

## 2025 Summary of Benefits

### Medicare Advantage Plan with Part D Prescription Drug Coverage

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BlueMedicare Group PPO (Employer PPO)

Advanced PPO w DHV + Platinum Rx

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."** To get a complete list of the drugs we cover, call us and ask for the List of Covered Drugs ("Formulary"). You may also contact your former employer's benefits administrator for the "Evidence of Coverage" and "Formulary."

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](http://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.

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## **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 is nationwide. It includes all fifty states, the District of Columbia and the United States territories.

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## **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 ([www.floridablue.com/medicare](http://www.floridablue.com/medicare)). At the top navigation, click Member Resources, then click Find a Doctor or Find a Pharmacy. Or call us and we will send you a copy of the provider and pharmacy directories.

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## **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](http://www.floridablue.com/medicare)

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## **Important Information**

Our plans group each medication into a tier. The number of tiers may vary based on the plan you choose. You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Through this document you will see the "P" 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.

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## Monthly Premium, Deductible and Limits

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<b>Monthly Plan Premium</b>	\$337.99
	You must continue to pay your Medicare Part B premium.

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<b>Deductible</b>	<ul style="list-style-type: none"><li>▪ <b>\$0</b> per year for In-Network health care services</li><li>▪ <b>\$2,000</b> per year for Out-of-Network health care services</li><li>▪ <b>\$0</b> per year for Part D prescription drugs. There is no deductible for insulins.</li></ul>
<b>Maximum Out-of-Pocket Responsibility</b>	<ul style="list-style-type: none"><li>▪ <b>\$1,000</b> is the most you pay for copays, coinsurance, and other costs for Medicare-covered medical services from in-network providers for the year.</li><li>▪ <b>\$3,000</b> 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.</li></ul>

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## Medical and Hospital Benefits

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Inpatient Hospital Coverage ♦</b> (Authorization applies to in-network services only.)	<ul style="list-style-type: none"><li>▪ <b>\$200</b> copay per day, for days 1-7</li><li>▪ <b>\$0</b> copay per day, after day 7</li></ul>	<ul style="list-style-type: none"><li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li></ul>
<b>Outpatient Hospital Coverage</b>	<ul style="list-style-type: none"><li>▪ <b>\$75</b> copay per visit for Medicare-covered observation services</li><li>▪ <b>\$250</b> copay for all other services ♦</li><li>▪ <b>\$0</b> copay for diagnostic colonoscopy</li></ul>	<ul style="list-style-type: none"><li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li></ul>

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	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Ambulatory Surgical Center (ASC) Services</b>	<ul style="list-style-type: none"> <li>▪ <b>\$200</b> copay for surgery services provided at an Ambulatory Surgical Center ♦</li> <li>▪ <b>\$0</b> copay for diagnostic colonoscopy</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>
<b>Doctor Visits</b>	<ul style="list-style-type: none"> <li>▪ <b>\$25</b> copay per provider of choice visit</li> <li>▪ <b>\$45</b> copay per specialist visit</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>
<b>Preventive Care</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay <ul style="list-style-type: none"> <li>• Abdominal aortic aneurysm screening</li> <li>• Annual wellness visit</li> <li>• Bone mass measurement</li> <li>• Breast cancer screening (mammograms)</li> <li>• Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</li> <li>• Cardiovascular disease testing</li> <li>• Cervical and vaginal cancer screening</li> <li>• Colorectal cancer screening</li> <li>• Depression screening</li> <li>• Diabetes screening</li> <li>• Diabetes self-management training, diabetic services and supplies</li> <li>• Health and wellness education programs</li> <li>• Hepatitis C Screening</li> <li>• HIV screening</li> <li>• Immunizations</li> <li>• Medical nutrition therapy</li> <li>• Medicare Diabetes Prevention Program (MDPP)</li> <li>• Obesity screening and therapy to promote sustained weight loss</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount</li> </ul>

	<b>In-Network</b>	<b>Out-of-Network</b>
	<ul style="list-style-type: none"> <li>• Prostate cancer screening exams</li> <li>• Screening and counseling to reduce alcohol misuse</li> <li>• Screening for lung cancer with low dose computed tomography (LDCT)</li> <li>• Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</li> <li>• Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</li> <li>• Vision care: Glaucoma screening</li> <li>• "Welcome to Medicare" preventive visit</li> </ul>	
<b>Emergency Care</b>	<b>Medicare-Covered Emergency Care</b>	
	<ul style="list-style-type: none"> <li>▪ <b>\$75</b> copay per visit, in- or out-of-network</li> </ul> <p>This copay is waived if you are admitted to the hospital within 48 hours of an emergency room visit.</p>	
	<b>Worldwide Emergency Care Services</b>	
	<ul style="list-style-type: none"> <li>▪ <b>\$75</b> copay for Worldwide Emergency Care</li> <li>▪ <b>\$25,000</b> combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services</li> </ul> <p>Does not include emergency transportation.</p>	
<b>Urgently Needed Services</b>	<b>Medicare-Covered Urgently Needed Services</b>	
	<p>Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.</p> <ul style="list-style-type: none"> <li>▪ <b>\$30</b> copay at an Urgent Care Center, in- or out-of-network</li> </ul> <p>Convenient Care Services are outpatient services for non-emergency injuries and illnesses that need treatment when most family physician offices are closed.</p> <ul style="list-style-type: none"> <li>▪ <b>\$30</b> copay at a Convenient Care Center, in- or out-of-network</li> </ul>	
	<b>Worldwide Urgently Needed Services</b>	
	<ul style="list-style-type: none"> <li>▪ <b>\$75</b> copay for Worldwide Urgently Needed Services</li> </ul>	

	<b>In-Network</b>	<b>Out-of-Network</b>
	<ul style="list-style-type: none"> <li>▪ <b>\$25,000</b> combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services</li> </ul> <p>Does not include emergency transportation.</p>	
<b>Diagnostic Services/ Labs/Imaging ♦</b>  (Authorization applies to in-network services only.)	<p><b>Diagnostic Procedures and Tests</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$30</b> copay at an Independent Diagnostic Testing Facility (IDTF)</li> <li>▪ <b>\$100</b> copay at an outpatient hospital facility</li> <li>▪ <b>\$0</b> copay for allergy testing</li> </ul> <p><b>Laboratory Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay at an Independent Clinical Laboratory</li> <li>▪ <b>\$30</b> copay at an outpatient hospital facility</li> </ul> <p><b>X-Rays</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$50</b> copay at a physician's office or at an IDTF</li> <li>▪ <b>\$150</b> copay at an outpatient hospital facility</li> </ul> <p><b>Advanced Imaging Services</b> Includes services such as Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Positron Emission Tomography (PET), Computer Tomography (CT) scan or Nuclear Medicine testing.</p> <ul style="list-style-type: none"> <li>▪ <b>\$75</b> copay at a physician's office</li> <li>▪ <b>\$100</b> copay at an IDTF</li> <li>▪ <b>\$150</b> copay at an outpatient hospital facility</li> </ul> <p><b>Radiation Therapy</b></p> <ul style="list-style-type: none"> <li>▪ <b>20%</b> of the Medicare-allowed amount</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>

	In-Network	Out-of-Network
<b>Hearing Services</b>	<p><b>Medicare-Covered Hearing Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$45</b> copay for specialist exams to diagnose and treat hearing and balance issues</li> </ul> <p><b>Additional Hearing Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay for one routine hearing exam per year.</li> <li>▪ <b>\$0</b> copay for evaluation and fitting of hearing aids</li> <li>▪ <b>\$350 per ear.</b> You pay a <b>\$0</b> copay for up to 2 hearing aids every year with a maximum benefit allowance of <b>\$350</b> per ear.</li> </ul> <p><b>NOTE:</b> Hearing aids must be purchased through our participating provider to receive in-network benefits.</p> <ul style="list-style-type: none"> <li>▪ Member is responsible for any amount after the benefit allowance has been applied. Subject to benefit maximum.</li> </ul>	<p><b>Medicare-Covered Hearing Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul> <p><b>Additional Hearing Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>Member must submit receipts for reimbursement at 50% of maximum allowed</b> for a routine hearing exam per year.</li> <li>▪ <b>Member must submit receipts for reimbursement at 50% of maximum allowed</b> for evaluation and fitting of hearing aids.</li> <li>▪ <b>Member must submit receipts for reimbursement at 50% of maximum allowed for up to 2 hearing aids every year. Subject to benefit maximum.</b></li> </ul>
<b>Dental Services</b>	<p><b>Medicare-Covered Dental Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$45</b> copay for specialist non-routine dental care</li> </ul> <p><b>Additional Dental Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay for covered preventive dental services</li> <li>▪ <b>\$0</b> copay for covered comprehensive dental services</li> </ul>	<p><b>Medicare-Covered Dental Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible for non-routine dental</li> </ul> <p><b>Additional Dental Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>Member pays up front and is reimbursed 50% of non-participating rates</b> for covered preventive dental services.</li> </ul>

	In-Network	Out-of-Network
<b>Vision Services</b>	<b>Medicare-Covered Vision Services</b> <ul style="list-style-type: none"> <li>▪ <b>\$45</b> copay for specialist to diagnose and treat eye diseases and conditions</li> <li>▪ <b>\$0</b> copay for glaucoma screening (once per year for members at high risk of glaucoma)</li> <li>▪ <b>\$0</b> copay for one diabetic retinal exam per year</li> <li>▪ <b>\$0</b> copay for one pair of eyeglasses or contact lenses after each cataract surgery</li> </ul>	<b>Medicare-Covered Vision Services</b> <ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount for glaucoma screening</li> <li>▪ <b>40%</b> 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</li> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible for eyeglasses or contact lenses after cataract surgery</li> </ul>
	<b>Additional Vision Services</b> <u>In-Network</u> <ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay for an annual routine eye examination 1 every 12 months.</li> <li>▪ <b>\$0</b> copay for lenses, frames or contacts. Member responsible for any amount in excess of annual maximum plan benefit allowance.</li> <li>▪ <b>\$250</b> maximum allowance per year towards the purchase of lenses, frames or contacts.</li> </ul>	<b>Additional Vision Services</b> <u>Out-of-Network</u> <ul style="list-style-type: none"> <li>▪ <b>Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount</b> for an annual routine eye examination 1 every 12 months.</li> </ul>

	In-Network	Out-of-Network
<b>Mental Health Services</b> ♦ (Authorization applies to in-network services only)	<p><b>Inpatient Mental Health Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$200</b> copay per day for days 1-7</li> <li>▪ <b>\$0</b> copay per day for days 8-90</li> </ul> <p>190-day lifetime benefit maximum in a psychiatric hospital.</p> <p><b>Outpatient Mental Health Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$40</b> copay</li> </ul>	<ul style="list-style-type: none"> <li>▪ Member must pay <b>100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount for lenses, frames, contacts or upgrades.</b> Member is responsible for all amounts in excess of the 50% of the in-network allowed amount and/or any amounts in excess of the annual maximum plan benefit allowance for lenses, frames, contacts or upgrades.</li> <li>▪ Total reimbursement is subject to the annual maximum plan benefit allowance.</li> </ul> <p><b>Inpatient Mental Health Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul> <p>190-day lifetime benefit maximum in a psychiatric hospital.</p> <p><b>Outpatient Mental Health Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>
<b>Skilled Nursing Facility (SNF)</b> ♦ (Authorization applies to in-network services only.)	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay per day for days 1-20</li> <li>▪ <b>\$100</b> copay per day for days 21-100</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>
<b>Physical Therapy</b>	<ul style="list-style-type: none"> <li>▪ <b>\$35</b> copay per visit ♦</li> <li>▪ <b>\$0</b> copay for Lymphedema Therapy</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Ambulance</b>	<ul style="list-style-type: none"> <li>▪ <b>\$200</b> copay for each Medicare-covered trip (one-way) ♦</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>\$200</b> for each Medicare- covered trip (one-way)</li> </ul>
<b>Transportation</b>	<ul style="list-style-type: none"> <li>▪ Not Covered</li> </ul>	<ul style="list-style-type: none"> <li>▪ Not Covered</li> </ul>
<b>Medicare Part B Drugs</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0 Copay</b> copay for allergy injections</li> <li>▪ Up to <b>20%</b> of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs ♦</li> <li>▪ <b>20% up to \$35 per month</b> for insulin if you use an insulin pump that's covered under Part B's durable medical equipment benefit ♦</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>

## Additional Benefits

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Diabetic Supplies</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay at a Florida Blue Medicare contracted network retail or mail-order pharmacy for Diabetic Supplies such as: <ul style="list-style-type: none"> <li>• Lifescan (One Touch®) and Ascensia (Contour ®) glucose meters and test strips are preferred. Other brands will require prior authorization ♦</li> <li>• Lancets</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>

	<b>In-Network</b>	<b>Out-of-Network</b>
	<ul style="list-style-type: none"> <li>Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, (and supplies) are preferred. Other brands may require prior authorization ♦</li> </ul> <p><b>Important Note:</b></p> <ul style="list-style-type: none"> <li><b>Insulin, alcohol swabs, insulin syringes and needles for self-administration in the home are obtained from an in-network retail or mail order pharmacy and are covered under your Medicare Part D pharmacy benefit.</b> Applicable Part D co-pays and deductibles apply.</li> <li>Please note: Medical supplies i.e. alcohol swabs, gauze, and/or syringes are not coverable if not used for the administration of insulin.</li> <li>The initial fill of a CGM or insulin when being used with an insulin pump can be obtained through our participating DME provider.</li> </ul>	
<b>Medicare Diabetes Prevention Program</b>	<ul style="list-style-type: none"> <li><b>\$0</b> copay for Medicare-covered services</li> </ul>	<ul style="list-style-type: none"> <li><b>40%</b> of the Medicare-allowed amount</li> </ul>
<b>Podiatry</b>	<ul style="list-style-type: none"> <li><b>\$45</b> copay for each Medicare-covered podiatry visit</li> </ul>	<ul style="list-style-type: none"> <li><b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>
<b>Chiropractic</b>	<ul style="list-style-type: none"> <li><b>\$20</b> copay for each Medicare-covered chiropractic service</li> </ul>	<ul style="list-style-type: none"> <li><b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Medical Equipment and Supplies ♦</b>  (Authorization applies to in-network services only.)	<ul style="list-style-type: none"> <li>▪ <b>20%</b> of the Medicare-allowed amount for all plan approved, Medicare-covered motorized wheelchairs and electric scooters</li> <li>▪ <b>0%</b> of the Medicare-allowed amount for all other plan approved, Medicare-covered durable medical equipment</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>
<b>Occupational and Speech Therapy</b>	<ul style="list-style-type: none"> <li>▪ <b>\$35</b> copay per visit ♦</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>
<b>Telehealth ♦</b>  (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>▪ <b>\$30</b> copay for Urgently Needed Services</li> <li>▪ <b>\$25</b> copay for Primary Care Services</li> <li>▪ <b>\$35</b> copay for Occupational Therapy/Physical Therapy/Speech Therapy at all locations</li> <li>▪ <b>\$45</b> copay for Dermatology Services</li> <li>▪ <b>\$40</b> copay for individual sessions for outpatient Mental Health Specialty Services</li> <li>▪ <b>\$40</b> copay for individual sessions for outpatient Psychiatry Specialty Services</li> <li>▪ <b>\$40</b> copay for Opioid Treatment Program Services</li> <li>▪ <b>\$40</b> copay for individual sessions for outpatient Substance Abuse Specialty Services in an office setting</li> <li>▪ <b>\$0</b> copay for Diabetes Self-Management Training</li> <li>▪ <b>\$0</b> copay for Dietician Services</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>40%</b> of the Medicare-allowed amount after \$2,000 out-of-network deductible</li> </ul>

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Blue Dollars Benefits MasterCard® Prepaid Card</b>  <i>NOTE: See Healthy Blue Rewards</i>	<ul style="list-style-type: none"> <li>▪ <b>Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically.</b></li> <li>▪ Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan.</li> <li>▪ Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply.</li> <li>▪ The Blue Dollars card will be mailed directly to you. Reward dollars must be used by 12/31. Any unused allowance will not be rolled over.</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically.</b></li> <li>▪ Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan.</li> <li>▪ Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply.</li> <li>▪ The Blue Dollars card will be mailed directly to you. Reward dollars must be used by 12/31. Any unused allowance will not be rolled over.</li> </ul>
<b>SilverSneakers® Fitness Program</b>	<ul style="list-style-type: none"> <li>▪ Gym membership and classes available at fitness locations across the country, including national chains and local gyms.</li> <li>▪ Access to exercise equipment and other amenities, classes for all levels and abilities, social events, and more.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Gym membership and classes available at fitness locations across the country, including national chains and local gyms.</li> <li>▪ Access to exercise equipment and other amenities, classes for all levels and abilities, social events, and more.</li> </ul>
<b>HealthyBlue Rewards</b>	<ul style="list-style-type: none"> <li>▪ Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars card for completing and/or reporting preventive care and screenings.</li> <li>▪ Rewards are available after opting in to the program.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars card for completing and/or reporting preventive care and screenings.</li> <li>▪ Rewards are available after opting in to the program.</li> </ul>

## Part D Prescription Drug Benefits

### Deductible Stage

This plan does not have a prescription drug deductible.

### Initial Coverage Stage

You begin in this stage when you fill your first prescription of the year.

During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost (your copayment or coinsurance amount). You stay in the Initial Coverage Stage until your total out-of-pocket costs reach **\$2,000**. You then move on to the Catastrophic Coverage Stage. You may get your drugs at network retail pharmacies and mail order pharmacies.

<i>See Evidence of Coverage for details.</i>	<b>Standard Retail (31-day supply)</b>	<b>Standard Retail (90 to 100-day supply)</b>	<b>Mail Order (90 to 100-day supply)</b>
<b>Tier 1 - Preferred Generic</b>	<b>\$3 copay</b>	<b>\$9 copay</b>	<b>\$0 copay</b>
<b>Tier 2 - Generic</b>	<b>\$8 copay</b>	<b>\$24 copay</b>	<b>\$8 copay</b>
<b>Tier 3 - Preferred Brand</b>	<b>\$35 copay</b>	<b>\$105 copay</b>	<b>\$70 copay</b>
<b>Tier 4 - Non-Preferred Drug</b>	<b>\$65 copay</b>	<b>\$195 copay</b>	<b>\$195 copay</b>
<b>Tier 5 - Specialty Tier</b>	<b>33% of the cost</b>	<b>N/A</b>	<b>N/A</b>

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

### Catastrophic Coverage Stage

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the **\$2,000** limit for the calendar year. During the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs. You will stay in this payment stage until the end of the calendar year.

### Additional Drug Coverage

- Please call us or see the plan's "Evidence of Coverage" on our website ([www.floridablue.com/medicare/forms](http://www.floridablue.com/medicare/forms)) 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.
- Our plan covers most Part D vaccines at no cost to you including shingles, tetanus and travel vaccines.

## Disclaimers

Florida Blue is a PPO 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.

PPO 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 benefits and Part D benefits.

The Blue Dollars Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Card can be used for eligible expenses wherever Mastercard is accepted. Valid only in the U.S. No cash access. Mastercard and the circles design is a trademark of Mastercard International Incorporated.

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We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. View the Discrimination and Accessibility Notice at [floridablue.com/ndnotice](http://floridablue.com/ndnotice), plus information on our free language assistance services. Or call 1-800-352-2583 (TTY: 1-800-955-8770).

Puede ver la notificación de no discriminación y accesibilidad, además de información sobre nuestros servicios gratuitos de asistencia lingüística en [floridablue.com/es/ndnotice](http://floridablue.com/es/ndnotice). O llame al 1-800-352-2583 (TTY: 1-877-955-8773).

### **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 1-800-926-6565. (TTY users should call 1-800-955-8770). 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 1-800-926-6565 (TTY: 1-877-955-8773). 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 1-800-926-6565。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 1-800-926-6565。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 1-800-926-6565. 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 1-800-926-6565. 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 trình khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-926-6565. 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 1-800-926-6565. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-926-6565. 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 1-800-926-6565. 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 مساعدتك. هذه خدمة مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-926-6565. سيقوم شخص ما يتحدث العربية مجاناً.

**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 1-800-926-6565. 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 1-800-926-6565. Un nostro incaricato che parla Italiano 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 1-800-926-6565. 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 1-800-926-6565. 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 znajdującego się język polski, należy zadzwonić pod numer 1-800-926-6565. 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 ございます。通訳をご用命になるには、1-800-926-6565 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。

Form CMS-10802  
(Expires 12/31/25)