

SMART SOLUTIONS




AmeriHealth

**2025 MEDICARE
ADVANTAGE PPO PLANS**



Thank you for considering AmeriHealth!

Hello! I am your dedicated Medicare Advisor with AmeriHealth. My expertise lies in guiding beneficiaries through the complexities of Medicare and helping them secure high-quality Medicare health insurance.

In times like these, getting reliable information from a well-established local entity is crucial. AmeriHealth has been serving New Jersey residents for 30 years and has a Medicare Advantage plan for everyone.

As your Medicare Advisor, I can:

- Clarify how the various components of Medicare function cohesively
- Explain the many Medicare plan options, including the range of Medicare Advantage plans offered by AmeriHealth
- Help you enroll in a plan tailored to your health care needs and finances
- Resolve any issues you might have related to coverage, benefits, or billing
- Keep you updated on the most recent Medicare developments and changes

Whether you're new to Medicare, considering changing plans, or simply exploring your choices, I'm committed to supporting you at every turn.

Feel free to contact me via phone or email. You can also arrange a complimentary, no-pressure meeting with me at your convenience.

I'm looking forward to helping you find the ideal Medicare plan for your needs.

**AmeriHealth has a Medicare Advantage plan for everyone.
And, we've been serving New Jersey residents for 30 years.**

AmeriHealth Medicare coverage issued by AmeriHealth Insurance Company of New Jersey. AmeriHealth offers PPO Medicare Advantage plans with a Medicare contract. Enrollment in AmeriHealth PPO Medicare Advantage plans depends on contract renewal.

SMART SOLUTIONS

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¿Habla español?

Si quiere hablar con alguien en español, llame al **1-833-758-3214**,
o visite **amerihealthmedicare.com**.





Visit amerihealthmedicare.com/2025plans to learn more about Medicare and explore your options.

Why choose an AmeriHealth Medicare Advantage plan?

Finding a Medicare Advantage plan that's right for you is important. AmeriHealth is here to help you choose the plan that best fits your needs.

We have four different PPO plans that you can choose from. They all cover prescription drugs as well as dental, vision, and hearing. They also offer you valuable extras like allowances for qualifying over-the-counter health products; flex card allowances for dental, vision, and hearing services and supplies; and transportation to and from your doctor appointments and pharmacies. You're sure to find a plan that fits your health care needs and budget.

When you join an AmeriHealth Medicare Advantage plan, you can feel good knowing that we care about you, we are ready to help you anytime, and our solutions work well. You can also trust that we have the right technology to help you take care of your health.

Access a large regional network

AmeriHealth has a large network of health care providers in our region. So the providers and pharmacies that you've already been using are probably in our network.

It's important to us that you get high-quality health care at an affordable price. That's why we carefully review providers' performance and quality data before they join our network.

You can see any provider in New Jersey that accepts Medicare, as well as world-class hospitals in Philadelphia — including the Hospital of the University of Pennsylvania, Thomas Jefferson University Hospital, and the Rothman Orthopaedic Institute. With our PPO plans, you may see either in-network or out-of-network providers, but you may pay more using out-of-network providers.

Choosing a plan

Choosing a health plan is a big decision, but you don't have to make it alone. We're here for you, whether it's explaining your options or helping you figure out which health plan is the right fit.

How to get started

- Use this book to compare health plans side by side. You can review how much you'll pay for covered services and see everything AmeriHealth has to offer. We've got you covered!
- If you're ready to enroll, call **1-833-758-3214** (TTY/TDD: **711**) or visit amerihealthmedicare.com/2025plans. You can also contact your broker.

Key enrollment dates

- **Annual Election Period (AEP):** Annually from October 15 – December 7.
- **Initial Election Period (IEP):** The month in which you turn 65 plus the three months before and after your birthday month.
- **Medicare Advantage Open Enrollment Period (OEP):** Annually from January 1 – March 31.
- **Special Election Period (SEP):** Special exceptions to the IEP, AEP, or OEP, such as enrolling in a 5-Star plan, losing employer coverage, or moving to a new service area.



We're here to help











What makes AmeriHealth different is the people who work here. We've been taking care of New Jersey residents for over 30 years. Our dedicated team will help you find a health insurance plan that meets your unique needs.

- To talk to a real person at AmeriHealth, just call us at **1-833-758-3214** (TTY/TDD: **711**) seven days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. We look forward to helping you.

Benefits at a glance

There are many reasons why you'll feel good having an AmeriHealth Medicare Advantage plan.

You can choose from four different AmeriHealth PPO Medicare Advantage plans. They come with a range of monthly premiums, out-of-pocket costs, and covered services. Depending on which plan you choose, here are some of the benefits we think you'll love:

-  Monthly premiums starting at **\$0**
-  **Prescription drug coverage included** in all plans
-  **Access to 44,000 providers and 75 hospitals** — including the Hospital of the University of Pennsylvania, Thomas Jefferson University Hospital, and the Rothman Orthopaedic Institute
-  **No referrals needed** to see specialists, and the flexibility to go out of network to see any provider that accepts Medicare
-  **Dental, vision, and hearing coverage** included in all plans
-  A **quarterly allowance** you can use for eligible **over-the-counter** health items (available on most plans)
-  An **annual allowance** to use towards **dental, vision, and hearing** services and supplies (available on most plans)
-  A **free fitness membership through OnePass™**
-  **Transportation to/from health appointments** — 12 one-way trips or 6 round trips (available on two plans)
-  **Medicare Part B Giveback** on two plans — \$74 and \$124

You get all that, plus the confidence of knowing you're covered by a health care company with over 30 years of experience caring for New Jersey residents. AmeriHealth has a Medicare Advantage plan for everyone!

Save time and money with telemedicine through Teladoc Health

It's not always easy or convenient to go to a health appointment. With Teladoc Health, you can get virtual care from wherever you are...with a **\$0** copay!



General medical care

You have 24/7 access to board-certified doctors who can diagnose and treat non-emergency conditions such as sinus infections, flu, sore throats, allergies, pink eye, and more.



Mental health care

Schedule visits with a licensed therapist, psychologist, or psychiatrist and get support for depression, anxiety, stress, grief, and more.



Dermatology

Connect online with a board-certified dermatologist who can provide timely answers to questions about new or chronic skin conditions like rashes, acne, eczema, and rosacea.

Get care from the comfort of your home via your computer, tablet, or smartphone. Visits are available in several languages through an interpreter, including American Sign Language (ASL).





2025 health plans — benefit and cost comparison

We offer four different Medicare Advantage PPO plans:

- AmeriHealth Medicare Ultimate PPO
- AmeriHealth Medicare Secure PPO
- AmeriHealth Medicare Core PPO
- AmeriHealth Medicare Enhanced PPO

In the pages that follow, you'll see how these plans differ in terms of premiums, copays, coinsurance, deductibles, and other details.

If you need any help deciding which plan makes the most sense for your personal health care needs and budget, just call **1-833-758-3214**, and someone will assist you.

**AMERIHEALTH MEDICARE
ULTIMATE PPO
HEALTH PLAN**

COST

SERVICE CATEGORY

Monthly Plan Premium

\$0

Part B Premium Giveback

\$124 giveback on each monthly Medicare Part B premium payment

Primary Care Physician (PCP) Visits

\$0 copay

Specialist Visits

\$50 copay

Out-of-Network Coinsurance

50% coinsurance when not in the network

Maximum Out of Pocket

\$9,350 in network

\$14,000 combined in and out of network

Inpatient Hospital

\$370 copay per day for days 1 – 6

No copay for additional days per admission

\$2,220 maximum per admission

Annual Allowance for Comprehensive Dental Services

\$1,000

Outpatient Diagnostic Radiology Services

\$0 copay for certain diagnostic tests

\$40 or \$400 copay depending on the service

Outpatient Routine X-rays

\$40 copay for routine radiology service

Transportation to/from Health Appointments

Not included

Ambulatory Surgical Center

\$400 copay

Outpatient Hospital Services

\$425 copay

Emergency Care

\$110 copay per visit

Copay is not waived if admitted to inpatient hospital

Over-the-Counter Allowance

Not included

Dental/Vision/Hearing Flex Benefit

Not included

**AMERIHEALTH MEDICARE
SECURE PPO
HEALTH PLAN**

COST

SERVICE CATEGORY

Monthly Plan Premium

\$0

Part B Premium Giveback

\$74 giveback on each monthly Medicare Part B premium payment

Primary Care Physician (PCP) Visits

\$0 copay

Specialist Visits

\$30 copay

Out-of-Network Coinsurance

50% coinsurance when not in the network

Maximum Out of Pocket

\$9,350 in network

\$14,000 combined in and out of network

Inpatient Hospital

\$370 copay per day for days 1 – 6

No copay for additional days per admission

\$2,220 maximum per admission

Annual Allowance for Comprehensive Dental Services

\$1,000

Outpatient Diagnostic Radiology Services

\$0 copay for certain diagnostic tests

\$40 or \$350 copay depending on the service

Outpatient Routine X-rays

\$40 copay for routine radiology service

Transportation to/from Health Appointments

Not included

Ambulatory Surgical Center

\$375 copay

Outpatient Hospital Services

\$400 copay

Emergency Care

\$110 copay per visit

Copay is not waived if admitted to inpatient hospital

Over-the-Counter Allowance

\$30 quarterly allowance

Dental/Vision/Hearing Flex Benefit

\$300 annual allowance

**AMERIHEALTH MEDICARE
CORE PPO
HEALTH PLAN**

COST

SERVICE CATEGORY

Monthly Plan Premium

\$0

Part B Premium Giveback

Not included

Primary Care Physician (PCP) Visits

\$0 copay

Specialist Visits

\$20 copay

Out-of-Network Coinsurance

20% coinsurance when not in the network

Maximum Out of Pocket

\$9,350 in network

\$14,000 combined in and out of network

Inpatient Hospital

\$300 copay for days 1 – 5

No copay for additional days per admission

\$1,500 maximum per admission

**Annual Allowance for
Comprehensive Dental Services**

\$1,500

**Outpatient Diagnostic
Radiology Services**

\$0 copay for certain diagnostic tests

\$20 or \$200 copay depending on the service

Outpatient Routine X-rays

\$20 copay for routine radiology service

**Transportation to/from
Health Appointments**

12 one-way trips or 6 round trips

Ambulatory Surgical Center

\$225 copay

Outpatient Hospital Services

\$235 copay

Emergency Care

\$110 copay per visit

Copay is not waived if admitted to inpatient hospital

Over-the-Counter Allowance

\$50 quarterly allowance

Dental/Vision/Hearing Flex Benefit

\$300 annual allowance

**AMERIHEALTH MEDICARE
ENHANCED PPO**
HEALTH PLAN

COST

SERVICE CATEGORY

Monthly Plan Premium

\$30.40

Part B Premium Giveback

Not included

Primary Care Physician (PCP) Visits

\$0 copay

Specialist Visits

\$5 copay

Out-of-Network Coinsurance

50% coinsurance when not in the network

Maximum Out of Pocket

\$6,750 in network

\$10,100 combined in and out of network

Inpatient Hospital

\$300 copay per day for days 1 – 4

No copay for additional days per admission

\$1,200 maximum per admission

**Annual Allowance for
Comprehensive Dental Services**

\$2,000

**Outpatient Diagnostic
Radiology Services**

\$0 copay for certain diagnostic tests

\$20 or \$275 copay depending on the service

Outpatient Routine X-rays

\$20 copay for routine radiology service

**Transportation to/from
Health Appointments**

12 one-way trips or 6 round trips

Ambulatory Surgical Center

\$300 copay

Outpatient Hospital Services

\$325 copay

Emergency Care

\$125 copay per visit

Copay is not waived if admitted to inpatient hospital

Over-the-Counter Allowance

\$100 quarterly allowance

Dental/Vision/Hearing Flex Benefit

\$300 annual allowance

DENTAL, VISION, AND HEARING CARE

Dental service

Use an **AmeriHealth Medicare Dental Network** dentist for in-network coverage. Visit amerihealthmedicare.com/findadentist for a list of participating providers.

Preventive and diagnostic dental care	In-network copay	Out-of-network coinsurance
One oral exam and cleaning every 6 months	\$0 copay	80% coinsurance
One fluoride treatment and two dental consultations every 12 months	\$0 copay	80% coinsurance
One set of dental bitewing X-rays every 12 months	\$0 copay	80% coinsurance
One set of periapical, panoramic, and full-mouth X-rays once every 36 months	\$0 copay	80% coinsurance

Comprehensive dental services

Annual allowance to pay for select dental services including implants (**new for 2025!**), fillings, root canals, crowns, partial bridges, dentures, anesthesia during oral surgery, and more

AmeriHealth Medicare Ultimate PPO AmeriHealth Medicare Secure PPO	\$1,000 in or out of network
AmeriHealth Medicare Core PPO	\$1,500 in or out of network
AmeriHealth Medicare Enhanced PPO	\$2,000 in or out of network

Vision services

Use a **Davis Vision** provider for in-network coverage. Visit amerihealthmedicare.com/davisvision for a list of participating providers.

Routine Eye Exam (one per year)	\$0 copay
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Eyewear: One pair of eyeglass frames and lenses (eyewear) or one pair of contact lenses covered each year.

Eyeglass frames and lenses (benefit doesn't include tints, progressives, Transitions® lenses, polish, or insurance)

• Purchased from the Davis Vision Collection	Covered in full
• Purchased from Visionworks®	\$200 allowance per year
• Purchased at a Davis Vision network provider	\$100 allowance per year
Contact lenses purchased instead of eyewear	\$100 allowance per year

Hearing services

Provided by TruHearing®. To find a TruHearing provider or schedule an appointment, call **1-833-414-9748** (TTY/TDD: **711**) Monday through Friday, 8 a.m. to 8 p.m., or visit amerihealthmedicare.com/hearing.

Routine Hearing Exam (one per year)	\$0 copay	
Hearing Aid Fittings and Evaluations (unlimited for the first year)	\$0 copay	
Hearing aids — up to two hearing aids every year, one hearing aid per ear	Advanced digital hearing aid	Premium digital hearing aid
AmeriHealth Medicare Ultimate PPO	\$699 copay	\$999 copay
AmeriHealth Medicare Secure PPO	\$699 copay	\$999 copay
AmeriHealth Medicare Core PPO	\$699 copay	\$999 copay
AmeriHealth Medicare Enhanced PPO	\$499 copay	\$799 copay

Save time and money with your AmeriHealth Care Card

With certain AmeriHealth plans, you receive an AmeriHealth Care Card that's separate from your member ID card.

- It comes with a **quarterly allowance** you can spend on eligible over-the-counter (OTC) products at participating retailers and online. The OTC allowance is provided quarterly (every three months) and does not roll over to the next quarter if it is not used.
- It also comes with an **annual allowance** to help pay for covered **dental, vision, and hearing (DVH)** services or supplies received from any licensed dental, vision, or hearing professional that accepts Visa. The DVH allowance is provided annually (every 12 months) and does not roll over to the next year if it is not used.

Plan name	Quarterly OTC allowance	Annual DVH allowance
AmeriHealth Medicare Secure PPO	\$30	\$300
AmeriHealth Medicare Enhanced PPO	\$100	\$300
AmeriHealth Medicare Core PPO	\$50	\$300
AmeriHealth Medicare Ultimate PPO	Not available	Not available

Have questions? We're here to help!

You can call talk to a Medicare specialist at **1-833-758-3214** (TTY/TDD: **711**), 8 a.m. to 8 p.m., seven days a week. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.

Stay active with a free fitness membership through One Pass®!

Find your fit:



At the gym — Access a large national fitness network, including all YMCAs; boutique studios; yoga, Pilates, and spinning studios; and more.



At home — Choose from a wide selection of on-demand and livestreaming online fitness classes. The workout builder will recommend routines for your interests and fitness level. You have access to home fitness kits that include equipment such as resistance bands, yoga mats, and/or exercise tubes. You can also engage your mind with access to a complete brain workout, including an initial cognitive test and a brain training program focused on cognitive stimulation and neurological rehabilitation exercises.



With friends — Participate in virtual or in-person community fitness activities — available at recreation areas, community centers, and parks. Search for community events near you through the One Pass platform.



In the kitchen — Get fresh meals delivered right to your home from Mom's Meals. Order from tasty menus designed by dietitians and professional chefs. Costs for meals apply; free shipping is available.

Get something back with a Part B Premium Giveback

AmeriHealth Medicare Ultimate and Secure PPO plan members have access to the Part B Premium Giveback, which provides a monthly credit on either your Social Security check or your Medicare Part B premium statement, depending on how you pay your Part B premium.

- AmeriHealth Medicare Ultimate PPO: **\$124** monthly premium giveback
- AmeriHealth Medicare Secure PPO: **\$74** monthly premium giveback

Prescription drug benefits

All our Medicare Advantage plans include prescription drug coverage, giving you safe, affordable access to covered medications.

Understand how your prescriptions are covered

Your prescription drug benefit comes with a Formulary, a list of covered drugs. It notes the drug tiers for all covered medications and any restrictions that apply.

Tier	Cost
Tier 1: Preferred generic drugs	\$0
Tier 2: Generic drugs	\$0
Tier 3: Preferred brand-name drugs	\$
Tier 4: Non-Preferred brand-name drugs	\$\$\$
Tier 5: Specialty drugs	\$\$

Knowing which tier a drug is on will help you understand how much you will have to pay for it. The Formulary can also help you and your doctor find lower-cost alternatives. View your Formulary online at amerihealthmedicare.com/formulary.

Some pharmacies in our network — including CVS Pharmacy (including in Target), Rite Aid, Stop and Shop, ShopRite, Medicine Shoppe, Wegmans, and many independent pharmacies — contract with AmeriHealth to offer lower cost-sharing to plan members with Part D prescription drug coverage. This is known as preferred pharmacy cost-sharing. At a preferred pharmacy, and through our mail order service, you will pay a \$0 copay for Tier 1 preferred generic drugs and Tier 2 generic drugs. To find a preferred pharmacy near you, visit our *Find a Pharmacy* tool at amerihealthmedicare.com/pharmacyfinder.

Easily manage your medications with our user-friendly online and mobile tools



Log in at amerihealthmedicare.com/pharmacyfinder to find an in-network pharmacy, estimate your drug costs, review your claims, and submit mail-order requests.

Mail-order convenience



Sign up to have the medications you take regularly delivered by mail. Standard shipping is always free! You'll pay less for a 90-day supply when you use mail order/home delivery. (Only includes Tier 1 and 2 drugs and insulin.)

PRESCRIPTION COST-SHARING

Deductible

AmeriHealth Medicare Ultimate	Tiers 3, 4, and 5	\$150
AmeriHealth Medicare Secure	Tiers 3, 4, and 5	\$200
AmeriHealth Medicare Core	N/A	\$0
AmeriHealth Medicare Enhanced	N/A	\$0

Preferred retail pharmacy and mail-order cost-sharing (90-day supply for a 2-month copay)

All plans	Tier 1 Preferred Generic	\$0 copay
	Tier 2 Generic	\$0 copay
	Tier 3 Preferred Brand	25% coinsurance
	Tier 4 Non-Preferred Drug	50% coinsurance
AmeriHealth Medicare Ultimate	Tier 5 Specialty Drug	31% coinsurance
AmeriHealth Medicare Secure	Tier 5 Specialty Drug	30% coinsurance
AmeriHealth Medicare Core	Tier 5 Specialty Drug	33% coinsurance
AmeriHealth Medicare Enhanced	Tier 5 Specialty Drug	33% coinsurance

Preferred retail pharmacy cost-sharing (30-day supply)

All plans	Tier 1 Preferred Generic	\$0 copay
	Tier 2 Generic	\$0 copay
	Tier 3 Preferred Brand	25% coinsurance
	Tier 4 Non-Preferred Drug	50% coinsurance
	Covered Insulin, Tiers 3 – 5	\$35 copay
AmeriHealth Medicare Ultimate	Tier 5 Specialty Drug	31% coinsurance
AmeriHealth Medicare Secure	Tier 5 Specialty Drug	30% coinsurance
AmeriHealth Medicare Core	Tier 5 Specialty Drug	33% coinsurance
AmeriHealth Medicare Enhanced	Tier 5 Specialty Drug	33% coinsurance

Standard retail cost-sharing (30-day supply)

All plans	Tier 1 Preferred Generic	\$9 copay for Ultimate, Secure, and Core; \$7 copay for Enhanced
	Tier 2 Generic	\$20 copay for Core, Secure, and Ultimate; \$8 copay for Enhanced
	Tier 3 Preferred Brand	25% coinsurance
	Tier 4 Non-Preferred Drug	50% coinsurance
	Covered Insulin, Tiers 3 – 5	\$35 copay
AmeriHealth Medicare Ultimate	Tier 5 Specialty Drug	31% coinsurance
AmeriHealth Medicare Secure	Tier 5 Specialty Drug	30% coinsurance
AmeriHealth Medicare Core	Tier 5 Specialty Drug	33% coinsurance
AmeriHealth Medicare Enhanced	Tier 5 Specialty Drug	33% coinsurance

True Out-of-Pocket Limit

An annual maximum of \$2,000 in out-of-pocket costs for covered drugs (Medicare Part B drugs and your monthly plan premium are not included)

Catastrophic

After reaching a maximum of \$2,000, you pay \$0 for covered drugs until the next calendar year.

How to enroll

Choosing a plan

When you're enrolling in a Medicare Advantage plan, it's important to check the plan's network and formulary to see if your doctor or drug is covered.



How to find a network provider

1. Go to amerihealthmedicare.com/providerfinder.
2. Search for a specific health plan by clicking the drop-down box under *Your Plan* and selecting *Medical*.
3. Select the health plan network you would like to search. You can narrow your search by typing in a location (i.e., city or ZIP code) as well as by searching for a specific doctor, hospital, specialty, or condition. You can easily sort and refine your results by:
 - Specialty
 - PCP
 - Quality recognitions
 - Languages spoken
 - Admitting privileges
 - Providers
 - Facilities
 - Board certifications
 - Gender



How to find a network pharmacy

1. Go to amerihealthmedicare.com/pharmacyfinder.
2. Click *Find a Network Pharmacy* and select your plan from the drop-down menu.
3. Search by pharmacy name or location. You can refine your results by:
 - Preferred pharmacies
 - Home infusion services
 - Open 24 hours
 - Long-term care
 - Indian/Tribal/Urban services
4. Each pharmacy result is listed as a preferred or standard pharmacy.



How to find out if a drug is on the formulary

1. Go to amerihealthmedicare.com/formulary.
2. Once the tool opens, click on *Prescription Drug List* and select your plan from the drop-down menu.
3. Search by drug name, therapeutic class, or tier.





Choose from these easy ways to enroll:

- **By phone:** Call **1-833-758-3214** (TTY/TDD: **711**) seven days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.
- **On the web:** Enroll online at amerihealthmedicare.com/2025plans.

After you enroll

After you enroll, use this checklist to keep track of your new plan. You will hear from us within approximately 30 days of your acceptance into the plan.



Enrollment Checklist

What to expect from your plan

Plan confirmation/acceptance letter	We will send you a plan confirmation/acceptance letter within ten days after the Centers for Medicare & Medicaid Services approves your enrollment.	<input type="checkbox"/>
Enrollment verification letter	This letter is required if your enrollment was assisted by an independent or employed agent/broker who has provided you with plan-specific information.	<input type="checkbox"/>
Welcome kit	This kit contains your <i>Evidence of Coverage</i> (EOC) — a complete description of your Medicare plan coverage and your rights as a member. It also contains information on how to find the plan's drug formulary and other important forms, such as electronic billing and mail-order sign-up.	<input type="checkbox"/>
Your bill	<p>We generate premium bills each month. If your plan has a premium, and you signed up for the plan early in the month, you may get your first bill before your plan's start date.</p> <p>If you sign up later in the month, your first bill may include two months of premiums. (Our billing cycle factors in one month's premium in advance).</p> <p>To join one of our plans, you'll need to continue paying your Medicare Part A and/or Part B premiums (if not otherwise paid for under Medicaid or another third party). This is in addition to your AmeriHealth Medicare plan premium, if any.</p>	<input type="checkbox"/>

<p>Member ID card</p>	<p>Use your AmeriHealth Medicare member ID card (not your Medicare card) every time you visit a doctor, hospital, or pharmacy.</p>	<input type="checkbox"/>
<p>Personalized health visit</p>	<p>You may choose to be visited by a nurse practitioner in your home or at another location. This visit lasts about an hour and includes a brief health assessment. It's a helpful and convenient way to get personalized health advice in a relaxed setting and is offered to you at no extra cost.</p> <p>This service is optional, and the visit will not affect your current health insurance benefits or premiums. You will receive a call from one of our health care partners to see if you're interested in scheduling a visit.</p>	<input type="checkbox"/>
<p>Doctor visit</p>	<p>Take advantage of your annual wellness visit, which is covered by Medicare without a copay or coinsurance. It's a great opportunity for you and your doctor to review your medical history, identify risk factors to your health, and discuss a plan to prevent illness and improve your health.</p>	<input type="checkbox"/>
<p>Get connected</p>	<p>Receive health screening reminders, important plan notifications, and cost savings alerts delivered directly and securely to you via email or text message. Visit amerihealthmedicare.com/2025plans today to sign up!</p>	<input type="checkbox"/>
<p>AmeriHealth Care Card</p>	<p>Use your AmeriHealth Care Card to help pay for approved over-the-counter health items and dental/vision/hearing services and supplies (for Core, Enhanced, and Secure PPO plans only).</p>	<input type="checkbox"/>

Common Health Insurance Terms

Coinsurance:

A percentage of the cost that you pay for certain covered services.

Example: If your coinsurance is 20 percent, your health plan will pay 80 percent of the cost of covered services, and you will pay the remaining 20 percent.

Copay or copayment:

The flat fee you pay when you see a doctor or receive other services.

Example: A plan's copay to see a primary care physician could be \$20.

Cost-sharing:

The amount you pay for your health care costs beyond your premium. This includes your copayments, coinsurance fees, and deductible.

Deductible:

The amount you pay before your health plan starts paying for covered services.

Example: If your plan has a \$1,000 deductible, you'll pay the first \$1,000 for covered services you receive. Once you pay this amount, your insurance will pay for a portion or all of your covered services, depending on the plan.

In network:

Doctors or health care facilities that have a contract with your health plan to provide services.

Out of network:

Doctors or health care facilities not included in your health plan's provider network.

Out-of-pocket maximum:

The most you will have to pay for your health care expenses during a plan period (usually a calendar year). Once you meet your out-of-pocket maximum for the plan period, your health plan will pay for all covered services you receive.

Premium:

The amount you pay to your insurance company each month for coverage under your health plan. Your premium is separate from the out-of-pocket costs you pay when you use your benefits to receive covered services.

Exclusions

Medical Exclusions

By law, the following expenses are not covered by Medicare plans:

- Personal items for your room at a hospital or skilled nursing facility
- Full-time nursing care in your home
- Custodial care — care provided in a nursing home, hospice, or other facility setting when you do not require skilled medical care or skilled nursing care
- Homemaker services, including housekeeping or light meal preparation
- Fees charged for care by your immediate relatives or members of your household
- Home-delivered meals
- Reversal of sterilization procedures and/or non-prescription contraceptive supplies
- Naturopath services (natural or alternative treatments)

Part D Exclusions

These categories of drugs are also not covered by Medicare drug plans:

- Drugs used to promote fertility
- Drugs used for the relief of cough or cold symptoms
- Drugs used for cosmetic purposes or to promote hair growth
- Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
- Drugs used for the treatment of sexual or erectile dysfunction
- Drugs used for the treatment of anorexia, weight loss, or weight gain
- Outpatient drugs for which associated tests or monitoring services must be purchased exclusively from the manufacturer as a condition of sale

This is a partial list of exclusions. Visit [amerihealth.com/eoc](https://www.amerihealth.com/eoc) for a complete listing of benefits and exclusions.

Disclaimers and disclosures

AmeriHealth Medicare Dental Network administered by Dominion Dental Services, Inc., an independent company.

Vision benefits are offered by AmeriHealth Insurance Company of New Jersey and administered by Davis Vision, an independent company.

An affiliate of AmeriHealth has a financial interest in Visionworks, an independent company.

TruHearing® is a registered trademark of TruHearing, Inc., an independent company.

One Pass is a voluntary program offered by an independent company. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program.

Teladoc Health and the practitioners accessible through Teladoc Health are independent companies and contractors not affiliated with AmeriHealth. Please consult a physician for personalized medical advice. Always seek the advice of a physician or other qualified health care provider with any questions regarding a medical condition.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

The transportation benefit is provided by Roundtrip, an independent company.

Out-of-network/non-contracted providers are under no obligation to treat AmeriHealth PPO members, except in emergency situations. Please call our Member Help Team number, see your Evidence of Coverage, or visit amerihealthmedicare.com/eoc for more information, including the cost-sharing that applies to out-of-network services.

This booklet is not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations, and rulings.

The Part B Premium Giveback is set up by Medicare and administered through the Social Security Administration (SSA). The Giveback incentive only participates with Social Security. There are no direct payments made to beneficiaries by AmeriHealth. Beneficiaries who pay their own Part B premium are eligible for the Giveback. This means beneficiaries cannot receive Medicaid or any other assistance from a health program that could potentially pay their Part B premium. The monthly credit is applied on either the beneficiary's Social Security check or Medicare Part B statement, depending on how they pay their Part B premium. It can take a few months for this Giveback to be processed, so the beneficiary may receive it as a lump sum.

AmeriHealth Insurance Company of New Jersey offers PPO Medicare Advantage plans with a Medicare contract. Enrollment in AmeriHealth PPO Medicare Advantage plans depends on contract renewal.

AmeriHealth Medicare coverage issued by AmeriHealth Insurance Company of New Jersey.



Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-275-2583. Someone who speaks English/Language can help you. This is a free service.

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 1-800-275-2583. 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 1-800-275-2583。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-275-2583。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-275-2583. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-275-2583. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-275-2583 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-275-2583. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-275-2583 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-275-2583. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-275-2583. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-275-2583 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-275-2583. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-275-2583. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-275-2583. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-275-2583. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-800-275-2583にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

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Multi-language Interpreter Services

Gujarati: અમારી આરોગ્ય અથવા દવા યોજના વિશે તમને હોય શકે તેવા કોઈપણ પ્રશ્નોના જવાબ આપવા માટે અમારી પાસે નિ:શુલ્ક દુભાષિયા સેવાઓ છે. દુભાષિયા મેળવવા માટે, અમને ફક્ત 1-800-275-2583 પર કોલ કરો. ગુજરાતી બોલતી વ્યક્તિ તમને મદદ કરી શકે છે. આ એક નિ:શુલ્ક સેવા છે.

Urdu: آپ کی صحت یا دوا کے متعلق کسی بھی سوال کا جواب دینے کے لیے ہمارے پاس مفت ترجمانی کی خدمات دستیاب ہیں۔ مترجم کی سہولت کے لیے، 1-800-275-2583 پر کال کریں۔ اردو بولنے والا کوئی شخص آپ کی مدد کر سکتا ہے۔ یہ مفت سروس ہے۔

Khmer: យើងមានផ្តល់សេវាកម្មអ្នកបកប្រែផ្ទាល់មាត់ភាសាខ្មែរ ដើម្បីឆ្លើយសំណួរណាមួយដែលអ្នកប្រហែលជាមានអំពើគម្រោងសុខភាព ឬឱសថរបស់យើង។ ដើម្បីទទួលបានអ្នកបកប្រែផ្ទាល់មាត់ គ្រាន់តែហៅទូរសព្ទមកយើងតាមលេខ 1-800-275-2583 ។ អ្នកណាម្នាក់ដែលនិយាយភាសាអង់គ្លេសអាចជួយអ្នកបាន។ នេះគឺជាសេវាកម្មភាសាខ្មែរ។

Telugu: మా ఆరోగ్యం లేదా ఔషధ ప్రణాళిక గురించి మీకు ఏమైనా ప్రశ్నలకు సమాధానం ఇవ్వడానికి మాకు ఉచిత ఇంటర్ప్రెటర్ సర్వీసులు అందుబాటులో ఉన్నాయి. అనువాదకుడిని పొందడానికి, 1-800-275-2583 ద్వారా మాకు కాల్ చేయండి. తెలుగు మాట్లాడగలిగే ఎవరైనా మీకు సహాయం చేయగలరు. ఇది ఉచిత సర్వీస్.

Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator.

You can file a grievance in the following ways:

- In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103
- By phone: 1-888-377-3933 (TTY: 711)
- By fax: 215-761-0245
- By email: civilrightscordinator@1901market.com

If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

SMART SOLUTIONS

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AmeriHealth Insurance Company of New Jersey complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-275-2583 (TTY/TDD: 711). 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-275-2583 (TTY/TDD 711)。



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