

Vermont Blue Advantage

Overview of 2025 benefit plans through Vermont State Teachers' Retirement System (VSTRS)



Agenda

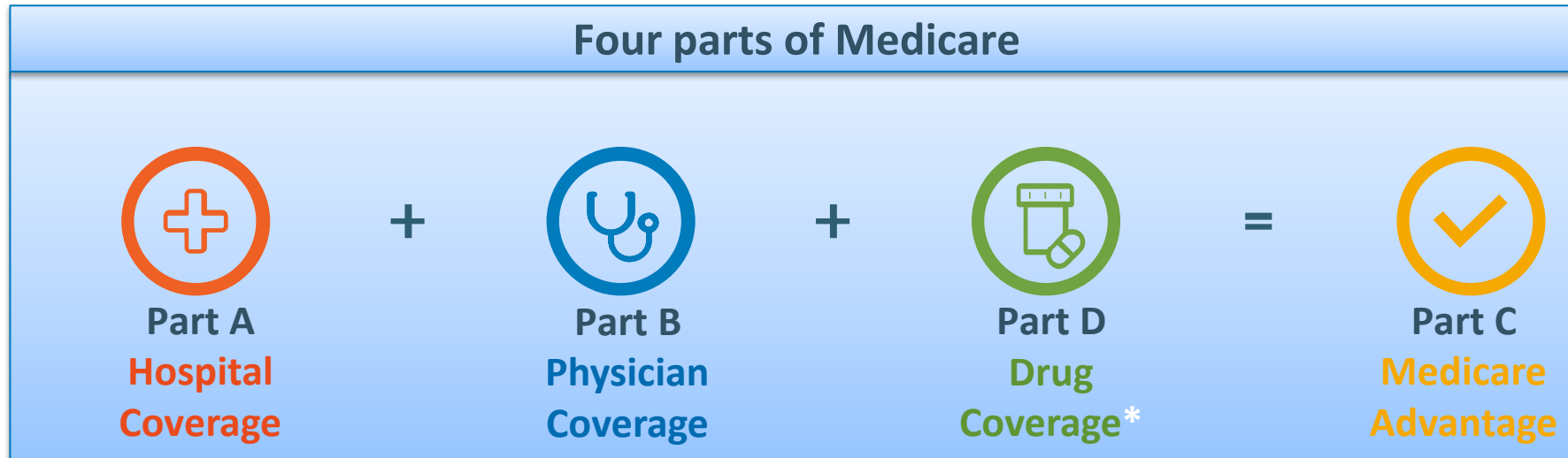
- Medicare Advantage overview
- Your Vermont State Teachers' Retirement benefits through Vermont Blue Advantage
 - Medical
 - Prescription drug (Comprehensive and JY only)
- Valuable Benefit Extras
 - Vision, hearing, telehealth and more
- Health and Wellness Offerings
 - Live Healthy Blue, VEHI PATH and more
- Member Resources
 - Helpful tips
 - What to expect after enrollment
- Questions

Welcome to Vermont Blue Advantage

- Vermont Blue Advantage (VBA) is an affiliate of Blue Cross and Blue Shield of Vermont.
- VBA works directly with the Vermont State Teachers' Retirement System (VSTRS) to deliver health benefits created exclusively for Vermont's retired teachers and their dependents.
- Together, we designed these plans to give you easy access to the care you need to live your best life.

Medicare Overview

Medicare is the federal health insurance program administered by the Centers for Medicare & Medicaid Services (CMS).



What is Medicare Advantage?

- Medicare Advantage is a way to get your Medicare Part A and Part B coverage, plus other services, like vision and hearing through a private insurance company.
 - You're still in the Medicare Program and retain all Medicare rights and protections.
 - Medicare Advantage plans must follow Medicare's rules.
 - You still need Medicare Part A and Part B and pay your Part B premium.
- You can't buy and don't need a Medigap/Medicare Supplement plan.

Medicare Advantage Eligibility

To be eligible for the VSTRS Medicare Advantage plans, you and or your dependents must:

- Reside in the United States
- Have a United States physical address on file
- Be enrolled in Medicare Part A and Part B
- Pay Part B premium
- Only be enrolled in one Medicare Advantage plan
- You, and any eligible dependents must meet the qualifications for health benefits through the Vermont State Teachers' Retirement System

Your Vermont State Teachers' Retirement benefits through Vermont Blue Advantage

2025 Benefits

VSTRS offers three (3) customized Medicare Advantage Group Preferred Provider Organization (PPO) plans:

- JY with Prescription Drug Coverage
- Comprehensive with Prescription Drug Coverage
- VSTRS 65 - Medical Only

Plans cover everything Medicare does – all Medicare Part A and Part B services, plus enhancements, such as hearing and vision benefits.

Note: *Medicare Advantage plans are heavily promoted, especially during the Annual Enrollment Period in the Fall of every year. Don't confuse this advertising with your group Medicare Advantage plan through the Vermont State Teachers' Retirement System. These plans are not available in the individual market.*

Network - Preferred Provider Organization (PPO)

- All plans are a Preferred Provider Organization (PPO), with the same benefits in and out-of-network
- You have access to all doctors and hospitals that participate with Medicare within Vermont and the Blue Cross nationwide network
 - Blue Cross nationwide network is a broad network that includes a high percentage of all U.S. hospitals and physicians.
 - You do not have to use our network providers, but the providers you see for non-emergency care, must participate with Medicare and accept you as a patient
 - There are some providers such as certain counselors and naturopaths that cannot and do not participate with Medicare
- **Travel with confidence.** All plans include worldwide ambulance, urgent care, and emergency care coverage

2025 Benefit Overview

Benefit Category	JY Medicare Advantage with Prescription Drug	Comprehensive Medicare Advantage with Prescription Drug	VSTRS 65 Medicare Advantage (No Prescription Drug)
Medical Deductible	\$100 deductible for specific services (deductible resets each January)	\$300 (deductible resets each January)	None
Medical Out of Pocket Maximum	\$600	\$600	None
Preventive Care	Over 30 screenings and services at \$0 copay		
Other Doctor Office & Specialist Visits	\$20 copay	You pay 20% coinsurance, after \$300 deductible	\$0 copay
Emergency & Urgent Care	\$20 copay		\$0 copay
Inpatient and Outpatient Care in a Hospital	\$0 copay		\$0 copay
Home Health, Rehabilitation & Skilled Nursing Facility Care	\$0 copay		\$0 copay
Part B Drugs	\$0 copay		\$0 copay
Durable Medical Equipment & Supplies	You pay 20% coinsurance, after \$100 deductible		\$0 copay
Diabetic Equipment & Supplies	\$0 copay		\$0 copay
Prescription Drug	Copays of \$5 generic, \$20 preferred brand name, \$45 non-preferred brand name, per 30-day supply		Not covered
Valuable Extras	Telehealth, vision exam, allowance for glasses and contacts, hearing exam and allowance for hearing aids included in all plans		

Prescription Drug Benefit for the JY and Comprehensive Plan

JY and Comprehensive Plan Only

- No prescription drug deductible.
- All diabetic medications and supplies, no member cost.
- The annual prescription drug out-of-pocket maximum is **\$600**.
- Copays per 30-day supply are:
 - **\$5** for generic drugs
 - **\$20** for preferred brand-name drugs
 - **\$45** for non-preferred brand-name drugs

Broad Pharmacy Network

- Most of the major pharmacy chains are in the pharmacy network such as CVS, Walgreens, Rite-Aid, Wal-Mart, Costco and more.
- Local pharmacies are also in the network such as Kinney Drug, Hannaford, Price Chopper, Shaws, The Rutland Pharmacy and more.

Home Delivery Option

- Receive your maintenance medication conveniently through the mail and save money through Optum Home Delivery pharmacy.
- Copays are lower than a retail pharmacy for a 90-day supply of your medication:
 - **\$10** for generic drugs
 - **\$40** for preferred brand-name drugs
 - **\$90** non-preferred brand-name drugs

The VSTRS 65 plan does not include prescription drug coverage.

Benefit Extras

Enhanced Vision and Hearing Benefits

Enhanced vision coverage through Vision Service Plan (VSP)

- **\$0** routine eye exam through a VSP Choice Network provider.
- **\$200** allowance toward materials such as contact lenses, frames.
- The VSP Choice network includes local providers as well as national providers like Walmart, Costco and Visionworks.
- You may use an out-of-network, non-VSP provider, but may be responsible for any charges above the plans approved amount and/or benefit allowance.



Enhanced Hearing Services through NationsHearing

- **\$0** routine hearing exam, hearing aid fitting and evaluation through NationsHearing.
- **\$1,250** allowance toward one standard hearing aid for each ear.
- You may use an out-of-network, non-NationsHearing provider, but may be responsible for any charges above the plans approved amount and/or benefit allowance.



Alternatives to In-office Care

Telemedicine through Teladoc

- **\$0** copay
- Online urgent care, behavior health support and nutritional counseling. Examples of services include care for:
 - Flu
 - Bronchitis
 - Allergies
- Telemedicine through Teladoc Health also provides access to licensed providers such as therapists, counselors and U.S. board-certified psychiatrists.
- Teladoc providers can prescribe medications and prescriptions can be sent to your local pharmacy .
Note: Certain medications cannot be prescribed online, including controlled substances.



Nurse Advice Line

- **\$0** copay
- Speak to a nurse over the phone 24-hours a day, 7 days a week.

Telehealth visits with your doctor

- **Member cost share applies**
- Online telehealth visits with your primary care physician, specialist or mental health provider.
- Telehealth visits allow you to meet with your regular health care providers through electronic forms of communication, such as online.

Note: These options do not replace an in-person visit but allows you to meet with health care providers when it is not possible to meet in-person.

Health and Wellness Focused

*VBA offers a variety of programs through expert partners to help
VSTRS retirees live their best life!*

We want to be a partner in your health!

- Once enrolled you can expect outreach from Vermont Blue Advantage.
- Medicare Advantage Plans must adhere to high quality standards, and in order to do that good work, we must be in touch with our retirees.
- Communications could include how to get the most out of your plan, including a personal welcome call, surveys, and reminders to access all your plan benefits.
- Our outreach efforts are made mainly through phone calls and letters to your home.
- Some of the outreach to you will come from vendor partners of Vermont Blue Advantage.

PATH Wellness Program

VSTRS' provides access to VEHI's wellness program, PATH (Planned Action Toward Health), which offers retirees state-of-the-art services to help them thrive. These include:

- **Online wellness courses and quizzes:** emotional health, mindfulness, peer support, intuitive eating, safety, and more.
- **Keeping Fit:** exercise tracking and workout videos on demand
- **PATH Adventures:** 10-week wellness and fitness challenges
- **Progress Coaching:** telephonic, professional support
- **Invest EAP:** mental health counseling for short term stressors



And there's more... Earn 200 PATHpoints in a year to get a \$100 L.L. Bean gift card.
Covered spouses can also participate.
Start your PATH today and enjoy the journey!

www.tomypath.com

www.vehi.org

Live Healthy Blue

Earn rewards with Live Healthy Blue

You can get rewarded for completing healthy activities chosen just for you. Live Healthy Blue is an online rewards program, accessed through our member portal. From there you can submit for a reward in the form of gift cards to your favorite stores.

Example Services*	Reward Amount per Calendar Year
<ul style="list-style-type: none">Annual wellness visit,Annual physical exam, or“Welcome to Medicare” visitIn-home Assessment	\$50
<ul style="list-style-type: none">Diabetic care eye examColorectal cancer screeningBreast cancer screeningKidney Health EvaluationBone Mineral Density Test	\$25

Support Throughout your Health Journey

Caregiver Support

- Our **no cost** Carallel caregiver support program provides 24/7 guidance from Care Advocates who can help you and your family navigate all types of caregiving challenges. With our care giver support program, you have access to:
 - Coaching and emotional support
 - Guidance to empower caregivers through complex situations
 - Support for decisions on living arrangements, financial concerns and legal resources.



Chronic Condition and Care Management Support

Case Management

- A nurse case manager is available for transition support after a hospital or skilled-nursing-facility stay. Our Transitions-to-Home Care team can:
 - Schedule appointments, connect with in-home rehabilitation therapists, review your discharge instructions to answer any questions or concerns and more!

Complex or Chronic Condition

- We want to support our members in managing their chronic conditions, like high blood pressure, serious heart conditions and obstructive pulmonary disease. Our case managers can:
 - Review your treatment plan and help answer questions and ensure your needs are addressed
 - Personalize your continuing care plan and monitor your progress
 - Coordinate care through communication and outreach with your providers.

In-home evaluations and lab test options

In-home health evaluations

- **No member cost**
- A licensed health clinician performs an in-home health evaluation focusing on overall health, well-being and potential barriers to care.
- The visit is performed in addition to your annual wellness check-up.
- The appointment may include several health assessments such as:
 - Reviewing medical history, medications and recent health issues, retinal eye exams and HbA1c test
 - Checking vital signs, reflexes breathing, eyes or feet
 - Collecting blood samples for applicable labs
- The visit summary is sent to the member's primary care provider and any recommended follow-up is discussed between the member and their doctor.

At-home lab tests

- **No member cost**
- These at-home lab tests made it easy to stay on top of your health and wellness.
- A lab test kit is sent to your home, you collect the sample and return it to Cologuard using a prepaid mailer.
 - The Cologuard® is a noninvasive, effective and affordable at-home colon cancer screening test that requires no preparation and looks for both abnormal DNA and blood in your stool.
 - You will receive physician-reviewed results by mail and can also access them online.
- Your provider will also receive your test results.
- If results are abnormal, Cologuard® will reach out to you and your provider.



Local Support and Case Management

Vermont Collaborative Care

- Vermont Collaborative Care provides mental health and substance use disorder case management; this partnership allows for continuity as actives transition to retirees.

Support and Services at Home (SASH) through Cathedral Square

- This program is specific to members residing in Chittenden County and supports the health of Vermonters through in-home care services.
- SASH helps coordinate care and provide programming to support health, wellness and prevention.
- The program has a proven to increase quality of life, reduce the use of emergency rooms and improve health outcomes, particularly with members managing high blood pressure and diabetes.



Member Resources, Helpful Tips and What to Expect after Enrollment

Member Tools and Resources

- **Vermont Blue Advantage created a customized website just for you:**
www.vermontblueadvantage.com/vstrs
 - Find a doctor
 - Review plan options and benefit details
 - Explore pharmacy network and formulary

- **Once enrolled, you'll have access our secure online portal to manage your health care online where you'll be able to:**
 - Quickly access to your claims
 - Explore our Live Healthy Blue wellness program
 - Browse your specific plan materials

Contact Information

Retirement Office:

- For information about premium contribution and eligibility for VSTRS retiree benefits, call **(802) 828-2305** or toll free **(800) 642-3191**, TTY: **711**, Monday through Friday, 7:45 a.m. to 4:30 p.m.
- www.vermonttreasurer.gov/vstrs

Transitional Call Center:

- If you are not yet enrolled in a VSTRS Vermont Blue Advantage plan, call the transitional call center toll-free **1-800-344-6690**, Monday through Friday, 7 a.m. to 4:30 p.m. Eastern time. TTY users should call **1-800-535-2227**.

Vermont Blue Advantage:

- If enrolled in a VSTRS Vermont Blue Advantage Plan, Call the number on the back of your ID card **(1-800-572-0280; TTY: 711)**, Monday through Friday, 8 a.m. to 8 p.m. Eastern time, with weekend hours October 1 to March 31.
- www.vermontblueadvantage.com/vstrs

Questions?



Thank you!

Disclaimers

- Vermont Blue Advantage is a PPO plan with a Medicare contract. Enrollment in Vermont Blue Advantage depends on contract renewal.
- Out-of-network/non- contracted providers are under no obligation to treat Vermont Blue Advantage members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost- sharing that applies to out-of-network services.
- Other Pharmacies/Physicians/Providers are available in our network.
- Vermont Blue Advantage complies with applicable Federal and state civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, gender identity, or sex.
- 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 1-844-510-2583 (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 1-844-510-2583 (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。