

2022 Summary of Benefits

Medicare Advantage Plan with Part D Prescription Drug Coverage

BlueMedicare Group PPO (Employer PPO) 10/01/2022 – 09/30/2023

BlueMedicare Advanced Platinum PPO with Dental, Hearing, Vision Indian River County BOCC 90000



The plan's service area includes:

Nationwide

The benefit information provided is a summary of what we cover and what you pay. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You may also view the "Evidence of Coverage" for this plan on our website, www.floridablue.com/medicare.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Who Can Join?

You and your dependent(s) can join this plan if you are a retired employee of the group and the following conditions are met:

- You and your dependent(s) are entitled to Medicare Part A and enrolled in Medicare Part B
- You and your dependent(s) live in the plan service area, and
- You are identified as an eligible participant by your former employer

Neither you nor your dependent(s) are eligible for this plan if:

- You are an active employee of the group, or
- You are a retired employee of the group with a dependent who is an active employee of the group and has coverage through the group's plan for active employees

Our service area includes all 50 states and the District of Columbia.

Which doctors, hospitals, and pharmacies can I use?

We have a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network to receive medical services, you may pay more for these services. If you use pharmacies that are not in our network to fill your covered Part D drugs, the plan will generally not cover your drugs.

 You can see our plan's provider and pharmacy directory on our website (<u>www.floridablue.com/medicare</u>). Or call us and we will send you a copy of the provider and pharmacy directories.

Have Questions? Call Us

- If you are a member of this plan, call us at 1-800-926-6565, TTY: 1-800-955-8770
- If you are not a member of this plan, call us at 844-BLUE-MED (844-258-3633), TTY: 1-800-955-8770.
 - From October 1 through March 31, we are open seven days a week, from 8:00 a.m. to
 8:00 p.m. local time, except for Thanksgiving and Christmas
 - From April 1 through September 30, we are open Monday through Friday, from 8:00 a.m. to
 8:00 p.m. local time, except for major holidays
- Or visit our website at www.floridablue.com/medicare

Important Information

Through this document you will see the "\" symbol. Services with this symbol may require prior authorization from the plan before you receive the services from network providers. If you do not get a prior authorization when required, you may have to pay out-of-network cost-sharing, even though you received services from a network provider. Please contact your doctor or refer to the Evidence of Coverage (EOC) for more information about services that require a prior authorization from the plan.

Monthly Premium, Deductible and Limits

Monthly Plan Premium	 \$270.28 for Advanced Platinum PPO with DHV You must continue to pay your Medicare Part B premium. 	
Deductible	 \$0 per year for In-Network health care services \$2,000 per year for Out-of-Network health care services \$0 per year for Part D prescription drugs. 	
Maximum Out-of-Pocket Responsibility	 \$1,000 is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services from in-network providers for the year. \$3,000 is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services you receive from in and out-of-network providers combined. 	

Medical and Hospital Benefits

	In-Network	Out-of-Network
Inpatient Hospital Care ◊	\$200 copay per day, days 1-7\$0 copay per day, after day 7	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
(Authorization applies to in- network services only.)		
Outpatient Hospital Care	 \$75 copay per visit for Medicare- covered observation services 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
	■ \$250 copay for all other services ◊	
Ambulatory Surgical Center	■ \$200 copay for surgery services provided at an Ambulatory Surgery Center ◊	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Doctor's Office Visits	\$25 copay per primary care visit\$45 copay per specialist visit	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Preventive Care	 \$0 copay Abdominal aortic aneurysm screening Annual wellness visit Bone mass measurement Breast cancer screening (mammograms) Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) Cardiovascular disease testing Cervical and vaginal cancer 	■ 40% of the Medicare-allowed amount
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In-Network Out-of-Network

- screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- Diabetes self-management training, diabetic services and supplies
- Health and wellness education programs
- Hepatitis C Screening
- HIV screening
- Immunizations
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy to promote sustained weight loss
- Prostate cancer screening exams
- Screening and counseling to reduce alcohol misuse
- Screening for lung cancer with low dose computed tomography (LDCT)
- Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- Vision care: Glaucoma screening
- "Welcome to Medicare" preventive visit

Emergency Care

Medicare Covered Emergency Care

\$75 copay per visit, in- or out-of-network

This copay is waived if you are admitted to the hospital within 48 hours of an emergency room visit.

Worldwide Emergency Care Services

- \$75 copay for Worldwide Emergency Care
- \$25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services

Does not include emergency transportation.

	In-Network	Out-of-Network
Urgently	Medicare Covered Urgently Needed Ser	vices
Needed Services	Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention	

illness, injury or condition that requires immediate medical attention.

\$30 copay at an Urgent Care Center, in- or out-of-network

Convenient Care Services are outpatient services for non-emergency injuries and illnesses that need treatment when most family physician offices are closed.

• \$30 copay at a Convenient Care Center, in- or out-of-network

Worldwide Urgently Needed Services

- \$75 copay for Worldwide Urgently Needed Services
- \$25,000 combined yearly limit for Worldwide Emergency Care and Worldwide **Urgently Needed Services**

Does not include emergency transportation.

Diagnostic Services/ Labs/Imaging ◊

(Authorization applies to innetwork services only.)

Laboratory Services

- \$0 copay at an Independent Clinical Laboratory
- \$30 copay at an outpatient hospital facility

X-Rays

- \$50 copay at a physician's office and at an Independent Diagnostic Testing Facility (IDTF)
- \$150 copay at an outpatient hospital facility

Advanced Imaging Services

Includes services such as Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), and Computer Tomography (CT) Scan

- \$75 copay at a physician's office
- \$100 copay at an IDTF
- \$150 copay at an outpatient hospital facility

Radiation Therapy

20% of the Medicare-allowed amount

40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
Hearing Services	Medicare-Covered Hearing Services • \$45 copay for specialist exams to diagnose and treat hearing and balance issues	Medicare-Covered Hearing Services • 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
	 Additional Hearing Services \$0 copay for one routine hearing exam per year \$0 copay for evaluation and fitting of hearing aids \$350 per ear. You pay a \$0 copay for up to 2 hearing aids every year with a maximum benefit allowance of \$350 per ear. NOTE: Hearing aids must be purchased through our participating provider to receive in-network benefits. Member is responsible for any amount after the benefit allowance has been applied. Subject to benefit maximum. 	 Additional Hearing Services Member must submit receipts for reimbursement at 50% of maximum allowed for one routine hearing exam per year. Member must submit receipts for reimbursement at 50% of maximum allowed for evaluation and fitting of hearing aids. Member must submit receipts for reimbursement at 50% of maximum allowed for up to 2 hearing aids every year. Subject to benefit maximum. Member is responsible for any amount after the benefit allowance has been applied.
Dental Services	Medicare-Covered Dental Services ◊ ■ \$45 copay for specialist non-routine dental care	 Medicare-Covered Dental Services 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible for non-routine dental
	 Additional Dental Services \$0 copay for covered preventive dental services \$0 copay for covered comprehensive dental services 	 Additional Dental Services Member pays up front and is reimbursed 50% of non-participating rates for covered preventive dental services. Member pays up front and is reimbursed 50% of non-participating rates for covered

 Member pays up front and is reimbursed 50% of non-participating rates for covered comprehensive dental services.

	In-Network	Out-of-Network
Vision Services	 \$45 copay for specialist to diagnose and treat eye diseases and conditions \$0 copay for glaucoma screening (once per year for members at high risk of glaucoma) \$0 copay for one diabetic retinal exam per year \$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery 	 40% of the Medicare-allowed amount for glaucoma screening 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible for Medicare-covered specialist services to diagnose and treat diseases and conditions of the eye and diabetic retinal exams 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible for eyeglasses or contact lenses after cataract surgery
	 Additional Vision Services In-Network \$0 copay for an annual routine eye examination \$0 copay for lenses, frames or contacts. Subject to the annual maximum plan benefit allowance. Member responsible for any amounts in excess of the annual maximum plan benefit allowance. \$250 maximum allowance per year towards the purchase of lenses, frames or contacts. 	 Additional Vision Services Out-of-Network Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount for an annual routine eye examination. Member is responsible for all amounts in excess of the 50% in-network allowed amount and/or any amounts in excess of the annual maximum plan benefit allowance for lenses, frames or contacts. Total reimbursement is subject to the annual maximum plan benefit allowance.
Mental Health Services ◊ (Authorization applies to in- network services	 Inpatient Mental Health Services \$200 copay per day, days 1-7 \$0 copay per day, after day 7 190-day lifetime benefit maximum in a psychiatric hospital. 	Inpatient Mental Health Services • 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible 190-day lifetime benefit maximum in a psychiatric hospital.
only)	Outpatient Mental Health Services • \$40 copay	 Outpatient Mental Health Services 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Skilled Nursing Facility (SNF) (Authorization applies to innetwork services only.)	 \$0 copay per day, days 1-20 \$100 copay per day, days 21-100 Our plan covers up to 100 days in a SN	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible IF per benefit period.
Physical Therapy	■ \$35 copay per visit ◊	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Ambulance	■ \$200 copay for each Medicare- covered trip (one-way) ◊	 \$200 copay for each Medicare-covered trip (one-way)

	In-Network	Out-of-Network
Transportation	Not covered	Not covered
Medicare Part B Drugs	 \$5 copay for allergy injections 20% of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs ◊ 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

Part D Prescription Drug Benefits

Deductible Stage

\$0 per year for Part D prescription drugs.

Initial Coverage Stage

During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.

You stay in this stage until your "out-of-pocket "costs reach \$7,050. When you reach the out-of-pocket limit of \$7,050, you leave the Initial Coverage Stage and move on to the Catastrophic Coverage Stage.

You may get your drugs at network retail pharmacies and mail order pharmacies.

	Preferred Retail/LTC (31-day supply)	Standard Retail (31-day supply)	Mail Order (90-day supply)
Tier 1 - Preferred Generic	\$3 copay	\$10 copay	\$0 copay
Tier 2 - Generic	\$8 copay	\$15 copay	\$8 copay
Tier 3 - Preferred Brand	\$35 copay	\$40 copay	\$70 copay
Tier 4 - Non-Preferred Drug	\$65 copay	\$85 copay	\$195 copay
Tier 5 - Specialty Tier	33% of the cost	33% of the cost	N/A

Coverage Gap Stage

Because there is no coverage gap for this plan, this payment stage does not apply to you.

You pay the same copays that you paid in the Initial Coverage Stage for all drugs. Once you leave the Initial Coverage Stage, you move on to the Catastrophic Coverage Stage.

Catastrophic Coverage Stage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$7,050**, you pay the *greater* of:

• \$3.95 copay for generic (including brand drugs treated as generic) and \$9.85 copay for all other drugs, or 5% of the cost

Additional Drug Coverage

Please call us or see the plan's "Evidence of Coverage" on our website (<u>www.floridablue.com/medicare</u>) for complete information about your costs for covered drugs. If you request and the plan approves a formulary exception, you will pay Tier 4 (Non-Preferred Drug) cost-sharing

 Your cost-sharing may be different if you use a Long-Term Care (LTC) pharmacy, a home infusion pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 90 days) of a drug

Additional Benefits

	In-Network	Out-of-Network
Diabetic Supplies	*\$0 copay at your network retail or mail- order pharmacy for Diabetic Supplies such as:	ail order pharmacy and are covered
Medicare Diabetes Prevention Program	\$0 copay for Medicare-covered services	■ 40% of the Medicare-allowed amount
Podiatry	 \$45 copay for each Medicare-covered podiatry visit 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Chiropractic	 \$20 copay for each Medicare-covered chiropractic service 	■ 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Medical Equipment and Supplies ◊ (Authorization applies to in- network services only.)	 20% of the Medicare-allowed amount for all plan approved, Medicare-covered motorized wheelchairs and electric scooters 0% of the Medicare-allowed amount for all other plan approved, Medicare-covered durable medical equipment 	■ 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
Occupational and Speech Therapy	■ \$35 copay per visit ◊	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Telehealth ♦ (Authorization applies to innetwork services only)	 \$30 copay for Urgently Needed Services \$25 copay for Primary Care Services \$35 copay for Occupational Therapy/Physical Therapy/Speech Therapy at all locations \$45 copay for Dermatology Services \$40 copay for individual sessions for outpatient Mental Health Specialty Services \$40 copay for individual sessions for outpatient Psychiatry Specialty Services \$40 copay for Opioid Treatment Program Services \$40 copay for individual sessions for outpatient Substance Abuse Specialty Services in an office setting \$0 copay for Diabetes Self-Management Training \$0 copay for Dietician Services 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

You Get More with BlueMedicare

Health Education

In- and Out-of-Network

meQuilibrium's digital coaching platform delivers clinically validated and highly personalized resilience solutions to help people improve their ability to manage stress and successfully cope with life's challenges. To get started go to

FloridaBlue.com/Medicare log in, click on My Health and select HealthyBlue Rewards.

Healthy Blue Rewards

 Your BlueMedicare plan rewards you for taking care of your health. Redeem gift card rewards for completing and reporting preventive care and screenings.

SilverSneakers® Fitness Program

- Gym membership and classes available at fitness locations across the country, including national chains and local gyms
- Access to exercise equipment and other amenities, classes for all levels and abilities, social events, and more

Disclaimers

Florida Blue is a PPO and Rx (PDP) plan with a Medicare contract. Enrollment in Florida Blue depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Florida Blue 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.

If you have any questions, please contact our Member Services number at 1-800-926-6565. (TTY users should call 1-800-955-8770.) Our hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 through March 31, except for Thanksgiving and Christmas. From April 1 through September 30, our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday, except for major holidays.

Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., dba Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association.

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

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Section 1557 Notification: Discrimination is Against the Law

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

We provide:

- Free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - 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
 - Information written in other languages

If you need these services, contact:

- Health and vision coverage: 1-800-352-2583
- Dental, life, and disability coverage: 1-888-223-4892
- Federal Employee Program: 1-800-333-2227

If you believe that we have failed to provide these services or discriminate on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation, you can file a grievance with:

Health and vision coverage (including FEP members):

Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY) Fax: 1-904-301-1580

section1557coordinator@floridablue.com

Dental, life, and disability coverage:

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 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 <u>ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019 1-800-537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

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1-800-352-2583(TTY: 1-800-955-8770)。FEP:請致電1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS : 1-800-955-8770). FEP : Appelez le 1-800-333-2227

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-008-253-3852 (رقم هاتف الصم والبكم: 1-008-559-078. اتصل برقم 1-008-7222-333 (رقم هاتف الصم

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુયના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: ફોન કરો 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โดยติดต่อหมายเลขโทรฟรี 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583 (TTY:1-800-955-8770) まで、お電話にてご連絡ください。FEP:1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کذد، تسهیلات زبانی رایگان در دسترس شما خواهد بود. با شماره (877-555-800-1 تماس بگیرید. FEP: با شماره (877-333-800-1 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yánílti'go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Koji' hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí koji' hodíílnih 1-800-333-2227.