



Anthem HealthKeepers
Offered by HealthKeepers, Inc.



Summary of Benefits

for **Anthem MediBlue Dual Advantage (HMO SNP)**

Available in: Select Counties* in Virginia *See Page 2 for a list of counties.

Plan year: January 1, 2018 – December 31, 2018

In this section, you'll learn about some of the benefits and services we cover and other important details to help you choose the right Medicare Advantage plan for you. While the Summary of Benefits do not list every service, limit or exclusion, the *Evidence of Coverage* does. Just give us a call and request a copy.

Have questions? Here's how to reach us and our hours of operation:

- If you **are not** a member of this plan, please call us toll-free **1-855-558-1434** (TTY: **711**), and follow the instructions to be connected to a representative.
- If you **are** a member of this plan, please call us toll-free at **1-855-363-0724** (TTY: **711**). 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through February 14, and Monday to Friday (except holidays) from February 15 through September 30.
- You can learn more about us on our website at **<https://shop.anthem.com/medicare>**.

This plan is available to anyone who has both Medical Assistance from the State and Medicare.

What you should know about our plan

Anthem MediBlue Dual Advantage (HMO SNP) is a Medicare Advantage and prescription drug plan. It includes hospital, medical and prescription drug benefits in one plan. To join this plan, you must:

- Be entitled to Medicare Part A,
- Enrolled in Medicare Part B and Virginia Department of Medical Assistance Services and
- Live in our service area (see below).

Our service area includes: Alleghany, Amelia, Bath, Botetourt, Brunswick, Buckingham, Buena Vista City, Caroline, Charles City, Colonial Heights City, Covington City, Craig, Culpeper, Cumberland, Dinwiddie, Emporia City, Essex, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Fredericksburg City, Giles, Gloucester, Greene, Greensville, Hanover, Highland, Hopewell City, Isle of Wight, King and Queen, King George, King William, Lancaster, Lexington City, Louisa, Lunenburg, Madison, Manassas City, Mathews, Mecklenburg, Middlesex, Nelson, New Kent, Northampton, Northumberland, Nottoway, Orange, Patrick, Petersburg City, Poquoson City, Powhatan, Prince George, Richmond, Rockbridge, Southampton, Stafford, Surry, Sussex, Williamsburg City, York

With this plan, you must use doctors and facilities in our plan. If you use a doctor or facility not in our plan, we may not cover the services.

You can find a doctor in our plan online.

Go to **<https://shop.anthem.com/medicare>** and choose *Find a Doctor (be sure to check that the doctor displays as “In-Network” for these plans)*. Or you can call us and ask for a copy of the *Provider Directory*.



What do we cover?

- Like all Medicare health plans, we cover everything that Original Medicare covers – Part A (hospital services) and Part B (medical services), plus more. Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are covered in this enrollment guide.
- Medicare Part D drugs and Part B drugs (such as chemotherapy and some drugs administered by your provider).
- To see if your prescription drugs are covered, you can view our *Formulary* (list of covered Part D prescription drugs) and any restrictions on our website at <https://shop.anthem.com/medicare>. Or you can call us and ask for a copy of the *Formulary*.

What are my drug costs?

Our plan groups each drug into “tiers.” The amount you pay depends on the drug’s tier and what stage of the benefit you have reached.

How to find out what your covered drugs will cost:

- Step 1:** Find your drug on the *Formulary*.
- Step 2:** Identify the drug tier.
- Step 3:** Go to the *Summary of 2018 prescription drug coverage* section in this guide to match the tier.



Can I use any pharmacy to fill my covered prescriptions?



To get the best savings on your covered Part D drugs, you must generally use a pharmacy in our plan. You may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan.

Our plan offers preferred and standard pharmacies. You may go to either type of pharmacy to fill your covered prescription drugs. Your costs will be the same if you use a preferred or standard pharmacy.¹

To find a pharmacy in our plan, see our online *Pharmacy Directory* on our website at <https://shop.anthem.com/medicare> (under *Useful Tools*, select *Find a Pharmacy*). Or you can give us a call and we'll send you a copy.

¹Anthem HealthKeepers's pharmacy network offers limited access to pharmacies with preferred cost sharing in suburban areas of VA. 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 pharmacies with preferred cost sharing, please call Customer Service at **1-855-363-0724** (TTY: **711**) or consult the online *Pharmacy Directory* at <https://shop.anthem.com/medicare>.

How can I learn more about Medicare?



If you're still a little unclear about what Medicare is and how it works, refer to your current *Medicare & You* handbook. If you do not have a copy, you can view it online at www.medicare.gov or call Medicare for a copy at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

If you want to compare our plan with other Medicare health plans, call and ask the other plans for a copy of their Summary of Benefits booklets.

Now that you are familiar with how Medicare works and some of the benefits included in our plan, it's time to consider the type of plan you may need. On the following pages, you can review more about our plan benefits to help you choose the right plan for you.





Summary of 2018 medical benefits



Medicare coverage that goes beyond original Medicare

Our plans provide even more benefits than you get with Original Medicare. Make sure to check out the extra health benefits available to you in the *More Benefits* section toward the back of this guide.

Be in the know

Before you continue, here are some important things to know as you review our plan options:

- Services with a ¹ may require prior authorization (pre-approval).

Anthem MediBlue Dual Advantage (HMO SNP)

How much is my premium (monthly payment)?

\$0.00 per month

Part B premium is covered by Virginia Department of Medical Assistance Services for D-SNP enrollees.

How much is my deductible?

This plan does not have a medical deductible.

Is there a limit on how much I will pay for my covered medical services? (does not include Part D drugs)

\$6,700 per year from doctors and facilities in our plan.

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

Your limit for services you get from doctors or facilities in our plan goes toward the yearly limit. If you reach the limit on out-of-pocket costs, you will not have to pay any out-of-pocket costs for the rest of the year. This applies to covered, Part A and Part B services (in or outside of our plan).

You will still need to pay your monthly payment (if you have one) and cost-sharing for your Part D prescription drugs.

Inpatient Hospital¹

Facilities in our plan: \$0.00 copay

Our plan covers:

- 90 days for an inpatient hospital stay.
- 60 “lifetime reserve days.” These are “extra” days we cover once in your lifetime. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Anthem MediBlue Dual Advantage (HMO SNP)

Outpatient Hospital ¹

Doctors and facilities in our plan: \$0.00 copay

Doctor's Office Visits¹

Primary Care Physician (PCP) visit:

PCPs in our plan: \$0.00 copay

Specialist visit:

Doctors in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Preventive Care Screenings and Annual Physical Exams

Preventive care screenings:

Doctors in our plan: \$0.00 copay

Annual physical exam:

Doctors in our plan: \$0.00 copay

Anthem MediBlue Dual Advantage (HMO SNP)

Preventive Care Screenings and Annual Physical Exams - continued

Covered Preventive care screenings:

- Abdominal aortic aneurysm screening
- Alcohol misuse counseling
- Annual “wellness” visit
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screening
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Depression screening
- Diabetes prevention program
- Diabetes screenings and monitoring
- HIV screenings
- Lung cancer screenings
- Medical nutrition therapy services
- Obesity screenings and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screenings and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including flu shots, hepatitis B shots, pneumococcal shots
- “Welcome to Medicare” preventive visit (one-time)

Any extra preventive services approved by Medicare during the contract year will be covered. When you use doctors in this plan, 100% of the cost of preventive care screenings and annual physical exams are covered.

Emergency Care

\$0.00 copay

Outside the U.S., this plan may cover emergency care, urgent care and ground transportation up to a \$25,000 limit. If the cost of the service is more than \$25,000, you will have to pay the difference.

Urgently Needed Services

\$0.00 copay

Anthem MediBlue Dual Advantage (HMO SNP)

Diagnostic Radiology Services (such as MRIs, CT scans)¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Diagnostic Tests and Procedures¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Lab Services¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Outpatient X-rays¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Therapeutic Radiology Services (such as radiation treatment for cancer)¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Anthem MediBlue Dual Advantage (HMO SNP)

Hearing Services¹

Medicare-covered hearing services

Exam to diagnose and treat hearing and balance issues:

Doctors in our plan: \$0.00 copay

Routine hearing services:

This plan covers 1 routine hearing exam(s) and hearing aid fitting/evaluation(s) every year. \$3,000.00 maximum plan benefit for hearing aids every year.

Doctors in our plan: \$0.00 copay for routine hearing exam(s). \$0.00 copay for hearing aids.

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Hearing benefits are offered through Nations Hearing . Please call customer service for more details.

Dental Services

Medicare-covered dental services (this does not include services in connection with care, treatment, filling, removal or replacement of teeth):

Doctors and dentists in our plan: \$0.00 copay

Preventive dental services:

This plan covers: 2 oral exam(s) every year, 2 cleaning(s) every year.

Dentists in our plan: \$0.00 copay

Anthem MediBlue Dual Advantage (HMO SNP)

Dental Services - continued

Comprehensive dental services:

Not Covered

Dental benefits are offered through Liberty Dental. Please call customer service for more details.

Vision Services

Medicare-covered vision services:

Exam to diagnose and treat diseases and conditions of the eye

Doctors in our plan: \$0.00 copay

Eyeglasses or contact lenses after cataract surgery

Doctors in our plan: \$0.00 copay

Routine vision services:

Routine eye exam

This plan covers 1 routine eye exam(s) every year.

Doctors in our plan: \$0.00 copay

Routine eye wear (lenses and frames)

This plan covers up to \$200.00 for eyeglasses or contact lenses every year.

Doctors in our plan: \$0.00 copay

Vision benefits are offered through Blue View Vision. Please call customer service for more details.

Anthem MediBlue Dual Advantage (HMO SNP)

Mental Health Care

Inpatient visit: ¹

Doctors and facilities in our plan: \$0.00 copay

Our plan has a lifetime limit of 190 days for inpatient mental health care in a psychiatric hospital. This limit does not apply to inpatient mental health services provided in a general hospital.

This plan covers:

- 90 days for an inpatient hospital stay.
- 60 “lifetime reserve days.” These are “extra” days we cover once in your lifetime. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Outpatient psychiatric individual and group therapy services: ¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Skilled Nursing Facility (SNF)¹

Doctors and facilities in our plan: \$0.00 copay

This plan covers up to 100 days in a Skilled Nursing Facility (SNF).

Physical Therapy¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Anthem MediBlue Dual Advantage (HMO SNP)

Ambulance¹

Emergency transportation services in our plan: \$0.00 copay

Transportation

Not covered

Medicare Part B Drugs¹

Drugs in our plan: \$0.00 copay

More benefits and ways we support your health



Anthem MediBlue Dual Advantage (HMO SNP)

Chiropractic Care¹

Medicare-covered chiropractic services:

Providers in our plan: \$0.00 copay

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Home Health Care¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Outpatient Substance Abuse¹

Individual & Group therapy visit:

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Outpatient Surgery¹

Ambulatory surgical center:

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Anthem MediBlue Dual Advantage (HMO SNP)

Renal Dialysis

Doctors and facilities in our plan: \$0.00 copay

Outpatient Rehabilitation¹

Cardiac (heart) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions within a 36-week period):

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Pulmonary (lung) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions):

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Occupational therapy visit:

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Foot Care (podiatry services)¹

Medicare-covered podiatry:

Doctors in our plan: \$0.00 copay

Foot exams and treatment are covered if you have diabetes-related nerve damage and/or meet certain conditions.

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Anthem MediBlue Dual Advantage (HMO SNP)

Medical Equipment/Supplies¹

Durable Medical Equipment (wheelchairs, oxygen, etc.)

Suppliers in our plan: \$0.00 copay

Medical supplies and prosthetic devices (braces, artificial limbs, etc.)

Suppliers in our plan: \$0.00 copay

Diabetic supplies and services¹

Suppliers in our plan: \$0.00 copay

LiveHealth Online

Lets you talk to a doctor by live, two-way video on a computer, smartphone or tablet.

Please refer to the *Evidence of Coverage* for additional information.

24/7 Nurse HelpLine

24-hour access to a nurse helpline, 7 days a week, 365 days a year.

Please refer to the *Evidence of Coverage* for additional information.

Anthem MediBlue Dual Advantage (HMO SNP)

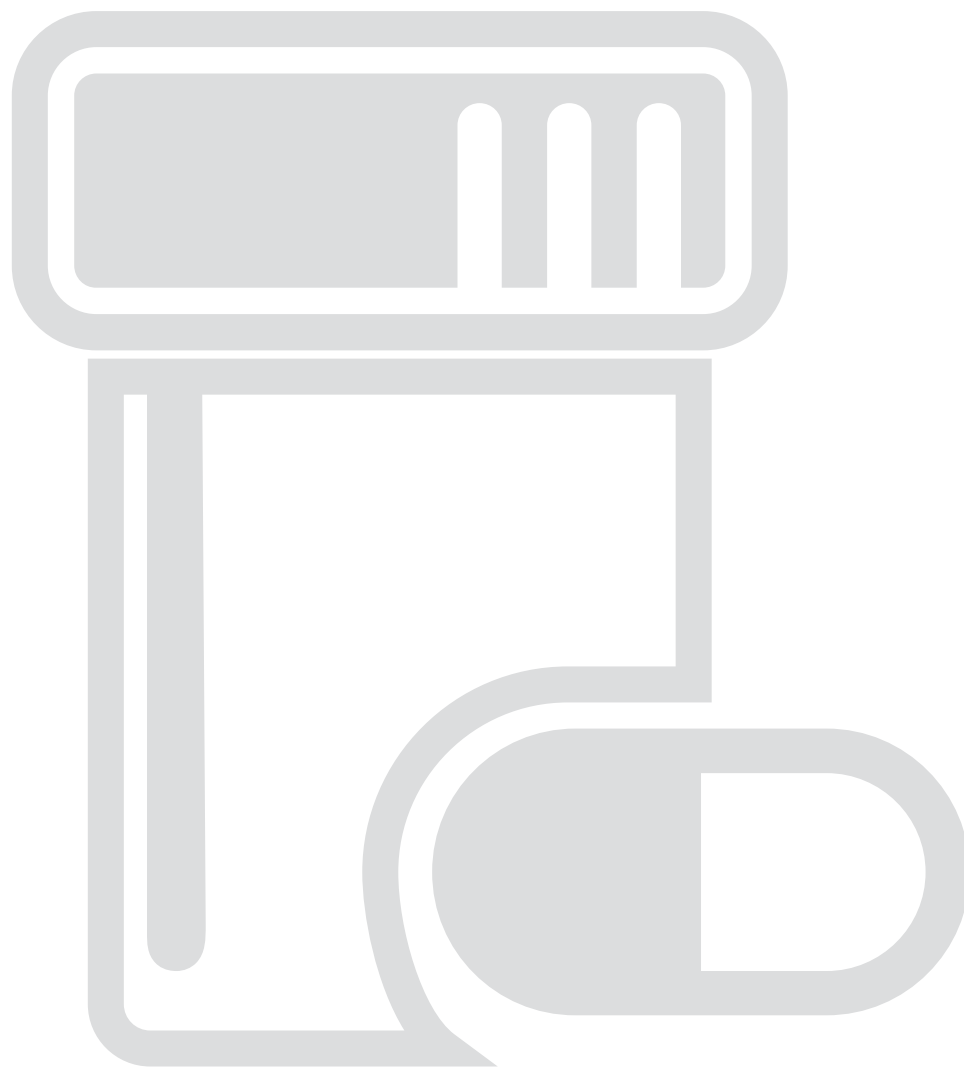
SilverSneakers®* Fitness Program

\$0.00 copay

When you become our member, you can sign up for SilverSneakers. It's included in our plan. To learn more details, go to www.silversneakers.com or call SilverSneakers at **1-855-741-4985** (TTY: **711**), Monday through Friday, 8 a.m. to 8 p.m. ET.

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Summary of 2018 prescription drug coverage



Know where to go:

Once you become a member of our plan, Chapters 5 and 6 of your *Evidence of Coverage* include lots of important details about your pharmacy benefit.

Anthem MediBlue Dual Advantage (HMO SNP)

How much do I pay for Part D drugs?

Stage 1: Deductible

This stage does not apply to you because you get Extra Help from Medicare.

Stage 2: Initial Coverage

You pay the following until your total yearly drug costs reach \$3,750. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

You may get your covered drugs at retail pharmacies and mail-order pharmacies in our plan.

Generally, you may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan.

If you live in a long-term care facility, you pay the same as at a retail pharmacy.

Stage 2: Initial Coverage

Anthem MediBlue Dual Advantage (HMO SNP)

Preferred Retail, Standard Retail and Standard Mail Order Cost Sharing	One-month supply	Three-month supply
Tier 1: Preferred Generic	\$0.00 - \$2.00. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer to your LIS Rider for the specific amount you pay.	\$0.00 - \$2.00. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer to your LIS Rider for the specific amount you pay.
Tier 2: Generic	\$0.00 - \$3.35. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer to your LIS Rider for the specific amount you pay.	\$0.00 - \$3.35. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer to your LIS Rider for the specific amount you pay.
Tier 3: Preferred Brand	\$0.00 - \$8.35. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer	\$0.00 - \$8.35. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer

Stage 2: Initial Coverage

Anthem MediBlue Dual Advantage (HMO SNP)

Preferred Retail, Standard Retail and Standard Mail Order Cost Sharing	One-month supply	Three-month supply
	to your LIS Rider for the specific amount you pay.	to your LIS Rider for the specific amount you pay.
Tier 4: Nonpreferred Drugs	\$0.00 - \$8.35. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer to your LIS Rider for the specific amount you pay.	\$0.00 - \$8.35. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer to your LIS Rider for the specific amount you pay.
Tier 5: Specialty Tier	\$0.00 - \$8.35. The amount you pay is determined by the covered Part D prescription and your low-income subsidy coverage. Please refer to your LIS Rider for the specific amount you pay.	Not available for a long-term supply
Tier 6: Select Care Drugs	\$0.00	\$0.00

Stage 3: Coverage Gap

Anthem MediBlue Dual Advantage (HMO SNP)

After you enter the coverage gap, you will pay your low income subsidy (LIS) level cost-sharing for generic and brand name drugs unless your plan has extra generic gap coverage. You will stay in the gap until your costs total \$5,000, which is the end of the coverage gap. Note - not everyone will enter the coverage gap.

To learn more about your extra gap coverage, see the following chart to find out how much you will pay for your covered drugs.

Preferred Retail, Standard Retail and Standard Mail Order Cost Sharing	One-month supply	Three-month supply
Tier 6: Select Care Drugs Covered Drugs; All	\$0.00	\$0.00

Stage 4: Catastrophic Coverage

Anthem MediBlue Dual Advantage (HMO SNP)

After your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach \$5,000, you pay nothing for your covered drugs for the rest of the year.



Summary of Medicaid-covered benefits



Have questions?

What you pay for covered services may depend on your level of Medicaid eligibility. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call: 1-804-786-6145

Statement of Medicaid Benefits and Cost-Sharing Protections

Eligibility

The Anthem MediBlue Dual Advantage (HMO SNP) plan is available to anyone with both Medicare Parts A and B and who receives Medical Assistance from the state Medicaid program to cover Medicare cost sharing.

- Anthem MediBlue Dual Advantage (HMO SNP) members with **Qualified Medicare Beneficiary Plus (QMB+)** status are covered by the Virginia Department of Medical Assistance Services program for their Medicare cost sharing. Members are also eligible for full Medicaid benefits.
- Anthem MediBlue Dual Advantage (HMO SNP) plan members with **full Medicaid coverage (Full Benefit Dual Eligible (FBDE))** status are enrolled in the Virginia Department of Medical Assistance Services program that pays their Medicare cost sharing. These members are also eligible to receive the additional Medicaid benefits described below.
- Anthem MediBlue Dual Advantage (HMO SNP) plan members with **Specified Low-Income Beneficiary Plus (SLMB+)** status are covered by the Virginia Department of Medical Assistance Services program for their Medicare cost sharing. Members are also eligible for full Medicaid benefits.

Cost sharing and cost-sharing protections for all members

In an Anthem MediBlue Dual Advantage (HMO SNP) plan, the state Medicaid program pays the cost sharing for Medicare-covered medical services you receive. You pay no cost sharing for the Medicare-covered benefits described earlier in this Summary of Benefits. You will pay small copayments for prescriptions covered under the Medicare Part D prescription drug benefit. When you receive health services, the provider should only bill Anthem MediBlue Dual Advantage (HMO SNP) or the state Medicaid program for the cost of those services and cost-sharing amounts. The provider should not bill you for services or cost sharing.

If you receive care from a non-contracted provider, the provider may not understand Anthem MediBlue Dual Advantage (HMO SNP) or these billing rules. If you receive a bill from a provider for Medicare-covered services, please notify Customer Service so we can help you. Please see Chapter 7 of your Anthem MediBlue Dual Advantage (HMO SNP) *Evidence of Coverage* for more information.

Section A. Anthem MediBlue Dual Advantage (HMO SNP) Members with Full Medicaid Coverage

The benefits listed below are covered by Medicaid. The benefits mentioned earlier in this Summary of Benefits are covered by Medicare. For each benefit listed below, you can see what Virginia Department of Medical Assistance Services covers and what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility.

Benefit	Virginia Department of Medical Assistance Services	Anthem MediBlue Dual Advantage (HMO SNP)
Behavioral Health	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Clinic Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Colorectal Cancer Screening	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Dental	Covered by Medicaid based on your eligibility level.	Check the Plan's Evidence of Coverage for any additional coverage.
Early and Periodic Screening, Diagnosis and	Covered by Medicaid based on your eligibility level.	Not covered by Medicare

Benefit	Virginia Department of Medical Assistance Services	Anthem MediBlue Dual Advantage (HMO SNP)
Treatment (EPSDT) Services		
Early Intervention Services	Covered by Medicaid based on your eligibility level.	Not covered by Medicare
Emergency Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Post-Stabilization Care Following Emergency Services	Covered by Medicaid based on your eligibility level.	Check the Plan's Evidence of Coverage for any additional coverage.
HIV Testing and Treatment Counseling	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Home Health Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Hospice Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare.
Immunizations	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.

Benefit	Virginia Department of Medical Assistance Services	Anthem MediBlue Dual Advantage (HMO SNP)
Inpatient Hospital Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Laboratory and X-ray Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Mammograms	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Medical Supplies and Equipment	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Mental Health Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Organ Transplantation	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Outpatient Hospital Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.

Benefit	Virginia Department of Medical Assistance Services	Anthem MediBlue Dual Advantage (HMO SNP)
Pap Smears	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Physical Therapy, Occupational Therapy, Speech Pathology and Audiology Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Physician Services	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Podiatry	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Prescription Drugs	Covered by Medicaid based on your eligibility level.	Check the Plan's Evidence of Coverage for any additional coverage.
Private Duty Nursing (PDN)	Covered by Medicaid based on your eligibility level.	Not covered by Medicare
Prostate Specific Antigen (PSA) and digital rectal exams	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.

Benefit	Virginia Department of Medical Assistance Services	Anthem MediBlue Dual Advantage (HMO SNP)
Prosthetics/Orthotics	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Prostheses, Breast Reconstructive Breast Surgery	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Skilled Nursing Facility Care	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Substance Use Disorder Treatment	Covered by Medicaid based on your eligibility level.	Covered by Medicare. Check the Plan's Evidence of Coverage for any additional coverage.
Transportation	Covered by Medicaid based on your eligibility level.	Check the Plan's Evidence of Coverage for any additional coverage.
Vision Services	Covered by Medicaid based on your eligibility level.	Check the Plan's Evidence of Coverage for any additional coverage.
Waiver Services (Home and Community-Based)	Covered by Medicaid based on your eligibility level.	Not covered by Medicare.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call **1-855-363-0724** (TTY: **711**). Our office hours are from 8 a.m. to 8 p.m., seven days a week, October 1 to February 14 (except holidays); 8 a.m. to 8 p.m., Monday – Friday, February 15 to September 30 (except holidays).

This information is not a complete description of benefits. Contact the plan for more information.

Limitations, copayments, and restrictions may apply.

Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

Premium, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

HealthKeepers, Inc. is an HMO DSNP plan with a Medicare contract and a contract with the Virginia Medicaid program. Enrollment in HealthKeepers, Inc. depends on contract renewal.

HealthKeepers, Inc. and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123; is an independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Anthem HealthKeepers - H3447

2018 Medicare Star Ratings*

The Medicare Program rates all health and prescription drug plans each year, based on a plan's quality and performance. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

1. An Overall Star Rating that combines all of our plan's scores.
2. Summary Star Rating that focuses on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.

For 2018, Anthem HealthKeepers received the following Overall Star Rating from Medicare.


4.5 Stars

We received the following Summary Star Rating for Anthem HealthKeepers's health/drug plan services:

Health Plan Services:


4 Stars

Drug Plan Services:


4.5 Stars

The number of stars shows how well our plan performs.

★★★★★	5 stars - excellent
★★★★	4 stars - above average
★★★	3 stars - average
★★	2 stars - below average
★	1 star - poor

Learn more about our plan and how we are different from other plans at www.medicare.gov.

We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability in our health programs and activities.

You may also contact us 7 days a week from 8:00 a.m. to 8:00 p.m. Eastern time at 1-844-828-1338 (toll-free) or 711 (TTY), from October 1 to February 14. Our hours of operation from February 15 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-844-828-1338 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-828-1338 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-828-1338 (TTY: 711) 번으로 전화해 주십시오.

Current members please call 1-855-363-0724 (toll-free) or 711 (TTY).

*Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next.

This plan is available to anyone who has both Medical Assistance from the State and Medicare.

HealthKeepers, Inc. is an HMO DSNP plan with a Medicare contract and a contract with the Virginia Medicaid program. Enrollment in HealthKeepers, Inc. depends on contract renewal.

It's important we treat you fairly

That's why we follow Federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call Customer Service for help (TTY: 711).

If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, 4361 Irwin Simpson Rd, Mailstop: OH0205-A537; Mason, Ohio 45040-9498. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TTY: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Get help in your language

Separate from our language assistance program, we make documents available in alternate formats. If you need a copy of this document in an alternate format, please call Customer Service.

English: You have the right to get this information and help in your language for free. Call Customer Service for help.

Spanish: Tiene el derecho de obtener esta información y ayuda en su idioma de forma gratuita. Llame al número de Servicios para Miembros para obtener ayuda.

Amharic:

ይህንን መረጃ የማግኘትና በቋንቋዎ እርዳታ የማግኘት መብት አለዎት። እርዳታ ለማግኘት የደንበኞች አገልግሎት ይደውሉ።

Arabic:

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجاناً. اتصل بخدمة العملاء للمساعدة.

Bassa: Ɔ mò nì kpé bé à ké m bǝ nìà kε kè gbo-kpá-kpá nyí pídyi dé nì bídí-wùdù mú. Đá à nyo-gbo-kpá-nyò bǝò bé wa ké m gbo kpá.

Bengali: এই তথ্যাবলি পাওয়ার বিষয়ে এবং বিনামূল্যে আপনার ভাষায় সহযোগিতা পাওয়ার অধিকার আপনার আছে। সাহায্যের জন্য কাস্টমার সার্ভিসে কল করুন।

Chinese: 您有權使用您的語言免費獲得該資訊和協助。請致電客戶服務部尋求協助。

Farsi:

شما این حق را دارید که این اطلاعات و کمکها را به صورت رایگان به زبان خودتان دریافت کنید. برای دریافت کمک با مرکز خدمات مشتریان تماس بگیرید.

French: Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour obtenir de l'aide, veuillez appeler le service client.

German: Sie haben das Recht, diese Informationen und Unterstützung kostenfrei in Ihrer eigenen Sprache zu erhalten. Bitte rufen Sie den Kundendienst an, um Hilfe anzufordern.

Hindi: आपके पास इस जानकारी और सहायता को अपनी भाषा में निःशुल्क प्राप्त करने का अधिकार है। सहायता के लिए सदस्य सेवा पर कॉल करें।

Igbo: Ị nwere ikike ịnweta ozi na enyemaka a n'asụsụ gị n'efu. Kpọọ akara Ọrụ Ndi Ahia di na kaadi NJ gị maka enyemaka.

Japanese: この情報と支援を希望する言語で無料で受けることができます。サポートが必要な場合はカスタマー サービスにお電話ください。

Korean: 귀하께는 본 정보와 도움을 비용없이 귀하의 언어로 받으실 권리가 있습니다. 도움을 받으시려면 고객 서비스부로 연락해 주십시오.

Nepali: यो जानकारी तथा सहयोग तपाईंले आफ्नो भाषामा निःशुल्क प्राप्त गर्ने तपाईंको अधिकार हो। सहायताको लागि ग्राहक सेवामा कल गर्नुहोस्।

Oromo: Odeeffannoo kana fudhachuun afaan keessaniin tola gargaaruuf mirga qabdu. Lakkoofsa tajaajila maamilaa bilbilaa.

Russian: Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания клиентов.

Tagalog: May karapatan kang makuha ang impormasyon at tulong na ito sa sarili mong wika ng walang kabayaran. Tumawag sa Serbisyo para sa mga Kustomer para matulungan ka.

Urdu:

آپ کو اپنی زبان میں یہ معلومات اور مدد مفت حاصل کرنے کا حق ہے۔ مدد کے لیے کسٹمر سروس کو کال کریں۔

Vietnamese: Bạn có quyền được biết về thông tin này và được hỗ trợ bằng ngôn ngữ của bạn miễn phí. Hãy liên hệ với Dịch vụ khách hàng để được hỗ trợ.

Yoruba: O ní ẹ̀tọ́ láti gba ìwifún yìí láti ẹ̀rànwọ́ ní èdè ẹ̀ lófẹ̀ẹ̀. Pe Iṣẹ́ Oníbàrà fún ìrànwọ́.