



Send in your enrollment form today

Discover your group's Medicare Advantage benefits

[Dear retiree,]

Wrap all your health benefits and prescription drug coverage into a single package with your employer group-sponsored **Vermont Blue Advantage GroupSM PPO** plan. This pre-enrollment kit has everything you need to know about your health plan and how to enroll.

The **Vermont Blue Advantage Group PPO** plan features many extras not covered by Original Medicare, including:

- Freedom to **choose any doctor, specialist, or hospital** that accepts Original Medicare without a referral
- **Worldwide coverage** for emergency ambulance transportation, emergency care, and urgent care
- **Travel benefits** that cover pre-approved care anywhere in the United States and its territories through the nationwide Blue Medicare Advantage network
- **Telemedicine** online visits at \$0 copay through Teladoc Health®
- **Caregiver support** providing information, coaching, assistance, and emotional support.
- **Medicare Part D drug coverage** and a wide pharmacy network
- **Vision coverage** with an allowance you can use toward glasses or contacts
- Hearing coverage with an **hearing aid allowance**
- A fitness plan membership that gives you access to thousands of fitness facilities nationwide through **SilverSneakers® fitness program**

Plus you get preventive services and screenings, including COVID-19, flu, and pneumonia vaccines and certain cancer screenings at no additional cost.

Enroll today for great coverage

How do I enroll? Simply complete the enclosed enrollment form, sign, and mail it.

When do I have to enroll by? Each individual enrolling in the plan must return a signed enrollment form using the enclosed envelope by December 1, 2024.

When will my coverage start? Your new Medicare Advantage plan will be effective January 1, 2025.

Vermont Blue Advantage Group PPO is a Medicare Advantage plan

Medicare Advantage plans are approved by Medicare and administered by private insurance companies. Medicare Advantage plans provide all your Original Medicare Part A (hospital) and Part B (medical) benefits.

Your Vermont Blue Advantage plan also provides additional benefits not covered under Original

Medicare, such as travel benefits and telehealth via Teladoc Health.

Important information

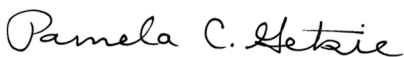
- You can only be enrolled in one Medicare Advantage plan at a time.
- Enrolling in this plan **automatically disenrolls** you from any other Medicare Advantage health plan or Part D Medicare Prescription drug plan in which you are enrolled.
- Medicare has an annual enrollment period for individuals who aren't eligible for a group plan; therefore, you may receive information in the mail about other healthcare options. If you choose to enroll in a different individual Medicare plan (one that is not offered through your employer group), any coverage you have through this plan will be cancelled. You will not be able to enroll in this group PPO plan until the next enrollment period. Please check with your employer group for future enrollment eligibility.
- If you or another Medicare-eligible member on your employer group coverage has other insurance coverage that pays on a claim before your employer group coverage and you wish to keep that insurance arrangement, please call your employer group.

We're here to help

If you have questions about Vermont Blue Advantage Group PPO, please call us at **1-833-668-0280**, Monday through Friday from 8 a.m. to 5 p.m., Eastern time. TTY: **711**.

Thank you for considering Vermont Blue Advantage Group PPO for your healthcare needs.

Sincerely,



Pamela C. Getsie
Plan President
Vermont Blue Advantage

Vermont Blue Advantage Group is a PPO plan with a Medicare contract. Enrollment in Vermont Blue Advantage Group PPO depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Vermont Blue Advantage Group PPO 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. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2024 Tivity Health, Inc. All rights reserved.

Vermont Blue Advantage® is an independent licensee of the Blue Cross and Blue Shield Association.

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