmacy network mail order delivery program. Once the order is received by the Saint John Pharmacy, members should expect to receive their pharmacy order after 5 business days. If the requested pharmacy order is not received within the estimated time frame, please contact Vantage Health Plan at (866) 704-0109.

The SilverSneakers® Fitness program is provided by Healthways, Inc., an independent company. SilverSneakers® is a registered trademark of Healthways, Inc.