



Giving more value to veterans with Medicare Advantage plans as low as \$0*

As a veteran, you deserve reliable health care coverage... but funding for VA Health Care benefits can be unpredictable. To ensure you get the level of care you need, the best strategy could be combining the VA benefits you've earned with the added advantages of Medicare.

Here, with an HMO medical-only plan as low as \$0/month*

Plus, **\$1,260/year savings** toward your Part B premium, which means your Part B premium deduction from your Social Security check will be reduced by \$105 each month.

Our Medicare Advantage plans can also help you:

- ✓ **Gain peace of mind**
Medicare gives you the coverage you need, regardless of what happens with VA benefits
- ✓ **Avoid penalties**
Signing up for Original Medicare (Parts A and B) as soon as you're eligible will help you avoid paying penalties if you decide to enroll later
- ✓ **Enjoy more flexible coverage**
A Medicare Advantage plan can provide broader coverage that includes non-VA, Medicare-approved doctors and hospitals



Did you know?

The VA encourages veterans to enroll in both **Medicare Part A** and **Part B**.

HAP Medicare MedicalAccess (HMO) is a Medicare health plan with contracts. Enrollment depends on contract renewal.

Here, thanking you for your service... with our service

A Medicare Advantage plan offers many benefits you can't get with Original Medicare, including:



Dental coverage

with \$0 copays on preventive care: 2 exams, 2 cleanings, and a set of bitewing x-rays every year; plus comprehensive services such as root canals simple extractions, fillings, crowns and crown repairs covered at 50% up to a \$2,000 benefit max



Vision coverage

with \$0 copays on routine exams and \$150 allowance/year for eyewear. Additional discounts may be offered on any balance over the allowance and on additional pairs of eyewear



Hearing coverage

with copays as low as \$0 and special copays on hearing aids depending on hearing aid selected



FLEX CARD

\$95/qtr., with rollover to next qtr. for OTC and healthy food/produce**



\$0 Gym membership at participating fitness facilities

\$0 with SilverSneakers, you'll be able to access memberships at 15,000+ fitness locations. From national gyms to local community centers. As well as access to online classes by Burnalong and At-Home kits for members who are unable to participate at a fitness center or prefer to workout at home.



Telehealth Services

Via computer, tablet or smartphone provided through a HAP network provider or urgent care center

Also included:

- Post-discharge meal benefit powered by Mom's Meals. Limited to 2 discharges per year of 28 meals/14 days; max of 56 meals per year.
- 12 one-way transportation trips to help you get to your medical appointments or to the pharmacy for \$0 copay
- Coverage extended to members during visits to Arizona, Florida, Michigan (out-of-service area) and Texas for up to 12 months

To learn more: **Call your agent or a HAP sales representative at (833) 923-1825 (TTY: 711)**

Oct. 1 – March 31: 8 a.m. to 8 p.m., seven days a week; April 1 – Sept. 30: 8 a.m. to 8 p.m., Monday through Friday. Or visit us at hap.org/veterans

*You must continue to pay your Medicare Part B premium.

**This benefit is a special supplemental benefit for the chronically ill (SSBCI) and is made available to members with one or more qualifying chronic conditions. Not all members will qualify for this benefit.

Qualifying chronic conditions include but are not limited to diabetes, cardiovascular disorders, chronic lung disorders, cancer, and dementia. For a complete list of qualifying chronic conditions please see the plan's Evidence of Coverage (EOC).