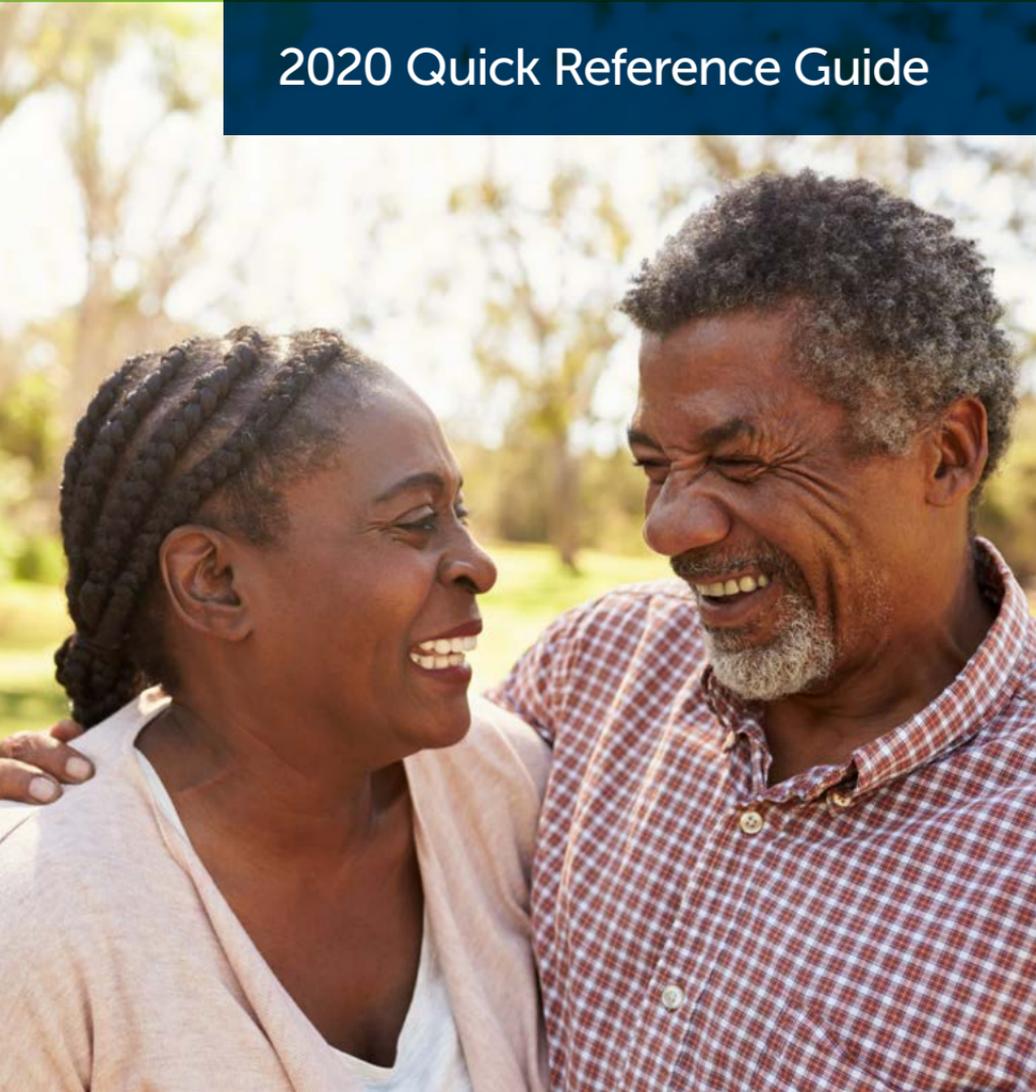


# Healthfirst Medicare Advantage Plan Dental and Vision Benefits

2020 Quick Reference Guide





To learn more or to enroll,  
call Healthfirst today

**1-844-488-1479** (TTY 1-888-542-3821)

7 days a week, 8am–8pm

[www.healthfirst.org/medicare](http://www.healthfirst.org/medicare)

# Dental

## Dental Care That Keeps You Smiling

Comprehensive dental coverage is included with many of our Medicare Advantage plans. This means we offer plans with benefits that Original Medicare doesn't cover, such as:

- Diagnostic and preventive services
- Fluoride treatment
- Restorative services
- Oral and root canal surgeries
- Periodontics (prosthetics/porcelain and ceramic crowns)
- Denture adjustments, repairs, and more

Best of all, you won't need a referral from your Primary Care Provider (PCP) to see a dentist in the Healthfirst network. Just show your Healthfirst Member ID card.



<b>Dental Benefits Copay Chart</b>	<b>Coordinated Benefits Plan (HMO)</b>	<b>65 Plus Plan (HMO)</b>	<b>Increased Benefits Plan (HMO)</b>
			<b>Life Improvement Plan (HMO SNP)</b>
			<b>CompleteCare (HMO SNP)</b>

### Diagnostic

Comprehensive/ Periodic Oral Exam	\$5	\$0 <sup>1</sup>	\$0
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### Radiographic

Intraoral X-Ray Image of the Entire Mouth (full mouth series or panoramic image)	\$5	\$0 <sup>1</sup>	\$0
Intraoral Occlusal Image	\$5	\$0 <sup>1</sup>	\$0
Bitewing X-Ray Images	\$5	\$0 <sup>1</sup>	\$0
Cone Beam CT	\$5	\$0 <sup>1</sup>	\$0

### Preventive

Dental Cleanings	\$5	\$0 <sup>1</sup>	\$0
Fluoride Treatment	\$5	\$0 <sup>1</sup>	\$0

### Basic (Restorative)

Amalgam Fillings	\$5	\$0 <sup>1,2</sup>	\$0
Resin Filling	\$5	\$0 <sup>1,2</sup>	\$0
Inlays/Onlays	\$125	\$0 <sup>1,2</sup>	\$0

<sup>1</sup>Plan pays up to \$1,500 per year for combined preventive and comprehensive dental treatments.

<sup>2</sup>\$0 copay after you meet your \$100 deductible.

<b>Dental Benefits Copay Chart</b>	<b>Coordinated Benefits Plan (HMO)</b>	<b>65 Plus Plan (HMO)</b>	<b>Increased Benefits Plan (HMO)</b>
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### Periodontics

Full Mouth Debridement	\$5	\$0 <sup>1,2</sup>	\$0
Periodontal Surgery	\$5–\$40	\$0 <sup>1,2</sup>	\$0
Scaling and Root Planing, Gingivectomy or Gingivoplasty	\$5–\$40	\$0 <sup>1,2</sup>	\$0
Osseous Surgery (per quad)	\$150	\$0 <sup>1,2</sup>	\$0

### Endodontics

Root Canal Treatment	\$5 or \$150	\$0 <sup>1,2</sup>	\$0
Retreatment Root Canal Therapy	\$5	\$0 <sup>1,2</sup>	\$0
Apicoectomy (per root)	\$40	\$0 <sup>1,2</sup>	\$0
Pulpotomy/Pulp Cap	\$5	\$0 <sup>1,2</sup>	\$0

### Oral Surgery

Simple Extractions	\$5 –\$60	\$0 <sup>1,2</sup>	\$0
Surgical Extractions	\$5–\$60	\$0 <sup>1,2</sup>	\$0
Other Surgical Procedures including Alveoloplasty and Vestibuloplasty	\$5–\$60	\$0 <sup>1,2</sup>	\$0
Coronectomy	\$5	\$0 <sup>1,2</sup>	\$0

<sup>1</sup>Plan pays up to \$1,500 per year for combined preventive and comprehensive dental treatments.

<sup>2</sup>\$0 copay after you meet your \$100 deductible.

<b>Dental Benefits Copay Chart</b>	<b>Coordinated Benefits Plan (HMO)</b>	<b>65 Plus Plan (HMO)</b>	<b>Increased Benefits Plan (HMO)</b>
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## Prosthetics

<i>Prosthodontics</i>			
Fixed Bridges	\$5–\$150	\$0 <sup>1,2</sup>	\$0
Dentures (complete, partial, immediate, or overdentures)	\$150	\$0 <sup>1,2</sup>	\$0
<i>Crowns</i>			
Crowns	\$5–\$150	\$0 <sup>1,2</sup>	\$0
Post and Core or Crown Buildup	\$5–\$60	\$0 <sup>1,2</sup>	\$0
Prefabricated Crowns	\$5–\$125	\$0 <sup>1,2</sup>	\$0
<i>Prosthetic Maintenance</i>			
Recement Bridges, Onlays and Inlays, Crowns	\$125	\$0 <sup>1,2</sup>	\$0
Rebase/Reline of Dentures	\$40	\$0 <sup>1,2</sup>	\$0
Replace or Add Teeth	\$5	\$0 <sup>1,2</sup>	\$0
<i>Adjunct General Services</i>			
Occlusal Guard or Adjustments	\$5	\$0 <sup>1,2</sup>	\$0
General Anesthesia	\$5	\$0 <sup>1,2</sup>	\$0
<i>Implants</i>			
Implants-surgical placement	\$150	\$0 <sup>1,2</sup>	\$0
Implant Repairs	\$40–\$150	\$0 <sup>1,2</sup>	\$0
Recement or Rebonding	\$150	\$0 <sup>1,2</sup>	\$0
Implant/Abutment Repair	\$40	\$0 <sup>1,2</sup>	\$0

<sup>1</sup>Plan pays up to \$1,500 per year for combined preventive and comprehensive dental treatments.

<sup>2</sup>\$0 copay after you meet your \$100 deductible.

Want to cut your copayments  
for covered services in half?  
Just use a participating dental clinic.  
For a list of participating dental  
clinics, see our Provider Directory  
or call Healthfirst.



## Dental Limitations and Exclusions

Certain services are subject to copays and may require prior authorization. All procedures are subject to review and will be evaluated for long-term prognosis as well as for necessity. Included in this evaluation, but not limited to it, are bone support, furcation involvement, periodontal condition, and subcrestal decay.



## Frequency Limitations\*

Once every 6 months	<ul style="list-style-type: none"> <li>■ Oral exams</li> <li>■ Bitewing X-rays</li> <li>■ Prophylaxes (cleanings)</li> <li>■ Cone Beam CT</li> <li>■ Scaling</li> <li>■ Fluoride</li> </ul>
Once every 12 months	<ul style="list-style-type: none"> <li>■ Amalgam Fillings</li> <li>■ Resin Fillings</li> <li>■ Protective Restorations</li> </ul>
Once every 24 months	<ul style="list-style-type: none"> <li>■ Recement Bridges, Onlays and Inlays, Crowns</li> <li>■ Prefabricated Crowns</li> <li>■ Implant Repairs</li> </ul>
Once every 36 months	<ul style="list-style-type: none"> <li>■ Full Mouth and Intraoral Occlusal Image</li> </ul>
Once every 5 years	<ul style="list-style-type: none"> <li>■ Dentures (one set)</li> <li>■ Crowns, Bridges, and Other Implant Services</li> </ul>
Once per tooth, per lifetime	<ul style="list-style-type: none"> <li>■ Simple Extractions</li> <li>■ Surgical Extractions</li> <li>■ Coronectomy</li> </ul>

\*Some dental services can have limits when it comes to coverage. This isn't a complete list of those services, but you can find out if a different dental service is covered under your Healthfirst Medicare Plan by calling Healthfirst. Certain procedures may also have age limitations—just ask us for that list, too!

## Service Exclusions

The following is not a complete list of exclusions; please call Healthfirst to find out if a dental service is covered. Generally, plans do NOT cover:

- Orthodontics
- Services not provided by a dentist (unless the service is performed by a licensed dental hygienist under the supervision of a dentist or is for an X-ray ordered by a dentist)



- General anesthesia, analgesia, and any service provided in a hospital environment.
- Certain diagnostic radiology services are not covered
- Any dental procedures done primarily for cosmetic reasons or to treat congenital or developmental malformations are not covered
- Replacement of lost or broken dentures less than five years of age
- Restorations, crowns, or fixed prosthetics when acceptable results can be achieved with other methods or materials. Porcelain and pontic crowns are only covered in certain quadrants or arches

In cases where the selection of a more expensive treatment plan is decided upon, your Healthfirst Medicare Plan will pay for the least costly option. You will be responsible for all additional fees charged by the dentist.

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# Vision

## More Than Just a Vision Benefit

Taking care of your eyes doesn't just mean having clear vision. Your annual eye exam can help detect a number of health risks, such as diabetes, thyroid disease, high blood pressure, and other conditions. Healthfirst has made it easy for our members to take advantage of this often-overlooked preventive service by teaming up with Davis Vision® to provide comprehensive vision care.

Healthfirst's Medicare Advantage plans offer vision benefits such as:

- \$0 copay for your routine eye exam once a year
- \$0 copay for a glaucoma screening once a year for those at high risk
- Access to Healthfirst's Exclusive Collection of brand name and designer frames (costs are in addition to each plan's specific copay for glasses):<sup>1,2</sup>
  1. Fashion Frames: \$0
  2. Designer Frames: \$0\*
  3. Premier Frames: \$30\*
- Up to \$150 allowance toward non-plan frames or contact lenses (those that are outside of Healthfirst's Exclusive Collection)<sup>1</sup>
- Premium lens options including, but not limited to, high-index lenses, polarized lenses, scratch-resistant coating, ultra anti-reflective coating, and more<sup>2</sup>

<sup>1</sup>Please note that each Healthfirst plan may have different frequency limitations for how often members are eligible for eyewear coverage.

<sup>2</sup>Designer or Premier Frames, Enhanced Lens or Frames options are not included features of our additional vision benefits. However, through an arrangement with Davis Vision, Healthfirst is able to offer these additional features at significantly reduced costs to our members. Therefore, these copays do not count towards your annual Medicare Maximum Out-of-Pocket (MOOP) cost.

\*Dependent upon the plan.

To start using your vision benefits, just visit [www.HFDocFinder.org](http://www.HFDocFinder.org) to locate a participating Davis Vision provider.

# See how much you can save

## Member Out-of-Pocket Savings Comparison Chart\*

Lens type	Cost with Healthfirst	Average NY retail cost†
Standard progressive lenses	\$55	\$230
Premium progressive lenses	\$95	\$295
Ultra progressive lenses	\$140	\$345
Polycarbonate lenses	\$35	\$50
Standard anti-reflective coating lenses	\$40	\$100
Premium anti-reflective coating lenses	\$53	\$125
Ultra anti-reflective coating lenses	\$65	\$150
Intermediate vision lenses	\$35	\$60
Polarized lenses	\$80	\$140
Plastic photosensitive lenses	\$70	\$120
Blended invisible bifocals	N/A	N/A
High-index lenses	\$60	\$120
Scratch-resistant coating	\$25	\$29
Ultraviolet (UV) lens coating	\$17	\$20

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†Retail prices are current as of July 2019 and may change.

Visit [www.DavisVision.com](http://www.DavisVision.com) and create a member account to see available frames, view vision benefits, and more.





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All covered dental services must be medically necessary. You must access all dental treatment from providers through the Healthfirst Medicare Plan-contracted dental network. The dental provider network may change at any time. You will receive notice when necessary. The copays are the amounts that you will pay directly to the participating dental provider for services rendered. Copays for covered services may be reduced by 50% when services are received at a participating Healthfirst owner-hospital's dental clinic. DentaQuest is contracted with Healthfirst to provide dental benefits to its members.

Coverage is provided by Healthfirst Health Plan, Inc., Healthfirst PHSP, Inc., and/or Healthfirst Insurance Company, Inc. (together, "Healthfirst"). Healthfirst Health Plan, Inc. offers HMO plans that contract with the Federal Government. Healthfirst Medicare Plan has a contract with New York State Medicaid for Healthfirst CompleteCare (HMO SNP) and a Coordination of Benefits Agreement with the New York State Department of Health for the Healthfirst Life Improvement Plan (HMO SNP). Enrollment in Healthfirst Medicare Plan depends on contract renewal. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits and/or copayments/coinsurance may change on January 1 of each year. Healthfirst Medicare Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.