



MEDICARE

2027 Summary of Benefits

Medicare Advantage Plan with Part D Prescription Drug Coverage

Medicare Advantage Plan without Part D Prescription Drug Coverage

BlueMedicare Value (PPO) H5434-036

BlueMedicare Patriot (PPO) H5434-038

1/1/2027 – 12/31/2027

Our service area includes:

Lake, Marion, and Sumter Counties

This is a summary of what our plan covers and what you pay. For a complete list of covered services, limitations and exclusions, you may view the **“Evidence of Coverage”** for this plan on our website, www.floridablue.com/medicare/forms or you can call us for assistance.

If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You* 2027 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?

To join, you must:

- be entitled to Medicare Part A; and
- be enrolled in Medicare Part B; and
- live in **our service area**.

Our H5434-036 service area includes the following counties in Florida: Lake, Marion, and Sumter
Our H5434-038 service area includes the following counties in Florida: Lake, Marion, and Sumter

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, you may pay more for these services.

- You can see our plan's provider and pharmacy directory on our website (<https://providersearch.floridablue.com/>). 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: 711.**
 - **If you are not a member of this plan, call us at 1-855-601-9465, TTY: 711.**
 - 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.
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Important Information

Throughout 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 refer to the "Evidence of Coverage" for more information about services that require a prior authorization from the plan.

Monthly Premium, Deductible and Limits

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Monthly Plan Premium	\$0 You must continue to pay your Medicare Part B premium.	\$0 You must continue to pay your Medicare Part B premium.
Part B Premium Buy-Down	This plan does <u>not</u> include a Part B premium buy-down.	BlueMedicare Patriot will reduce your monthly Medicare Part B premium by up to \$150.
Annual Deductible	\$0 per year for In-Network (INN) medical services \$0 per year for Out-of-Network (OON) medical services \$597 per year for Part D prescription drugs applies to Tier 3 (Preferred Brand), 4 (Non-Preferred Drug) and 5 (Specialty Tier) drugs - There is no deductible for insulins.	\$0 per year for In-Network (INN) medical services \$0 per year for Out-of-Network (OON) medical services - This plan does not include Part D Prescription Drug Benefits
Maximum Out-of-Pocket Responsibility (MOOP) (does not include prescription drugs)	\$5,900 is the most you pay for Medicare-covered medical services from in-network providers for the year. \$10,100 is the most you pay for Medicare-covered medical services you receive from in- and out-of-network providers combined.	\$6,750 is the most you pay for Medicare-covered medical services from in-network providers for the year. \$10,100 is the most you pay for Medicare-covered medical services you receive from in- and out-of-network providers combined.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	- Once you reach the maximum out-of-pocket (MOOP), our plan pays 100% of covered medical services. - Premium and prescription drug costs do not count toward your MOOP.	- Once you reach the maximum out-of-pocket (MOOP), our plan pays 100% of covered medical services. - Premium costs do not count toward your MOOP.

Medical and Hospital Benefits

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Inpatient Hospital Coverage (Covers an unlimited number of days for an inpatient hospital stay)	<u>In-Network</u> ♦ \$320 copay per day for days 1 - 7 \$0 copay per day for days 8 - 90 <u>Out-of-Network</u> 50% of the total cost	<u>In-Network</u> ♦ \$385 copay per day for days 1 - 7 \$0 copay per day for days 8 - 90 <u>Out-of-Network</u> 50% of the total cost
Outpatient Hospital Coverage	<u>In-Network</u> - Observation Services: \$130 copay - All Other Services♦: \$275 copay <u>Out-of-Network</u> 50% of the total cost	<u>In-Network</u> - Observation Services: \$130 copay - All Other Services♦: \$350 copay <u>Out-of-Network</u> 50% of the total cost
Ambulatory Surgical Center (ASC) Services	<u>In-Network</u> - Surgery Services♦: \$225 copay <u>Out-of-Network</u> 50% of the total cost	<u>In-Network</u> - Surgery Services♦: \$300 copay <u>Out-of-Network</u> 50% of the total cost
Doctor Visits	<u>In-Network</u> - Provider of Choice: \$0 copay - Specialist: \$40 copay	<u>In-Network</u> - Provider of Choice: \$0 copay - Specialist: \$55 copay

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	<u>Out-of-Network</u> • Provider of Choice: 50% of the total cost • Specialist: 50% of the total cost	<u>Out-of-Network</u> • Provider of Choice: 50% of the total cost • Specialist: 50% of the total cost
Preventive Care (Medicare-covered Services)	<u>In-Network</u> \$0 copay <u>Out-of-Network</u> 50% of the total cost • Abdominal aortic aneurysm screenings • Alcohol misuse screenings & counseling • Bone mass measurements • Cardiovascular disease screenings • Cardiovascular disease (behavioral therapy) • Cervical & vaginal cancer screenings • Colorectal cancer screenings ◦ Blood-based biomarker tests ◦ Colonoscopies ◦ Computed tomography (CT) colonography ◦ Fecal occult blood tests ◦ Flexible sigmoidoscopies ◦ Multi-target stool DNA tests • Counseling to prevent tobacco use & tobacco-caused disease • Depression screenings • Diabetes screenings • Diabetes self-management training • Glaucoma screenings • Hepatitis B shots • Hepatitis B Virus (HBV) infection screenings • Hepatitis C screening tests • HIV screenings	<u>In-Network</u> \$0 copay <u>Out-of-Network</u> 50% of the total cost • Abdominal aortic aneurysm screenings • Alcohol misuse screenings & counseling • Bone mass measurements • Cardiovascular disease screenings • Cardiovascular disease (behavioral therapy) • Cervical & vaginal cancer screenings • Colorectal cancer screenings ◦ Blood-based biomarker tests ◦ Colonoscopies ◦ Computed tomography (CT) colonography ◦ Fecal occult blood tests ◦ Flexible sigmoidoscopies ◦ Multi-target stool DNA tests • Counseling to prevent tobacco use & tobacco-caused disease • Depression screenings • Diabetes screenings • Diabetes self-management training • Glaucoma screenings • Hepatitis B shots • Hepatitis B Virus (HBV) infection screenings • Hepatitis C screening tests • HIV screenings

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	• Lung cancer screenings • Mammograms (screening) • Medical nutrition therapy services • Medicare Diabetes Prevention Program • Obesity behavioral therapy • One-time “Welcome to Medicare” preventive visit • Pre-exposure prophylaxis (PrEP) for HIV prevention • Prostate cancer screenings • Sexually transmitted infections screenings & counseling • Shots: ◦ COVID-19 vaccines ◦ Flu shots ◦ Hepatitis B shots ◦ Pneumococcal shots • Yearly “Wellness” visit • Any additional preventive services approved by Medicare during the contract year will be covered	• Lung cancer screenings • Mammograms (screening) • Medical nutrition therapy services • Medicare Diabetes Prevention Program • Obesity behavioral therapy • One-time “Welcome to Medicare” preventive visit • Pre-exposure prophylaxis (PrEP) for HIV prevention • Prostate cancer screenings • Sexually transmitted infections screenings & counseling • Shots: ◦ COVID-19 vaccines ◦ Flu shots ◦ Hepatitis B shots ◦ Pneumococcal shots • Yearly “Wellness” visit • Any additional preventive services approved by Medicare during the contract year will be covered
Emergency Care	• \$130 copay • Copay is waived if admitted to same hospital within 48 hours of an emergency room visit.	• \$130 copay • Copay is waived if admitted to same hospital within 48 hours of an emergency room visit.
Worldwide Emergency Care (does not include emergency transportation) If you have an emergency outside of the U.S. and its territories, you will be	• \$130 copay • Worldwide emergency and worldwide urgently needed services have a combined \$25,000 coverage limit. The copay for worldwide emergency care is waived if admitted to the same hospital. • There is no coverage for care outside of the emergency room or emergency hospital admission.	• \$130 copay • Worldwide emergency and worldwide urgently needed services have a combined \$25,000 coverage limit. The copay for worldwide emergency care is waived if admitted to the same hospital. • There is no coverage for care outside of the emergency room or emergency hospital admission.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
responsible to pay for the rendered service(s) upfront and can request reimbursement.		
Urgently Needed Services	- Urgent Care Center: \$40 copay - Convenient Care Center: \$40 copay	- Urgent Care Center: \$50 copay - Convenient Care Center: \$50 copay
Worldwide Urgently Needed Services (does not include emergency transportation)	\$130 copay - Worldwide emergency and worldwide urgently needed services have a combined \$25,000 coverage limit. The copay for worldwide urgently needed services is not waived if admitted to the hospital.	\$130 copay - Worldwide emergency and worldwide urgently needed services have a combined \$25,000 coverage limit. The copay for worldwide urgently needed services is not waived if admitted to the hospital.
If you have an urgently needed service outside of the U.S. and its territories, you will be responsible to pay for the rendered service(s) upfront and can request reimbursement.		
Diagnostic Services/ Labs/Imaging	<u>In-Network</u> ♦	<u>In-Network</u> ♦
Tests and Procedures	- Independent Diagnostic Testing Facility (IDTF): \$75 copay - Outpatient Hospital Facility: \$75 copay	- Independent Diagnostic Testing Facility (IDTF): \$75 copay - Outpatient Hospital Facility: \$75 copay

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	Allergy Testing: \$0 copay	Allergy Testing: \$0 copay
Laboratory Services	- Independent Clinical Laboratory: \$0 copay - Outpatient Hospital Facility: \$40 copay	- Independent Clinical Laboratory: \$0 copay - Outpatient Hospital Facility: \$40 copay
X-Rays	- Physician's Office: \$65 copay - IDTF: \$65 copay - Outpatient Hospital Facility: \$150 copay	- Physician's Office: \$15 copay - IDTF: \$15 copay - Outpatient Hospital Facility: \$150 copay
Advanced Imaging Services (MRI, MRA, PET, CT scan, Nuclear Medicine Testing)	- Physician's Office: \$75 copay - IDTF: \$100 copay - Outpatient Hospital Facility: \$250 copay	- Physician's Office: \$75 copay - IDTF: \$100 copay - Outpatient Hospital Facility: \$250 copay
Radiation Therapy	20% coinsurance	20% coinsurance
	<u>Out-of-Network</u>	<u>Out-of-Network</u>
	50% of the total cost	50% of the total cost
Hearing Services	<u>In-Network</u>	<u>In-Network</u>
Medicare-Covered	\$40 copay	\$55 copay
	<u>Out-of-Network</u>	<u>Out-of-Network</u>
	50% of the total cost	50% of the total cost
	<u>In-Network</u>	<u>In-Network</u>
	- Routine hearing exam: \$0 copay - Evaluation and fitting: \$0 copay - See chart below for copay of each hearing aid for up to 2 hearing aids every year.	- Routine hearing exam: \$0 copay - Evaluation and fitting: \$0 copay - See chart below for copay of each hearing aid for up to 2 hearing aids every year.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036		BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038	
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Additional Hearing Services

Technology Level	Copay Per Hearing Aid Device
Entry	\$350.00 per device
Basic	\$525.00 per device
Prime	\$825.00 per device
Preferred	\$1,125.00 per device
Advanced	\$1,425.00 per device
Premium	\$1,825.00 per device

Subject to Benefit Maximum. Member is responsible for any amount after the benefit maximum has been applied.

NOTE: Hearing aids must be purchased through our participating provider to receive in-network benefits.

Out-of-Network

- 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.

Technology Level	Copay Per Hearing Aid Device
Entry	\$350.00 per device
Basic	\$525.00 per device
Prime	\$825.00 per device
Preferred	\$1,125.00 per device
Advanced	\$1,425.00 per device
Premium	\$1,825.00 per device

Subject to Benefit Maximum. Member is responsible for any amount after the benefit maximum has been applied.

NOTE: Hearing aids must be purchased through our participating provider to receive in-network benefits.

Out-of-Network

- 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.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Dental Services	<u>In-Network</u> ◇ \$40 copay for non-routine dental care	<u>In-Network</u> ◇ \$55 copay for non-routine dental care
Medicare-Covered	(dental services that are covered when medically necessary (e.g., jaw surgery, tooth extraction before radiation, or dental exam prior to kidney transplant). <u>Out-of-Network</u> 50% of the total cost	(dental services that are covered when medically necessary (e.g., jaw surgery, tooth extraction before radiation, or dental exam prior to kidney transplant). <u>Out-of-Network</u> 50% of the total cost
Additional Dental Services	<u>In-Network</u> • Preventive Dental: You pay \$0 per service. Your preventive dental services include routine exams, cleanings, fluoride treatment, silver diamine fluoride (medicine applied to a tooth to help stop a cavity from growing) and X-rays per calendar year. • Comprehensive Dental: You pay \$0 per service. Your comprehensive dental services include a filling, periodontal maintenance, complete and partial dentures, denture adjustment, repair, reline and an extraction per calendar year. • <i>See the Evidence of Coverage for full details, including frequency limits and provider network information.</i> <u>Out-of-Network</u> • Preventive Dental: You will pay up front and will be reimbursed 50% of non-participating rates for covered preventive dental services, which include routine exams, cleanings, fluoride treatment, silver diamine fluoride (medicine applied to a tooth to help stop a cavity from growing) and X-rays per calendar year.	<u>In-Network</u> • Preventive Dental: You pay \$0 per service. Your preventive dental services include routine exams, cleanings, and X-rays per calendar year. • Comprehensive Dental: You pay \$0 per service. Your comprehensive dental services include a denture adjustment and an extraction per calendar year. • <i>See the Evidence of Coverage for full details, including frequency limits and provider network information.</i> <u>Out-of-Network</u> • Preventive Dental: You will pay up front and will be reimbursed 50% of non-participating rates for covered preventive dental services, which include routine exams, cleanings, and X-rays per calendar year.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	• Comprehensive Dental: You will pay up front and will be reimbursed 50% of non-participating rates for covered comprehensive dental services, which include a filling, periodontal maintenance, complete and partial dentures, denture adjustment, repair, reline and an extraction per calendar year. • <i>See the Evidence of Coverage for full details, including frequency limits and provider network information.</i>	• Comprehensive Dental: You will pay up front and will be reimbursed 50% of non-participating rates for covered comprehensive dental services, which include a denture adjustment and an extraction per calendar year. • <i>See the Evidence of Coverage for full details, including frequency limits and provider network information.</i>
Vision Services	<u>In-Network</u>	<u>In-Network</u>
Medicare-Covered	• Physician Services: \$40 copay • Glaucoma Screening: \$0 copay • Diabetic Retinal Exam: \$0 copay • Eyeglasses or Contact Lenses: \$0 copay One pair after cataract surgery	• Physician Services: \$55 copay • Glaucoma Screening: \$0 copay • Diabetic Retinal Exam: \$0 copay • Eyeglasses or Contact Lenses: \$0 copay One pair after cataract surgery
	<u>Out-of-Network</u>	<u>Out-of-Network</u>
	• Physician Services: 50% of the total cost • Glaucoma Screening: 50% of the total cost • Diabetic Retinal Exam: 50% of the total cost • Eyeglasses or Contact Lenses: 50% of the total cost One pair after cataract surgery	• Physician Services: 50% of the total cost • Glaucoma Screening: 50% of the total cost • Diabetic Retinal Exam: 50% of the total cost • Eyeglasses or Contact Lenses: 50% of the total cost One pair after cataract surgery
Additional Vision Services	<u>In-Network</u>	<u>In-Network</u>
	• Routine Eye Exam: \$0 copay • Lenses, frames, contacts or upgrades: \$0 copay	• Routine Eye Exam: \$0 copay • Lenses, frames, contacts or upgrades: \$0 copay
(subject to annual maximum benefit allowance)		

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	- Member responsible for any amounts in excess of the \$200 annual maximum plan benefit allowance. <u>Out-of-Network</u> Routine Eye Exam: Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount. Lenses, frames, contacts or upgrades: Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the submitted amount. Member is responsible for all amounts in excess of the 50% submitted amount and/or any amounts in excess of the annual maximum plan benefit allowance. Total reimbursement is subject to the annual maximum plan benefit allowance.	- Member responsible for any amounts in excess of the \$200 annual maximum plan benefit allowance. <u>Out-of-Network</u> Routine Eye Exam: Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount. Lenses, frames, contacts or upgrades: Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the submitted amount. Member is responsible for all amounts in excess of the 50% submitted amount and/or any amounts in excess of the annual maximum plan benefit allowance. Total reimbursement is subject to the annual maximum plan benefit allowance.
Mental Health Services		
Inpatient Psychiatric Hospital	<u>In-Network</u> ♦ \$350 copay per day for days 1-6 \$0 copay per day for days 7-90 90 days maximum per stay with a lifetime maximum of 190 days	<u>In-Network</u> ♦ \$350 copay per day for days 1-6 \$0 copay per day for days 7-90 90 days maximum per stay with a lifetime maximum of 190 days

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	<u>Out-of-Network</u> 50% of the total cost	<u>Out-of-Network</u> 50% of the total cost
Outpatient Mental Health Therapy	<u>Individual Sessions</u> <u>In-Network</u> ♦ \$65 copay <u>Out-of-Network</u> 50% of the total cost <u>Group Sessions</u> <u>In-Network</u> ♦ \$30 copay <u>Out-of-Network</u> 50% of the total cost	<u>Individual Sessions</u> <u>In-Network</u> ♦ \$40 copay <u>Out-of-Network</u> 50% of the total cost <u>Group Sessions</u> <u>In-Network</u> ♦ \$30 copay <u>Out-of-Network</u> 50% of the total cost
Skilled Nursing Facility (SNF) (Covers up to 100 days per benefit period)	<u>In-Network</u> ♦ \$0 copay per day for days 1-20 \$221 copay per day for days 21-100 <u>Out-of-Network</u> 50% of the total cost	<u>In-Network</u> ♦ \$0 copay per day for days 1-20 \$221 copay per day for days 21-100 <u>Out-of-Network</u> 50% of the total cost
Physical Therapy	<u>In-Network</u> ♦ - Physician's Office: \$50 copay - Specialist Office: \$50 copay - Outpatient Rehab Facility: \$50 copay - Outpatient Hospital: \$50 copay <u>Out-of-Network</u> 50% of the total cost	<u>In-Network</u> ♦ - Physician's Office: \$40 copay - Specialist Office: \$40 copay - Outpatient Rehab Facility: \$40 copay - Outpatient Hospital: \$40 copay <u>Out-of-Network</u> 50% of the total cost
Speech Therapy	<u>In-Network</u> ♦ - Physician's Office: \$50 copay - Specialist Office: \$50 copay - Outpatient Rehab Facility: \$50 copay - Outpatient Hospital: \$50 copay	<u>In-Network</u> ♦ - Physician's Office: \$40 copay - Specialist Office: \$40 copay - Outpatient Rehab Facility: \$40 copay - Outpatient Hospital: \$40 copay

BlueMedicare Value (PPO)
Lake, Marion, and Sumter
H5434-036

BlueMedicare Patriot (PPO)
Lake, Marion, and Sumter
H5434-038

	<u>Out-of-Network</u> • 50% of the total cost	<u>Out-of-Network</u> • 50% of the total cost
Occupational Therapy	<u>In-Network</u> ♦ • Physician's Office: \$50 copay • Specialist Office: \$50 copay • Outpatient Rehab Facility: \$50 copay • Outpatient Hospital: \$50 copay	<u>In-Network</u> ♦ • Physician's Office: \$40 copay • Specialist Office: \$40 copay • Outpatient Rehab Facility: \$40 copay • Outpatient Hospital: \$40 copay
	<u>Out-of-Network</u> • 50% of the total cost	<u>Out-of-Network</u> • 50% of the total cost
Lymphedema Therapy	<u>In-Network</u> ♦ • \$50 copay for Lymphedema Therapy	<u>In-Network</u> ♦ • \$0 copay for Lymphedema Therapy
	<u>Out-of-Network</u> • 50% of the total cost	<u>Out-of-Network</u> • 50% of the total cost
Ambulance (one-way trip)	<u>In-Network</u> ♦ • Ground: \$400 copay • Facility-to-facility transfers: \$400 copay for transfer via ground ambulance • Air: 20% of the total cost	<u>In-Network</u> ♦ • Ground: \$275 copay • Facility-to-facility transfers: \$0 copay for transfer via ground ambulance • Air: 20% of the total cost
	<u>Out-of-Network</u> • Ground: \$400 copay • Facility-to-facility transfers: \$400 copay for transfer via ground ambulance • Air: 20% of the total cost	<u>Out-of-Network</u> • Ground: \$275 copay • Facility-to-facility transfers: \$275 copay for transfer via ground ambulance • Air: 20% of the total cost
Transportation	• <u>Not</u> Covered	• <u>Not</u> Covered
Medicare Part B Drugs	<u>In-Network</u> • Allergy Injections: 0% coinsurance • Chemotherapy drugs♦: Up to 20% coinsurance • Other Part B drugs♦: Up to 20% coinsurance	<u>In-Network</u> • Allergy Injections: 0% coinsurance • Chemotherapy drugs♦: Up to 20% coinsurance • Other Part B drugs♦: Up to 20% coinsurance

BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Part B Insulin◊: Up to \$35 copay	Part B Insulin◊: Up to \$35 copay
<u>Out-of-Network</u>	<u>Out-of-Network</u>
50% of the total cost	50% of the total cost

Part D Prescription Drug Benefits

BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Deductible Stage: - The Deductible Stage is the first payment stage for your drug coverage. You will pay a yearly deductible of \$597 which applies to Tier 3 (Preferred Brand), 4 (Non-Preferred Drug) and 5 (Specialty Tier) drugs. You must pay the full cost of your Tier 3 (Preferred Brand), 4 (Non-Preferred Drug) and 5 (Specialty Tier) drugs until you reach the plan's deductible amount. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines. For all other drugs, you will not have to pay any deductible. The full cost is usually lower than the normal full price of the drug since our plan has negotiated lower costs for most drugs at network pharmacies. - Once you have paid \$597 which applies to Tier 3 (Preferred Brand), 4 (Non-Preferred Drug) and 5 (Specialty Tier) drugs, you leave the Deductible Stage and move on to the Initial Coverage Stage.	This plan does <u>not</u> include Part D Prescription Drug Benefits

Initial Coverage Stage

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
During the Initial Coverage Stage:	- You begin in this stage after you meet your deductible (if applicable). During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost. - In this stage, you'll pay your plan copays or coinsurance. The plan pays the rest. Once you have paid a combined total of \$2,400, which includes the amount you paid towards your deductible, you move to the Catastrophic Coverage stage. You may get your drugs at network retail and mail order pharmacies.	This plan does <u>not</u> include Part D Prescription Drug Benefits

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036		BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038	
Tier Drug Coverage	Standard Retail/LTC/Mail Order (31-day supply)	Standard Retail/Mail Order (90 to 100-day supply)	Standard Retail/LTC/Mail Order (31-day supply)	Standard Retail/Mail Order (90 to 100-day supply)
Tier 1 - Preferred Generic	\$0 copay	\$0 copay	N/A	N/A
Tier 2 - Generic	\$0 copay	\$0 copay	N/A	N/A
Tier 3 - Preferred Brand	19% coinsurance	19% coinsurance	N/A	N/A
Tier 4 - Non-Preferred Drug	28% coinsurance	28% coinsurance	N/A	N/A
Tier 5 - Specialty Tier	27% coinsurance	N/A	N/A	N/A
Tier 6 - Select Care Drugs	\$0 copay	\$0 copay	N/A	N/A

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the drug tier, even if you haven't paid your deductible.

Please Note: Patriot plan does not include Part D Prescription Drug Benefits.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Catastrophic Coverage Stage:	You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$2,400 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.	This plan does <u>not</u> include Part D Prescription Drug Benefits
Additional Information About Drug Coverage	- For a complete list of the drugs we cover see the plan's "Formulary" and to see information about the cost of drugs see the plan's "Evidence of Coverage". These documents are on our website, (www.floridablue.com/medicare/forms) or you can call us. If you request a formulary exception, and the plan approves it, 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, 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.	This plan does <u>not</u> include Part D Prescription Drug Benefits

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Medicare Prescription Payment Plan	- The Medicare Prescription Payment Plan is a payment option to help Medicare beneficiaries spread out their out-of-pocket drug costs across the calendar year (January to December). Participation is voluntary and there is no cost to enroll. You can enroll in the payment plan by speaking with your Agent of Record (AOR) or by calling our dedicated Election support line at 1-800-926-6565 or 1-833-696-2087, (TTY – 711) 8am — 8pm ET Mon – Fri, (voicemails monitored on weekends), 8am — 8pm ET 7 days a week (during Annual Enrollment Period (AEP)). - For more information about the payment plan, speak with agent or visit our website at https://www.floridablue.com/medicare/member/prescription-drug-payments.	This plan does <u>not</u> include Part D Prescription Drug Benefits

Additional Medical Benefits

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Podiatry	<u>In-Network</u>	<u>In-Network</u>
Medicare-covered	\$35 copay <u>Out-of-Network</u> 50% of the total cost	\$35 copay <u>Out-of-Network</u> 50% of the total cost
Chiropractic (manual manipulation of the spine to correct subluxation)	<u>In-Network</u> \$15 copay <u>Out-of-Network</u> 50% of the total cost	<u>In-Network</u> \$15 copay <u>Out-of-Network</u> 50% of the total cost
Telehealth ♦ A Prior Authorization	<u>In-Network</u> Urgently Needed Services: \$40 copay	<u>In-Network</u> Urgently Needed Services: \$50 copay

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
may be required for certain in-network services.	• Provider of Choice: \$0 copay • Occupational Therapy: \$50 copay • Physical Therapy: \$50 copay • Speech Therapy: \$50 copay • Dermatology Services: \$40 copay • Mental Health Specialty Services: \$65 copay • Psychiatry Specialty Services: \$75 copay • Opioid Treatment: \$40 copay • Substance Use Disorder Services: \$40 copay • Diabetes Self-Management Training: \$0 copay • Dietician Services: \$0 copay	• Provider of Choice: \$0 copay • Occupational Therapy: \$40 copay • Physical Therapy: \$40 copay • Speech Therapy: \$40 copay • Dermatology Services: \$55 copay • Mental Health Specialty Services: \$40 copay • Psychiatry Specialty Services: \$40 copay • Opioid Treatment: \$40 copay • Substance Use Disorder Specialty Services: \$40 copay • Diabetes Self-Management Training: \$0 copay • Dietician Services: \$0 copay
	<u>Out-of-Network</u> • Urgently Needed Services: \$40 copay • Provider of Choice: 50% of the total cost • Occupational Therapy: 50% of the total cost • Physical Therapy: 50% of the total cost • Speech Therapy: 50% of the total cost • Dermatology Services: 50% of the total cost • Mental Health Specialty Services: 50% of the total cost • Psychiatry Specialty Services: 50% of the total cost • Opioid Treatment: 50% of the total cost • Substance Use Disorder Services: 50% of the total cost • Diabetes Self-Management Training: 50% of the total cost	<u>Out-of-Network</u> • Urgently Needed Services: \$50 copay • Provider of Choice: 50% of the total cost • Occupational Therapy: 50% of the total cost • Physical Therapy: 50% of the total cost • Speech Therapy: 50% of the total cost • Dermatology Services: 50% of the total cost • Mental Health Specialty Services: 50% of the total cost • Psychiatry Specialty Services: 50% of the total cost • Opioid Treatment: 50% of the total cost • Substance Use Disorder Services: 50% of the total cost • Diabetes Self-Management Training: 50% of the total cost

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	Dietician Services: 50% of the total cost	Dietician Services: 50% of the total cost
Diabetic Supplies	<u>In-Network</u> Available at Florida Blue Medicare contracted retail or mail-order pharmacies. Preferred Brands: 0% coinsurance Abbott (eg. Freestyle Lite) and Ascensia (Contour®) glucose meters, test strips, and lancets. 0% coinsurance Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, and supplies (other brands may require prior authorization) Non-Preferred Brands: 20% coinsurance Glucose meters, test strips, lancets, and continuous glucose monitors. All others, such as LifeScan (OneTouch), MiniMed CGM may require prior authorization. Insulin, alcohol swabs, insulin syringes, and needles for self-administration in the home are covered under Medicare Part D pharmacy benefit, with applicable co-pays and deductibles. Please note: Medical supplies (e.g. alcohol swabs, gauze, syringes) are not covered under Part D unless used for insulin administration.	<u>In-Network</u> Available at Florida Blue Medicare contracted retail or mail-order pharmacies. Preferred Brands: 0% coinsurance Abbott (eg. Freestyle Lite) and Ascensia (Contour®) glucose meters, test strips, and lancets. 0% coinsurance Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, and supplies (other brands may require prior authorization) Non-Preferred Brands: 20% coinsurance Glucose meters, test strips, lancets, and continuous glucose monitors. All others, such as LifeScan (OneTouch), MiniMed CGM may require prior authorization. Important Note: The initial fill of a CGM or insulin when being used with an insulin pump can be obtained through our participating DME provider.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	Glucose meters and test strips can also be obtained through our participating DME network. Initial fill of a CGM with an insulin pump can be obtained through our participating DME provider. <u>Out-of-Network</u> • 50% of the total cost	<u>Out-of-Network</u> • 50% of the total cost
Medicare Diabetes Prevention Program (MDPP)	<u>In-Network</u> • \$0 copay for Medicare-covered services <u>Out-of-Network</u> • 50% of the total cost	<u>In-Network</u> • \$0 copay for Medicare-covered services <u>Out-of-Network</u> • 50% of the total cost
Durable Medical Equipment (DME) and Supplies	<u>In-Network</u> ♦ • Motorized Wheelchairs/Electric Scooters: 20% of the total cost • All Other DME: 20% of the total cost <u>Out-of-Network</u> • 50% of the total cost	<u>In-Network</u> ♦ • Motorized Wheelchairs/Electric Scooters: 20% of the total cost • All Other DME: 20% of the total cost <u>Out-of-Network</u> • 50% of the total cost

Additional Benefits

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
SilverSneakers® Fitness Program	<u>In-Network</u> - Included in your plan you get a basic membership to any SilverSneakers® participating fitness facility at no additional cost. Gym membership and classes are 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.	<u>In-Network</u> - Included in your plan you get a basic membership to any SilverSneakers® participating fitness facility at no additional cost. Gym membership and classes are 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.
	<u>Out-of-Network</u> - If you do not use a SilverSneakers participating fitness facility, you must pay 100% billed charges and submit an itemized receipt for reimbursement of 10% billed charges. The plan allows members to utilize their fitness benefit out of network under limited conditions. These conditions include: access to the lowest-cost tier of membership at established gyms and fitness centers, as well as live instructor-led group fitness classes designed for seniors. - You are responsible for all amounts in excess of the reimbursable benefit amount.	<u>Out-of-Network</u> - If you do not use a SilverSneakers participating fitness facility, you must pay 100% billed charges and submit an itemized receipt for reimbursement of 10% billed charges. The plan allows members to utilize their fitness benefit out of network under limited conditions. These conditions include: access to the lowest-cost tier of membership at established gyms and fitness centers, as well as live instructor-led group fitness classes designed for seniors. - You are responsible for all amounts in excess of the reimbursable benefit amount.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Over-the-Counter Items	<u>In-Network</u> \$60 every 3 months benefit allowance to use toward the purchase of eligible items. You can shop for eligible products online or by phone using our participating vendors. Any unused allowance is forfeited and does not roll over to the next quarter.	<u>In-Network</u> \$50 every 3 months benefit allowance to use toward the purchase of eligible items. You can shop for eligible products online or by phone using our participating vendors. Any unused allowance is forfeited and does not roll over to the next quarter.
	<u>Out-of-Network</u> Member must pay 100% of charges and submit the itemized receipt for reimbursement of 50% of the in-network allowed amount.	<u>Out-of-Network</u> Member must pay 100% of charges and submit the itemized receipt for reimbursement of 50% of the in-network allowed amount.
HealthyBlue Rewards	- Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars Benefits MasterCard® Prepaid Card for completing and/or reporting certain preventive care and screenings. - Rewards are available after opting in to the program.	- Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars Benefits MasterCard® Prepaid Card for completing and/or reporting certain preventive care and screenings. - Rewards are available after opting in to the program.
Blue Dollars Benefits MasterCard® Prepaid Card	<i>See Healthy Blue Rewards</i>	<i>See Healthy Blue Rewards</i>

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 711). 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 Benefits Mastercard® Prepaid Card, is issued by The Bancorp Bank, N.A., pursuant to license by Mastercard International Incorporated and Card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. Eligible allowance and rewards amounts cannot be combined. Additional limitations or restrictions may apply. Subscription type services like Walmart+, Instacart, Shipt, Amazon are not eligible.

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Participation in HealthyBlue Rewards is voluntary and offered at no additional cost to you.

HealthyBlue Rewards Program (HealthyBlue) restrictions and limitations may apply. Eligible members who opt in to participate in HealthyBlue Rewards must complete the activity and redeem rewards no later than December 31st of the benefit year. Unredeemed rewards will expire by December 31st of the benefit year or if you disenroll from the plan. If you need help with your HealthyBlue Rewards account or for full details on current program rules, visit FloridaBlue.com/HealthyBlue or call 1-800-926-6565 (TTY: 711).

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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, sex, age, or disability. We do not exclude people or treat them differently because of race, color, national origin, sex, age, or disability.

We provide:

- Free auxiliary aids, reasonable modifications, and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (e.g., large print, audio, and accessible electronic formats)
- Free language assistance 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 (FEP): 1-800-333-2227
- Postal Employee Program (PEP): 1-844-960-2583
- Medicare: 1-800-926-6565
- TTY 711

If you believe that we have failed to provide these services or have discriminated in another way on the basis of race, color, national origin, sex, age, or disability, you can file a grievance with:

Health and vision coverage (including FEP and PEP 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@bcbsfl.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)
civilrightscordinator@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 or 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, 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

Visit www.floridablue.com/disclaimer/ndnotice to view an electronic version of this notice.
87768 0825R

Se encuentran a su disposición los servicios gratuitos de idiomas, de ayuda auxiliar y de formato alternativo. Llame al número 1-800-352-2583, a FEP al 1-800-333-2227, a Medicare al 1-800-926-6565, (TTY 711).

Có sẵn dịch vụ hỗ trợ ngôn ngữ miễn phí, thiết bị hỗ trợ và các định dạng thay thế. Vui lòng gọi 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

Gen èd oksilyè pou ede w nan lòt lang ak sèvis nan lòt fòm ki disponib gratis. Rele nan 1-800-352-2583, FEP 1-800-333-2227, oswa rele Medicare nan 1-800-926-6565 (TTY 711).

Estão disponíveis, gratuitamente, serviços de tradução, assistência e formatos alternativos. Ligue para 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

免费语言服务、辅助援助及替代格式服务均已开放。欢迎致电以下号码 普通咨询1-800-352-2583 联邦雇员计划(FEP)1-800-333-2227 医疗保险 (Medicare)1-800-926-6565 听障专线 (TTY)711.

Des services linguistiques, d'aide auxiliaire et de supports alternatifs vous sont proposés gratuitement. Appelez le 1-800-352-2583, le FEP au 1-800-333-2227, le Medicare au 1-800-926-6565 (ATS 711).

May makukuhang mga libreng serbisyo sa wika, karagdagang tulong at mga alternatibong anyo. Tumawag sa 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

Предоставляются бесплатные языковые услуги, вспомогательные материалы и услуги в альтернативных форматах. Звоните 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (номер для текст-телефонных устройств (TTY) 711).

الخدمات المجانية للغة، والمساعدة الإضافية، وتنسيقات بديلة متاحة. يرجى الاتصال على:

1-800-352-2583 برنامج FEP: 1-800-333-2227 برنامج Medicare: 1-800-926-6565 (للإعاقة السمعية) TTY: 711)

Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Telefono: 1-800-352-2583, FEP: 1-800-333-2227, Medicare: 1-800-926-6565, (TTY 711).

Kostenloser Service für Sprachen, Hilfsmittel und alternative Formate verfügbar. Telefon 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

무료 언어, 보조 기구 및 대체 형식 서비스를 이용할 수 있습니다. 전화 1-800-352-2583, FEP 1-800-333-2227, 메디케어 1-800-926-6565, (TTY 711).

Bezpłatna pomoc językowa, pomoc dodatkowa oraz usługi różnego rodzaju są dostępne. Zadzwoń pod numer 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

મફત ભાષા, સહાયક મદદ અને વૈકલ્પિક ફોર્મેટ સેવાઓ ઉપલબ્ધ છે.

1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711) પર કોલ કરો.

มีบริการภาษา ความช่วยเหลือเพิ่มเติม และบริการในรูปแบบอื่น ๆ ฟรี โทร 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711)

無料の言語サービス、補助サービス、代替フォーマットサービスをご利用いただけます。1-800-352-2583、FEP 1-800-333-2227、メディケア 1-800-926-6565 (TTY 711) までお電話ください。

خدمات رایگان زبانی، کمک‌های جانبی، و قالب‌های جایگزین در دسترس هستند. با شماره 1-800-352-2583 تماس بگیرید. برای FEP 2227-333-800-1 و برای Medicare 6565-926-800-1 با (TTY: 711) تماس بگیرید.

T'áá free yíníłta'go saad bee áká anilyeedígíí, ałk'ida'ánígíí, dóó t'áá ajíłii hane' bee áká anilyeedígíí t'éiyá éí hołne'. 1-800-352-2583 bich'í' náhodooni, FEP bich'í' 1-800-333-2227 bich'í' náhodooni, Medicare bich'í' 1-800-926-6565 bich'í' náhodooni, (TTY 711).