

Living Well

Special Edition | 2024



Exclusively for MVP Health Care® Medicare Advantage Members

Upcoming Changes to Your MVP Medicare Advantage Plan

Year after
year, MVP is
by your side.

See inside to learn what's
changing for your coverage
in 2025, or refer to the Annual
Notice of Changes or Benefits
at a Glance mailings you
received earlier this fall.



MVP Medicare Customer Care Center 1-800-665-7924 TTY 711 mvphealthcare.com
Call seven days a week, 8 am–8 pm Eastern Time. April 1–September 30, call Monday–Friday, 8 am–8 pm.

Learn More About Medicare Programs that Can Help Lower Costs

If you have limited income and resources, find out if you're eligible for one of these programs:

Extra Help

Extra Help is a Medicare program that helps pay your Medicare drug costs. Visit ssa.gov/medicare and select *Apply for Part D Extra Help* to find out if you qualify and to apply. You can also apply with your State Medical Assistance (Medicaid) office. Visit Medicare.gov/ExtraHelp to learn more.

Elderly Pharmaceutical Insurance Coverage (EPIC)

EPIC is a New York State program administered by the Department of Health that provides payment assistance for Medicare Part D covered part D prescription drugs after any Part D deductible is met. To learn more, call the EPIC Helpline at **1-800-332-3742** (TTY 711) or visit health.ny.gov/health_care and select *Elderly Pharmaceutical Insurance Coverage (EPIC)*.

Medicare Savings Programs

These State-run programs might help pay some or all of your Medicare premiums, deductibles, co-payments, and co-insurance. Visit Medicare.gov/medicare-savings-programs to learn more.

State Pharmaceutical Assistance Programs (SPAPs)

These programs might include coverage for your Medicare drug plan premiums and/or cost-sharing. SPAP contributions may count toward your Medicare drug coverage out-of-pocket limit. Visit go.medicare.gov/spap to learn more.

Manufacturer Pharmaceutical Assistance Programs

Sometimes called Patient Assistance Programs (PAPs), these programs from drug manufacturers help lower drug costs for people with Medicare. Visit go.medicare.gov/pap to learn more.

Many people qualify for savings and don't realize it. Visit Medicare.gov/basics and select *Check Costs* under *Medicare costs*, or contact your local Social Security office to learn more. Find your local Social Security office at ssa.gov/locator.

Looking for in-person classes?

Visit mvphealthcare.com/calendar to find program descriptions, locations, and times for Living Well offerings throughout our service area, or scan the code with your smart device.

*Need help registering for a program?
Email livingwellprograms@mvphealthcare.com.*



MVP Living Well Virtual Programs

The MVP Health Promotion team, in collaboration with our community partners, is pleased to provide you with innovative health and well-being programs.

Virtual MVP Living Well Programs are offered to all members and nonmembers alike, unless otherwise noted, in all regions.

Registration will open at 8 am Tuesday, December 10. Register online for all classes at mvphealthcare.com/calendar. Registration is required and space is limited.

If you need help registering for a class, please call the MVP Medicare Customer Care Center at 1-800-665-7924 (TTY 711). Class schedules are subject to change.

Virtual Ongoing Fitness Programs

Gentle Yoga Moves

Mondays, January 6-June 16 8:30-9:30 am

Experience the benefits of increased flexibility, strength, and balance, as well as a sense of calm through a complete series of seated and standing yoga poses.

Power and Balance Total Body Circuits

Tuesdays, January 7-June 17 9:30-10:30 am

You will be guided through timed circuit exercises incorporating total body resistance training, core and balance exercises, and low-impact aerobics. Weights will be used but are optional.

Chair Moves—Hybrid

Tuesdays, January 7-June 17 1-2 pm

This chair-based class emphasizes strengthening, limbering, and stretching exercises for the upper and lower limbs.

Stretch and Strengthen

Thursdays, January 9-March 13 10-11 am

Move through timed exercises at your own pace to stretch and strengthen for a complete workout! Weights will be used but are optional.

Happy Hips

Thursdays, January 9-March 13 12-12:30 pm

Make your hips happy with stretching and strengthening exercises in standing and seated positions. This is a great option for people looking to increase hip strength and mobility or stretch out during the day.

Tai Chi for Wellness

Fridays, January 10-March 14 9:30-10:30 am

Described as “meditation in motion,” the benefits of Tai Chi can include improved balance, flexibility, fall prevention, and muscle strength.

Winter Animal Tracks

Tuesday, January 28 1:15-2:30 pm

Observing animal tracks can be a great way to stay active on the trails or in your own backyard this winter. Learn common animal tracks in the Northeast and how you can spot them.

Financial Fitness for Older Adults

Wednesday, January 29 12-1 pm

Learn strategies to assess financial situations, understand the importance of goal setting, share ways to manage personal spending plans, and how to protect yourself from consumer scams.

Mindful Tea Tasting

Tuesday, February 4 12-1 pm

Learn stress reduction techniques and put them to practice with this mindful tea tasting. Participants will receive 3-4 tea samples to try during this class.

Let's Avoid a Fracture: 3-Part Series

Wednesdays, February 5, 12, 19 1-2:30 pm

Lifestyle tips and exercises to support bone health and help to reduce the risk of a future fracture.

Preventing Heart Disease

Monday, February 10 12-1 pm

Learn what changes you can start making today to prevent heart disease.

The Basics to Blood Pressure

Monday, February 17 12-1 pm

Join us for this presentation that breaks down the numbers behind blood pressure. Gain insightful knowledge and tips on how to improve your numbers.

Eat Smart for a Healthy Heart

Monday, February 24 12-1 pm

Join us for this presentation to learn about healthy food choices and sample recipes you can make to support heart health.

Eating Healthy on a Budget

Friday, February 28 12-1 pm

Looking to indulge in delicious, healthy food? In collaboration with Cornell Cooperative Extension, this class teaches you to create beautiful dishes that are great for your palate and your wallet!

Featured Virtual Programs

Silver Sneakers® Overview

Tuesday, January 14 11-11:45 am

Learn how to maximize your SilverSneakers benefits, including online educational classes offered through GetSetUp, in addition to various other fitness options.

Dry January: Going Alcohol Free

Wednesday, January 15 12-12:30 pm

Whether you're sober curious, on a sobriety journey, or supporting others in your life who don't drink, learn the potential health benefits of limiting alcohol consumption and learn delicious alternatives.

Rosemary: Nature's Super Herb

Thursday, January 16 12-1 pm

Dive into the amazing world of rosemary where you'll learn it's health benefits and how to use it in tea, essential oils, and herb bundles.

MVP Be Well Rewards Program

Introduction

Tuesday, January 21 11:30 am-12 pm

Available through our Medicare Advantage plans, learn about our *Be Well Rewards* program that lets members earn a \$100 reward card.



Continue to feel confident in your health care choices.

We are proud to be your trusted partner on your health care journey. Since health plans change every year, we want you to continue feeling confident in your coverage for 2025.

Flexible Dental Coverage

All plans include an allowance to use toward preventive and comprehensive services—from regular cleanings and x-rays, to fillings and crowns—all with no deductibles. Plus, you can visit any dentist you'd like—you're not limited by a select network of providers.

Dental and Over-the-Counter Allowances

Your plan will continue to have a quarterly allowance that you can use to buy over-the-counter (OTC) health-related items. Keep the Benefits Mastercard® Prepaid Card from NationsBenefits® that you currently use. You will use this same card to access your Dental allowance and you'll be able to see both allowance balances in your NationsBenefits account.

If you renew your plan for 2025, both your OTC and your Dental allowances will be available on your card on January 1, 2025.

\$2,000 Maximum for Covered Prescriptions

In 2025, you won't pay more than \$2,000 out-of-pocket for covered prescriptions for the entire year. Once you have paid \$2,000, you will pay nothing for covered covered Part D prescriptions through December 31. There is also no longer a Coverage Gap (or "donut hole") phase to Medicare Part D drug coverage. Refer to your Evidence of Coverage (EOC) for specific plan information, including whether your plan has a prescription deductible. **Not all MVP plans include Medicare Part D. Review your Evidence of Coverage (EOC) to confirm your plan benefits.*

Review Your Formulary Changes

The Formulary is updated each year to ensure coverage of safe and cost-effective medications. Be sure to review the Formulary to make sure your current or any new medications will be covered.

Great Benefits Still Included in Your Plan:

- ✓ \$0 Primary care visits
- ✓ \$0 Preferred generic drugs
- ✓ \$0 Virtual care services through the *Gia*® by MVP mobile app
- ✓ Over-the-counter allowances
- ✓ Eyewear allowances
- ✓ Personalized care guide support
- ✓ FREE SilverSneakers® fitness and wellness program
- ✓ Extensive access to care, through a broad regional network, plus nationwide non-emergency, and worldwide emergency coverage.

Hear from your dedicated MVP Customer Care Team!

Visit mvphealthcare.com/Member2025 to watch a special video and learn more about what's new for 2025.



Health and Wellness or Prevention Information

SilverSneakers is a registered trademark of Tivity Health, Inc. ©2024 Tivity Health, Inc. All rights reserved. GetSetUp is a third-party provider and is not owned or operated by Tivity Health, Inc. ("Tivity") or its affiliates. Users must have internet service to access online services. Internet service charges are responsibility of user.

©2024 NationsBenefits, LLC. and NationsOTC, LLC. NationsOTC is a registered trademark of NationsOTC, LLC. All other marks are the property of their respective owners.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

Out-of-network/non-contracted providers are under no obligation to treat MVP Health Plan 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-networks services.

If any information in Living Well conflicts with provisions of your Evidence of Coverage (your Contract), the provisions of your Contract take precedence over Living Well articles and information.

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal.

MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity).