

2026 Summary of Benefits

Medicare Advantage Plan with Part D Prescription Drug Coverage

BlueMedicare Select (PPO) H5434-002

1/1/2026 – 12/31/2026

Our service area includes:

Bay, Broward, Charlotte, Collier, Duval, Escambia, Highlands, Hillsborough, Lee, Manatee, Marion, Miami-Dade, Orange, Osceola, Palm Beach, Pinellas, Santa Rosa, Seminole, and St. Lucie 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* 2026 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 H5434-002 service area includes the following counties in Florida: Bay, Broward, Charlotte, Collier, Duval, Escambia, Highlands, Hillsborough, Lee, Manatee, Marion, Miami-Dade, Orange, Osceola, Palm Beach, Pinellas, Santa Rosa, Seminole, and St. Lucie

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.

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 1-855-601-9465, 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

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

Monthly Plan Premium

- \$153.70

You must continue to pay your Medicare Part B premium.

Annual Deductible

- \$0 per year for In-Network (INN) medical services
- \$1,500 per year for Out-of-Network (OON) medical services
- \$615 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.

Maximum Out-of-Pocket Responsibility (MOOP)

(does not include prescription drugs)

- \$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.
- 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.

Medical and Hospital Benefits

	In-Network	Out-of-Network
Inpatient Hospital Coverage ♦	<ul style="list-style-type: none">• \$350 copay per day for days 1 - 7• \$0 copay per day for days 8 - 90	<ul style="list-style-type: none">• \$200 copay per day for days 1-27 after you reach your \$1,500 out-of-network deductible• \$0 copay per day for days 28-90
(Authorization applies to		

	In-Network	Out-of-Network
in-network services only) (Covers an unlimited number of days for an inpatient hospital stay)		
Outpatient Hospital Coverage	<ul style="list-style-type: none"> • Observation Services: \$130 copay • All Other Services♦: \$325 copay 	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible
Ambulatory Surgical Center (ASC) Services	<ul style="list-style-type: none"> • Surgery Services♦: \$275 copay 	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible
Doctor Visits	<ul style="list-style-type: none"> • Provider of Choice: \$0 copay • Specialist: \$60 copay 	<ul style="list-style-type: none"> • Provider of Choice: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Specialist: 50% of the total cost after you reach your \$1,500 out-of-network deductible
Preventive Care (Medicare-covered Services)	\$0 copay <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> ◦ Blood-based biomarker tests ◦ Colonoscopies 	50% of the total cost

In-Network	Out-of-Network
<ul style="list-style-type: none"> ◦ 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 • 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: <ul style="list-style-type: none"> ◦ COVID-19 vaccines ◦ Flu shots ◦ Hepatitis B shots ◦ Pneumococcal shots • Yearly “Wellness” visit 	
Emergency Care <ul style="list-style-type: none"> • \$130 copay Copay is waived if admitted to the hospital within 48 hours of an emergency room visit. 	

	In-Network	Out-of-Network
Worldwide Emergency Care (does not include emergency transportation)	<ul style="list-style-type: none"> • \$130 copay • Worldwide emergency and worldwide urgently needed services have a \$25,000 coverage limit. Copay is waived if admitted to hospital. • There is no coverage for care outside of the emergency room or emergency hospital admission. 	
Urgently Needed Services	<ul style="list-style-type: none"> • Urgent Care Center: \$50 copay • Convenient Care Center: \$50 copay 	
Worldwide Urgently Needed Services (does not include emergency transportation)	<ul style="list-style-type: none"> • \$130 copay • Worldwide emergency and worldwide urgently needed services have a \$25,000 coverage limit. Copay is not waived if admitted to the hospital. 	
Diagnostic Services/ Labs/Imaging ♦ (Authorization applies to in-network services only)		
Tests and Procedures	<ul style="list-style-type: none"> • Independent Diagnostic Testing Facility (IDTF): \$10 copay • Outpatient Hospital Facility: \$10 copay • Allergy Testing: \$0 copay 	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible
Laboratory Services	<ul style="list-style-type: none"> • Independent Clinical Laboratory: \$0 copay • Outpatient Hospital Facility: \$10 copay 	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible

In-Network		Out-of-Network
X-Rays	<ul style="list-style-type: none"> Physician's Office: \$50 copay IDTF: \$50 copay Outpatient Hospital Facility: \$150 copay 	<ul style="list-style-type: none"> 50% of the total cost after you reach your \$1,500 out-of-network deductible
Advanced Imaging Services (MRI, MRA, PET, CT scan, Nuclear Medicine Testing)	<ul style="list-style-type: none"> Advanced imaging includes: Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Positron Emission Tomography (PET), Computer Tomography (CT) scan or Nuclear Medicine testing. \$0 copayment Diagnostic Radiology Ultrasound. \$75 copayment for Advanced Imaging Services at a Physician Office. \$100 copayment for Advanced Imaging Services at an Independent Diagnostic Testing Facility (IDTF). \$250 Copayment for Advanced Imaging Services at an Outpatient Hospital Facility. 	<ul style="list-style-type: none"> 50% of the total cost after you reach your \$1,500 out-of-network deductible
Radiation Therapy	<ul style="list-style-type: none"> 20% of the total cost 	<ul style="list-style-type: none"> 50% of the total cost after you reach your \$1,500 out-of-network deductible
Hearing Services		
Medicare-Covered	<ul style="list-style-type: none"> Physician's Office: \$0 copay (Basic Hearing and Balance Exams) Specialist: \$60 copay 	<ul style="list-style-type: none"> 50% of the total cost after you reach your \$1,500 out-of-network deductible
Additional Hearing Services	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Member must submit receipts for reimbursement at 50% of maximum allowed for one routine hearing exam per year.

In-Network		Out-of-Network												
<div>Technology Level</div> <table><tr><td>Entry</td><td>\$350.00 per device</td></tr><tr><td>Basic</td><td>\$525.00 per device</td></tr><tr><td>Prime</td><td>\$825.00 per device</td></tr><tr><td>Preferred</td><td>\$1,125.00 per device</td></tr><tr><td>Advanced</td><td>\$1,425.00 per device</td></tr><tr><td>Premium</td><td>\$1,825.00 per device</td></tr></table> <p>Subject to Benefit Maximum. Member is responsible for any amount after the benefit maximum has been applied.</p> <p>NOTE: Hearing aids must be purchased through our participating provider to receive in-network benefits.</p>	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	<div>Copay Per Hearing Aid Device</div>	<ul style="list-style-type: none">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 customary price of approved entry-level hearing aid devices. Up to 2 devices a year.
	Entry	\$350.00 per device												
	Basic	\$525.00 per device												
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	Premium	\$1,825.00 per device												
<div>Dental Services ♦</div>														
<div>Medicare-Covered</div> <div>(Authorization applies to in-network services only)</div>	<ul style="list-style-type: none">Non-routine care: \$60 copay	<ul style="list-style-type: none">50% of the total cost after you reach your \$1,500 out-of-network deductible												
<div>Additional Dental Services</div>	<ul style="list-style-type: none">Preventive care: \$0 copay per service. Preventive dental services include routine exams, cleanings, and X-rays per calendar year.	<ul style="list-style-type: none">Member 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.												

	In-Network	Out-of-Network
	<ul style="list-style-type: none"> Comprehensive care: \$0 copay per service. 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> 	<ul style="list-style-type: none"> Member 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	<ul style="list-style-type: none"> Physician Services: \$60 copay Glaucoma Screening: \$0 copay Diabetic Retinal Exam: \$0 copay 	<ul style="list-style-type: none"> Physician Services: 50% of the total cost after you reach your \$1,500 out-of-network deductible Glaucoma Screening: 50% of the total cost Diabetic Retinal Exam: 50% of the total cost after you reach your \$1,500 out-of-network deductible
Medicare-Covered	<ul style="list-style-type: none"> Eyeglasses or Contact Lenses: \$0 copay One pair after cataract surgery 	<ul style="list-style-type: none"> Eyeglasses or Contact Lenses: 50% of the total cost after you reach your \$1,500 out-of-network deductible One pair after cataract surgery
Additional Vision Services (subject to annual maximum benefit allowance)	<ul style="list-style-type: none"> Routine Eye Exam: \$0 copay Lenses, frames or contacts: \$0 copay Member responsible for any amounts in excess of the \$100 annual maximum plan benefit allowance. 	<ul style="list-style-type: none"> Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount. 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. Total reimbursement is subject to the annual maximum plan benefit allowance.

	In-Network	Out-of-Network
Mental Health Services (Authorization applies to in-network services only) Inpatient Psychiatric Hospital ♦	<ul style="list-style-type: none"> • \$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 	<ul style="list-style-type: none"> • \$200 copay per day for days 1-27 after you reach your \$1,500 out-of-network deductible • \$0 copay per day for days 28-90
Outpatient Mental Health Therapy ♦	<u>Individual Sessions</u> <ul style="list-style-type: none"> • \$40 copay <u>Group Sessions</u> <ul style="list-style-type: none"> • \$30 copay 	<u>Individual Sessions</u> <ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible <u>Group Sessions</u> <ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible
Skilled Nursing Facility (SNF) ♦ (Authorization applies to in-network services only) (Covers up to 100 days per benefit period)	<ul style="list-style-type: none"> • \$0 copay per day for days 1-20 • \$218 copay per day for days 21-100 	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible
Physical Therapy ♦ (Authorization applies to	<ul style="list-style-type: none"> • Physician Office: \$40 copay • Specialist Office: \$40 copay • Outpatient Rehab Facility: \$40 copay • Outpatient Hospital: \$40 copay 	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible

	In-Network	Out-of-Network
in-network services only)		
Speech Therapy ♦ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> Physician Office: \$40 copay Specialist Office: \$40 copay Outpatient Rehab Facility: \$40 copay Outpatient Hospital: \$40 copay 	<ul style="list-style-type: none"> 50% of the total cost after you reach your \$1,500 out-of-network deductible
Occupational Therapy ♦ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> Physician Office: \$40 copay Specialist Office: \$40 copay Outpatient Rehab Facility: \$40 copay Outpatient Hospital: \$40 copay 	<ul style="list-style-type: none"> 50% of the total cost after you reach your \$1,500 out-of-network deductible
Lymphedema Therapy ♦ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> \$0 copay for Lymphedema Therapy 	<ul style="list-style-type: none"> 50% of the total cost after your reach your \$1,500 out-of-network deductible
Ambulance ♦ (one-way trip) (Authorization applies to in-network services only)	<ul style="list-style-type: none"> Ground: \$300 copay Facility-to-facility transfers: \$0 copay for transfer via ground ambulance Air: 20% of the total cost 	<ul style="list-style-type: none"> Ground: \$300 copay Air: 20% of the total cost
Transportation	<ul style="list-style-type: none"> <u>Not</u> Covered 	<ul style="list-style-type: none"> <u>Not</u> Covered

	In-Network	Out-of-Network
Medicare Part B Drugs	<ul style="list-style-type: none"> Allergy Injections: \$0 copay Chemotherapy drugs: Up to 20% of the total cost Other Part B drugs: Up to 20% of the total cost Part B Insulin: Up to \$35 copay 	<ul style="list-style-type: none"> 50% of the total cost after you reach your \$1,500 out-of-network deductible

Part D Prescription Drug Benefits

Deductible Stage

The Deductible Stage is the first payment stage for your drug coverage. You will pay a yearly deductible of \$615 which applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug) and Tier 5 (Specialty Tier) drugs. You must pay the full cost of your Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug) and Tier 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 \$615 which applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug) and Tier 5 (Specialty Tier) drugs, you leave the Deductible Stage and move on to the Initial Coverage Stage.

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 **\$2,100** 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.

	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
Tier 2 - Generic	\$0 copay	\$0 copay
Tier 3 - Preferred Brand	20% coinsurance	20% coinsurance
Tier 4 - Non-Preferred Drug	30% coinsurance	30% coinsurance

	Standard Retail/LTC/Mail Order (31-day supply)	Standard Retail/Mail Order (90 to 100-day supply)
Tier 5 - Specialty Tier	25% coinsurance	N/A
Tier 6 - Select Care Drugs	\$0 copay	\$0 copay

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.

Catastrophic Coverage Stage

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the **\$2,100** 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 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, 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.

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 — 11pm 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>.

Additional Medical Benefits

In-Network		Out-of-Network
Podiatry	<ul style="list-style-type: none"> • \$35 copay 	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible
Medicare-covered		
Chiropractic	<ul style="list-style-type: none"> • \$15 copay 	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible
(manual manipulation of the spine to correct subluxation)		
Telehealth ♦	<ul style="list-style-type: none"> • Urgently Needed Services: \$50 copay • Provider of Choice: \$0 copay • Occupational Therapy: \$40 copay • Physical Therapy: \$40 copay • Speech Therapy: \$40 copay • Dermatology Services: \$60 copay • Mental Health Specialty Services: \$40 copay • Psychiatry Specialty Services: \$40 copay • Opioid Treatment: \$40 copay • Substance Use Disorder Services: \$40 copay • Diabetes Self-Management Training: \$0 copay • Dietician Services: \$0 copay 	<ul style="list-style-type: none"> • Urgently Needed Services: \$50 copay • Provider of Choice: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Occupational Therapy: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Physical Therapy: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Speech Therapy: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Dermatology Services: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Mental Health Specialty Services: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Psychiatry Specialty Services: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Opioid Treatment: 50% of the total cost after you reach your \$1,500 out-of-network deductible
A Prior Authorization may be required for certain in-network services.		

In-Network	Out-of-Network
	<ul style="list-style-type: none"> • Substance Use Disorder Services: 50% of the total cost after you reach your \$1,500 out-of-network deductible • Diabetes Self-Management Training: 50% of the total cost • Dietician Services: 50% of the total cost after after you reach your \$1,500 out-of-network deductible
<p>Diabetic Supplies</p> <ul style="list-style-type: none"> • \$0 copay <p>Available at Florida Blue Medicare contracted retail or mail-order pharmacies.</p> <p>Preferred Brands:</p> <ul style="list-style-type: none"> • Abbott (eg. Freestyle Lite) and Ascensia (Contour ®) glucose meters and test strips • Lancets • Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, and supplies (other brands may require prior authorization) <p>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.</p> <p>Please note: Medical supplies (e.g. alcohol swabs, gauze, syringes) are not covered under Part D unless used for insulin administration.</p> <p>Glucose meters and test strips can also be obtained through our participating DME network.</p>	<ul style="list-style-type: none"> • 50% of the total cost after you reach your \$1,500 out-of-network deductible

	In-Network	Out-of-Network
	Initial fill of a CGM with an insulin pump can be obtained through our participating DME provider.	
Medicare Diabetes Prevention Program (MDPP)	<ul style="list-style-type: none"> \$0 copay for Medicare-covered services 	<ul style="list-style-type: none"> 50% of the total cost
Durable Medical Equipment (DME) and Supplies ♦ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> Standard Raised Toilet Seat &/or Standard Tub Seat: 0% of the total cost Motorized Wheelchairs/Electric Scooters: 20% of the total cost All Other DME: 20% of the total cost Medical Supplies: 20% of the total cost 	<ul style="list-style-type: none"> 50% of the total cost after you reach your \$1,500 out-of-network deductible

Additional Benefits

	In-Network	Out-of-Network
SilverSneakers® Fitness Program	<ul style="list-style-type: none"> You get a basic membership to any SilverSneakers® participating fitness facility. 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. 	<ul style="list-style-type: none"> Coverage is limited to services from plan-approved vendors
HealthyBlue Rewards	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.

	In-Network	Out-of-Network
Blue Dollars Benefits MasterCard® Prepaid Card	<ul style="list-style-type: none"> • Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically. • Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan. • Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply. • The Blue Dollars card will be mailed directly to you and replenished depending on your plan benefits. • <i>See Healthy Blue Rewards</i> 	<ul style="list-style-type: none"> • Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically. • Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan. • Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply. • The Blue Dollars card will be mailed directly to you and replenished depending on your plan benefits. • <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 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 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 31 of the benefit year. Unredeemed rewards earned in 2026 will not carry over to 2027 and will expire if you disenroll from the plan. If you need help with your HealthyBlue Rewards account or full details on program rules, visit floridablue.com/healthyblue or call 1-800-926-6565, TTY 1-800-955-8770.

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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
- 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 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.

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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، وتسيقات بديلة متاحة. يرجى الاتصال على:

TTY: 1-800-352-2583 للإعاقه السمعية) Medicare: 1-800-926-6565 برنامج FEP: 1-800-333-2227 برنامج 1-800-352-2583 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 و 1-800-333-2227 یا Medicare 1-800-926-6565 (TTY: 711) یا 1-800-333-2227 تماس بگیرید.

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