



Keystone First
VIP Choice

Coverage by Vista Health Plan,
an independent licensee of the Blue Cross and Blue Shield Association.

*The benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify. Only Special Supplemental Benefits for the Chronically Ill (SSBCI) eligible members may use their allowance toward rent, utilities, Internet, healthy food, pest control or non-medical transportation. In order to qualify for SSBCI, members must have at least one of the following qualifying chronic medical conditions: cardiovascular disorders, congestive heart failure, chronic gastrointestinal disease (limited to end-stage liver disease), chronic lung disorders (limited to chronic obstructive pulmonary disease), chronic and disabling mental health conditions, connective tissue disease, diabetes mellitus, dementia, overweight/obesity, and/or stroke. In addition, member must satisfy at least one of the following: Had one or more inpatient admissions (inclusive of behavioral health) related to the chronic condition in the last 12 months. Had one or more urgent care or emergency room visits related to the chronic condition in the last 12 months. Had two or more outpatient visits related to the chronic condition (including primary care or specialty care visits) in the last 12 months. Are a patient who requires home health visits related to the chronic condition. Are a patient with one or more chronic conditions and a need for one or more pieces of durable medical equipment (DME) in the outpatient setting, limited to: group 3 power/manual wheelchair, noninvasive ventilation (NIV), bipap machines, mechanical in-exsufflation devices, or group 2 or group 3 mattresses. For more information or to check eligibility, contact the plan. Limitations apply.

**The &more card cannot be used to purchase alcohol, tobacco, lottery tickets, firearms, gift cards, explosives, or cannabis.

For more information or to check eligibility, please contact the plan.

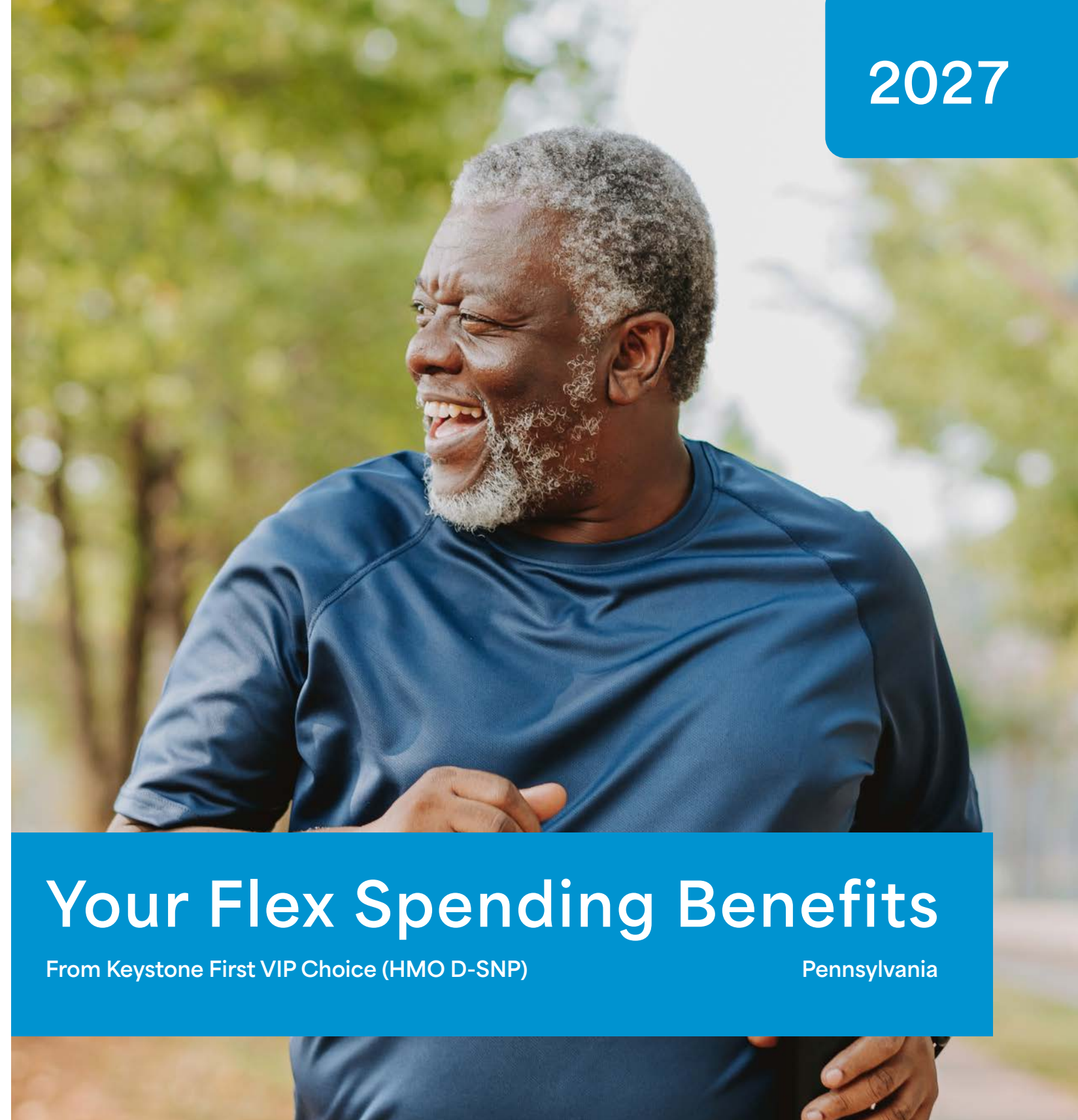
Please contact Member Services if you require this document in an alternative format such as large font, Braille, or audio.

&more Benefits Prepaid Mastercard® is issued by Avidia Bank, pursuant to a license from Mastercard Incorporated. Use of this card is subject to the terms and conditions of the Cardholder Agreement.

Keystone First VIP Choice is an HMO D-SNP plan with a Medicare contract and a contract with the Pennsylvania Medicaid program. Enrollment in Keystone First VIP Choice depends on contract renewal.

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www.keystonefirstvipchoice.com



Your Flex Spending Benefits

From Keystone First VIP Choice (HMO D-SNP)

Pennsylvania



Keystone First
VIP Choice



With Keystone First VIP Choice, you get:



Easy access to OTC products

Your Keystone First VIP Choice health plan membership includes an allowance of **\$100** every month to spend on eligible items.



Ability to pay rent, mortgage, utility bills, and more!

If you qualify for SSBCI*, you can choose to use the **\$100** monthly OTC benefit to pay for your rent, mortgage, and utilities – such as your electric bill, home internet, and pest control. This benefit allowance may be used wherever Mastercard is accepted to help pay for non-medical transportation services. This includes local/suburban commuter passenger transportation, intercity transportation, taxicabs, and ride-share services.



Healthy foods **

Your overall wellness begins with a healthy diet. That is why you may use your monthly SSBCI allowance to purchase food at plan-approved retail locations. Healthy food options that are available to you include fruits and vegetables, eggs, lean proteins, milk, and more.

Reward dollars

Regular health screenings are important to help prevent disease and serious illnesses. You'll earn rewards for completing eligible services, which will be loaded onto your flex card.¹

¹Rewards expire at the end of the year or upon disenrollment from the plan.

We make it easy to get the items you need!

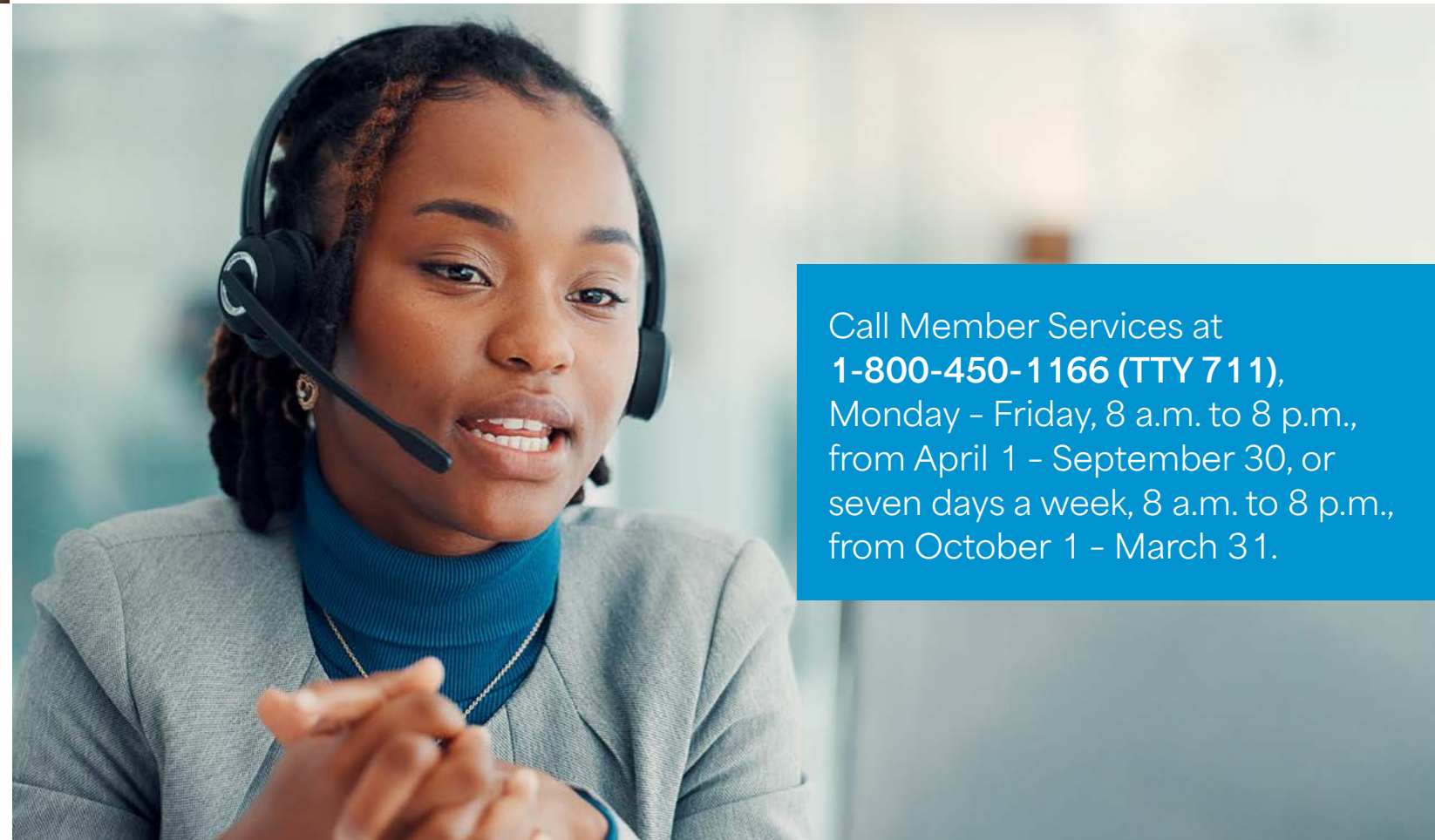
As a member of Keystone First VIP Choice, you will get a flex card for your benefits and rewards dollars, all in one. **Your benefits can be spent on over-the-counter (OTC) items, such as vitamins, pain relievers, cold remedies, home safety devices, and more.**

You will receive an OTC catalog and your **&more** Benefits Prepaid Mastercard® in the mail after you enroll. Use this card to buy covered items in store or via the catalog.

You can shop for OTC items at stores near you, including Acme, CVS*, Walgreens, Walmart, Giant Eagle, Rite Aid, and more. You can also place an order online or via phone to have items delivered directly to your door.

In addition to your OTC benefit, members who qualify for Special Supplemental Benefits for the Chronically Ill (SSBCI) may use this benefit to help with everyday living expenses.

*Excludes CVS in Target



Call Member Services at
1-800-450-1166 (TTY 711),
Monday – Friday, 8 a.m. to 8 p.m.,
from April 1 – September 30, or
seven days a week, 8 a.m. to 8 p.m.,
from October 1 – March 31.