

We're New Yorkers Caring for New Yorkers

Check out our Medicare Advantage plans for 2021!

FPO

elderplan
homefirst®
a member of MJHS Health System





Care. Quality. Compassion.

Exceptional Medicare plans from people who know what's important to you.

Hello, neighbor! If you're looking for a Medicare, dual Medicare and Medicaid, or long-term care plan, we're here to help. We began in New York more than 35 years ago and offer the benefits that matter most. Transportation to and from doctor visits. Affordable prescription drug coverage. And long-term care services at home. All with the quality and compassion you'd expect from a not-for-profit health plan that puts its members ahead of profit.

Elderplan is a member of MJHS Health System. Founded in 1907 by Four Brooklyn Ladies, MJHS has a rich history of caring for at-risk New Yorkers with compassion, dignity and respect. Elderplan is proud to care for people of every race, ethnicity, faith, national origin, gender identity or expression, sexual orientation or military status.

Helping to keep our members safe and healthy has always been our priority. That's why we've expanded our telehealth benefit, so you can see a doctor from the comfort and safety of your own home. It's also why our team follows CDC guidelines for infection control.



Every year, all health plans change their benefits and price structure. That's why you should review your coverage once a year.

At Elderplan, we take pride in being able to offer you choices. Please take a few minutes to review our plan options. Then give us a call. We'll be happy to discuss your health care needs with you in-person — or over the phone — so we can help you decide which plan option is best for you. Here are a few questions to ask yourself:

- Do I want low premiums, low co-pays and affordable prescription drugs? page 13
- Do I want to get the most out of my Medicare and Medicaid? page 14
- Do I qualify for Low Income Subsidy (Extra Help)? page 15
- Do I need long-term care services at home? page 16 and page 17

Once you've had a chance to review, call us if you have questions or would like to schedule a meeting with one of our Benefits Advisors. They will follow CDC infection control guidelines for your safety and will be happy to recommend a health plan that's right for you.



Our health plans can help you in so many ways.

Use this guide to find out more about Elderplan's great, money-saving plans that offer you a range of benefits, like:

- [\$0 monthly premiums that make it easier to reduce out-of-pocket costs]
- [Low-cost generic prescription drug coverage]
- [\$0 co-pay for in-person or telehealth PCP and specialist doctor visits]
- [In-home physician visits, so you can get the care you need in the comfort of your own home]
- [Over-the-counter (OTC) benefit for health-related items that will keep more money in your pocket¹]
- **[NEW!]** Use your OTC benefit to purchase grocery items, too!²
- [Discounted acupuncture that broadens your choice of treatment options]
- [Comprehensive dental, including services like crowns and fillings]
- [Free transportation to medical appointments³]
- [No-cost gym membership to help keep you fit and active (participating health clubs only)]
- [Long-term care at home]
- **[NEW!]** \$0 co-pay for home-delivered meals after you have been discharged from a hospital or nursing home stay⁴

Call 1-866-771-0636 toll-free (or TTY: 711 for the hearing impaired), between 8 a.m. – 8 p.m., 7 days a week. Or visit us at www.elderplan.org.





**We know Medicare.
We know New Yorkers.
And we know what benefits are
important to you.**

At Elderplan, caring starts the minute we receive your call. Our Elderplan representatives are easy to chat with and take the time to listen to your needs. They'll clearly explain the ins and outs of Medicare and can help you find a plan that delivers the benefits you need at an affordable price. A no-cost review of your Medicare benefits can be done over the phone or in-person, in the comfort and convenience of your home or at the location of your choice. We're here whenever and wherever you need us.



What is Original Medicare?

It's the federal health care program for adults who are age 65 and older or adults with disabilities.

How does it work?

When you have Medicare, money comes out of your Social Security check each month to help pay for some of the health care services you need — like visits to your doctor.

What if I need benefits Original Medicare doesn't cover?

That's why Medicare Advantage plans like Elderplan were created — so you get more benefits, savings and choices.

Elderplan offers plans that include benefits like:

- [Low-cost generic prescription drug coverage]
- [\$0 co-pay for in-person or telehealth primary care and specialist visits]
- [No referrals to see in-network specialists]
- [Over-the-counter (OTC) benefits¹]
- [**NEW!** Use your OTC benefit to purchase groceries, too!²]
- [Comprehensive dental, including services like crowns and fillings]
- [Acupuncture]
- [Free transportation to medical appointments³]
- [Worldwide emergency and urgent care*]
- [A dedicated Care Manager]
- [Long-term care at home]
- [And much more!]

*Please note that the Elderplan Extra Help plan has a co-pay.



Why does being a local not-for-profit health plan matter?

It means we understand the community we serve and what's important to you. It means we reinvest our earnings to bring you improved benefits and services that will help protect your health and save you money. We want you to get the most out of Medicare and out of life, and that means helping you and all our neighbors understand what Elderplan and Medicare are all about.

We take a personal approach to your health care to make sure you're well cared for. Because that's what good neighbors do.



Why should you choose Elderplan?

- Our members are also our neighbors — so we care for them like family
- We help people in the five boroughs of NYC, Nassau, Suffolk, Westchester, Rockland, Putnam, Monroe, Dutchess and Orange counties
- We have a large network of doctors and specialists — so, chances are your physician may be one of them

The care doesn't end there. We want to help you stay healthy too. With a plan from Elderplan, you'll have access to our wellness

incentive program, which offers a [\$25] gift card for each eligible wellness screening you complete. We will also help you by offering no-cost preventive benefits designed to protect your health, now and in the years to come.

- [Cancer screenings*]
- [Flu and pneumonia shots*]
- [Retinal eye exam*]
- [Mammogram screenings*]
- [Osteoporosis screenings]
- [Dental screenings]
- [Hearing exams]

Pick up the phone now and call us at 1-866-771-0636 toll-free (or TTY: 711 for the hearing impaired), between 8 a.m. – 8 p.m., 7 days a week. Or visit us at www.elderplan.org.

*The wellness incentive program includes flu shots, mammogram screenings, colorectal cancer screenings, and retinal eye exams.



Whether you're new to Medicare or are already enrolled, Elderplan can help you choose the right plan for you.

New to Medicare?

Elderplan can help simplify what may seem like a very complicated program. First, decide which benefits are most important to you. Then, schedule some time with one of our Benefits Advisors to walk you through our plans and find the right option. We have a number of plans that could work for you.



Already have a health plan?

Make sure your health plan gives you all the benefits you want, including:

- [\$0 plan premiums]
- [The prescriptions you need at the right price]
- [\$0 co-pay for in-person or telehealth primary care and specialist doctor visits]
- [Up to \$1,920 in over-the-counter (OTC) benefits including groceries annually^{1,2}]
- [Free transportation to medical appointments³]
- [Comprehensive dental, including services like crowns and fillings]

If your current health plan doesn't offer these benefits or meet your needs, give us a call.



Want low premiums, low co-pays and affordable prescription drugs?

When can you enroll?

Most of our plans give dual Medicare and Medicaid eligible beneficiaries the option to enroll year-round. However, for those only eligible for Medicare, the deadline to enroll in a Medicare plan is December 7, 2020 — so there's no time to waste. If you don't enroll before the deadline, and you're not eligible for special election, you may not have the chance to take advantage of all that Elderplan offers until 2022.

Eligible for Medicare and Medicaid? Have an annual income of less than [\$18,735] (based on 2020 single individual income limits)? You can enroll year-round, but why wait? You can start enjoying the benefits of Elderplan now.

Either way, the clock is ticking, so take a moment to contact us today by calling 1-866-771-0636 toll-free (or TTY: 711 for the hearing impaired), between 8 a.m. – 8 p.m., 7 days a week. Or visit us at www.elderplan.org.

Elderplan Extra Help (HMO)

Check out the improved benefits offered in our Extra Help plan. This plan is designed for people who want great coverage that can save you money. With benefits like low-cost prescription drugs, comprehensive dental and a no-cost gym membership, we're helping you stay healthy and live your best life. Plan benefits include:

- [No Part B deductible]
- [No Part D deductible for preferred generic, generic and preferred brand name drugs]
- [\$0 co-pay for in-person or telehealth primary care doctor visits]
- [Comprehensive dental, including services like crowns and fillings]
- [No-cost gym membership]
- [\$55 every quarter for over-the-counter (OTC), health-related items¹]
- **[NEW!]** Use your OTC benefit to purchase groceries, too!²
- [\$0 co-pay for acupuncture – up to 20 visits per year]



Elderplan for Medicaid Beneficiaries (HMO D-SNP)

A plan designed for Medicare and Medicaid beneficiaries that covers all medical expenses at no cost and prescription coverage with minimal co-payments. Elderplan for Medicaid Beneficiaries⁵ provides benefits that include:

- [\$0 monthly plan premium available⁶]
- [Low co-pays for prescription drug coverage]
- [\$0 co-pay for in-person or telehealth primary care and specialist doctor visits⁷]
- [Free transportation to medical appointments⁸]
- [\$0 co-pay for acupuncture visits⁹]
- [Comprehensive dental, including crowns, dentures and root canals]
- [No-cost gym membership]
- [\$120 every month for over-the-counter (OTC), health-related items¹]
- [**NEW!** Use your OTC benefit to purchase groceries, too!²]
- [**NEW!** \$0 co-pay for home-delivered meals after you have been discharged from a hospital or nursing home stay⁴]

Elderplan Extra Help (HMO)

A plan designed for Medicare beneficiaries that was created to offer a little extra help in paying for your health coverage. You get the health care you need with a low premium and low co-pays. People with Low Income Subsidy (LIS) enjoy additional savings on prescription drug coverage. Plan benefits include:

- [No Part B deductible]
- [No Part D deductible for preferred generic, generic and preferred brand name drugs]
- [\$0 co-pay for in-person or telehealth primary care doctor visits]
- [Comprehensive dental, including services like crowns and fillings]
- [No-cost gym membership]
- [\$55 every quarter for over-the-counter (OTC), health-related items¹]
- [**NEW!** Use your OTC benefit to purchase groceries, too!²]
- [\$0 co-pay for acupuncture – up to 20 visits per year]

Want to get
the most
out of your
Medicare and
Medicaid?

Qualify for
Low Income
Subsidy
(Extra Help)?



FPO

We get you

Elderplan Plus Long-Term Care (HMO D-SNP)

Now more than ever, people want the ability to receive the care they need in the safety and comfort of their own home. This plan was designed for Medicare and Medicaid beneficiaries who need valuable assistance with long-term care at home. This plan offers services such as:

- [Personal Care Workers to help you with bathing, dressing and preparing meals]
- [Home Health Care including physical therapy, occupational therapy and speech therapy]
- [Medical and prescription drug coverage]
- [Transportation to medically necessary services]
- [\$160 every month for over-the-counter (OTC), health-related and grocery items^{1,2}]
- [\$0 co-pay for in-person or telehealth primary care and specialist doctor visits]

Perhaps one of the biggest perks of being enrolled in this plan is that you are assigned a dedicated Care Manager who leads a team of caring clinical professionals, all committed to helping you stay healthy. Your Care Manager will stay in touch with your doctors, helping arrange your medical visits as well as transportation to get you there. They will be your go-to person and will work to help ensure you get the care you need to remain safely at home.

You get us

HomeFirst (MLTCP)

HomeFirst can keep you safe and comfortable in your own home. As a not-for-profit managed long-term care plan, HomeFirst is designed for people who qualify for Medicaid and suffer from conditions that require ongoing care. As a HomeFirst member, you'll work with a dedicated Care Manager who will coordinate with you, your doctor and your family to create a care plan tailored to meet your needs. You can keep your own doctor as well as your Medicare and Part D coverage, if you have it. Our Personal Care Workers are committed to ensuring you're safely cared for by offering services such as:

- [Assistance with bathing, dressing and preparing meals]
- [Transportation to medically necessary services]
- [Home Health Care including physical therapy, occupational therapy and speech therapy]
- [Home-delivered meals]

HomeFirst focuses on providing long-term care services. It does not cover hospital, PCP or prescription drugs.

Want long-term care services at home?



Questions and answers about Elderplan.

How do I start the enrollment process? You have 3 options:

1. By Phone: Call 1-866-771-0636 (or TTY: 711 for the hearing impaired), between 8 a.m. – 8 p.m., 7 days a week.
2. By Appointment: Schedule an appointment at the location of your choice with one of our friendly Benefits Advisors who will help you enroll in a plan that meets your needs. We will follow CDC infection control guidelines by implementing social distancing and proper hygiene to ensure the visit is both safe and informative.
3. Online: Visit www.elderplan.org.

Does Elderplan offer more benefits than Original Medicare?

Yes, all of our Medicare Advantage plans include prescription drug coverage, and some of our plans cover comprehensive dental and vision as well as OTC benefit¹, transportation, gym membership, and meal delivery. None of these benefits are included in Original Medicare.

How can Elderplan offer so much more than Original Medicare without costing more?

Elderplan is a not-for-profit organization. Since we invest our earnings back into our products and services, we can offer a wide range of benefits at little or no additional cost.



Questions and answers about Elderplan (continued).

What is special election, and how do I know if I qualify?

Special election allows you to enroll any time during the year. If you are turning 65, have Low Income Subsidy, have both Medicare and Medicaid, receive Extra Help from the State, or are moving into the service area, you are entitled to a Special Election. Elderplan can help you determine if you are eligible.

Why is it important to do a benefits review?

Every year, health plans change their benefits and price structure. That's why you should review your coverage once a year. We can help you take a look at your needs and compare options, so you can find an affordable plan that provides the care you need for the life you want.

**Still have questions about Elderplan? Call and talk to us.
We can show you how to get the benefits and savings you need.
Call 1-866-771-0636 toll-free (or TTY: 711 for the hearing impaired),
between 8 a.m. – 8 p.m., 7 days a week. Or visit www.elderplan.org.**



Elderplan looks out for you in many ways.

We've been caring for and about New Yorkers for a long time. And we know different people have different needs at various levels of health. That's why we've created a variety of health plans — so that you can select the plan that best suits your lifestyle. All delivered with the compassion, dignity and respect you deserve.

Elderplan is an HMO plan with Medicare and Medicaid contracts. Enrollment in Elderplan depends on contract renewal.

Elderplan/HomeFirst complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Elderplan/HomeFirst cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad, o sexo. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-353-3765 (TTY: 711).

Elderplan/HomeFirst 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。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 1-800-353-3765 (TTY: 711)。

- ¹ Members in plans with this benefit may purchase over-the-counter (OTC) non-prescription drugs as well as health-related items using an OTC card at authorized retail stores. The benefit period is either monthly or quarterly depending on the plan. The benefit does not carry over from one quarter to the next or one month to another month depending on the plan.
- ² For eligible members (with certain chronic conditions) the Special Supplemental Benefits for the Chronically Ill (grocery benefit) combines with the OTC benefit to cover certain grocery items as a part of the monthly OTC allowance.
- ³ Trip limits vary by plan.
- ⁴ Meals are available following inpatient stay in either the hospital or skilled nursing facility. Limited to 2 meals a day for maximum of 14 days, 2 times per calendar year.
- ⁵ This plan is available to anyone who has both full New York Medicaid benefits and Medicare.
- ⁶ You pay \$35.40 monthly plan premium, however, if you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 monthly plan premium.
- ⁷ You pay 20% coinsurance for in-person office primary care and specialist doctor visits, however if you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% coinsurance. There is no coinsurance or copayment for telehealth primary care services. You pay 20% coinsurance for telehealth specialist services, however if you are eligible for Medicare cost-sharing assistance under Medicaid, you pay 0% coinsurance.
- ⁸ The Elderplan for Medicaid Beneficiaries plan transportation benefit covers 6 one-way trips every 3 months.
- ⁹ The Elderplan for Medicaid Beneficiaries plan offers up to 20 acupuncture visits at \$0 co-pay.



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**Enroll today to start enjoying
Elderplan benefits.**

**Please return the attached
postage-paid reply card.**

**YES! I want to experience the caring difference
of Elderplan.**

Please check the option(s) of your choice:

Rush me more information about:

Elderplan for Medicaid Beneficiaries

Elderplan Extra Help

Elderplan Plus Long-Term Care

HomeFirst Managed Long-Term Care

Call me to discuss. By providing my information
below, I agree it's okay to have a representative
call to talk to me about Medicare Advantage plans.
I understand this request is valid for a period of
90 days from the date of submission.

Name _____

Address _____

City _____ State _____ Zip Code _____

Phone (_____) _____ Date ____/____/____

Mail this postage-paid card today.

Caring every minute, every day.



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homefirst
a member of MJHS Health System

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