

2026 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

1/1/2026 - 12/31/2026

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* 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 H5434-036 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.

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.
 - o 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 Prem	nium, 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 not include a Part B premium buy-down.	 BlueMedicare Patriot will reduce your monthly Medicare Part B premium by up to \$100.
Annual Deductible	 \$0 per year for In-Network (INN) medical services \$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. 	 \$0 per year for In-Network (INN) medical services \$950 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)	 \$5,900 is the most you pay for Medicare-covered medical services from in-network providers for the year. 	 \$6,750 is the most you pay for Medicare-covered medical services from in-network providers for the year.
(does not include prescription drugs)	 \$10,100 is the most you pay for Medicare-covered medical services you receive from in- and out-of-network providers combined. 	 \$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. 	 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. 	 Premium does not count toward your MOOP.
Modical and H	lospital Benefits	
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	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
Inpatient	<u>In-Network</u> ◊	<u>In-Network</u> ◊
Hospital	• \$320 copay per day for days 1 - 7	• \$385 copay per day for days 1 - 7
Coverage	• \$0 copay per day for days 8 - 90	• \$0 copay per day for days 8 - 90
(Covers an unlimited number	Out-of-Network	Out-of-Network
of days for an	• 50% of the total cost after you	• 50% of the total cost after you
inpatient hospital stay)	reach your \$500 out-of-network deductible	reach your \$950 out-of-network deductible
Outpatient	<u>In-Network</u>	<u>In-Network</u>
Hospital	• Observation Services: \$130 copay	• Observation Services: \$130 copay
Coverage	• All Other Services0: \$275 copay	• All Other Services◊: \$350 copay
	Out-of-Network	Out-of-Network
	• 50% of the total cost after you	• 50% of the total cost after you
	reach your \$500 out-of-network deductible	reach your \$950 out-of-network deductible
Ambulatory	<u>In-Network</u>	<u>In-Network</u>
Surgical Center	• Surgery Services ◊ : \$225 copay	• Surgery Services : \$300 copay

Out-of-Network

deductible

In-Network

50% of the total cost after you

reach your \$950 out-of-network

(ASC) Services

Doctor Visits

Out-of-Network

deductible

<u>In-Network</u>

50% of the total cost after you

reach your \$500 out-of-network

Provider of Choice: \$0 copay

Specialist: \$40 copay

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

Provider of Choice: \$0 copay

Specialist: \$55 copay

Out-of-Network

- Provider of Choice: 50% of the total cost after you reach your \$500 out-of-network deductible
- Specialist: 50% of the total cost after you reach your \$500 out-of-network deductible

Out-of-Network

- Provider of Choice: 50% of the total cost after you reach your \$950 out-of-network deductible
- Specialist: 50% of the total cost after you reach your \$950 out-of-network deductible

Preventive Care

In-Network \$0 copay

(Medicare-covered Services)

Out-of-Network
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

In-Network \$0 copay

Out-of-Network
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
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- Counseling to prevent tobacco use & tobacco-caused disease
- · Depression screenings
- Diabetes screenings

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	 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: COVID-19 vaccines Flu shots Hepatitis B shots Pneumococcal shots Yearly "Wellness" visit 	 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: COVID-19 vaccines Flu shots Hepatitis B shots Pneumococcal shots Yearly "Wellness" visit
Emergency Care	 \$130 copay Copay is waived if admitted to the hospital within 48 hours of an emergency room visit. 	 \$130 copay Copay is waived if admitted to the hospital within 48 hours of an emergency room visit.
Worldwide Emergency Care (does not include emergency transportation)	 \$130 copay Worldwide emergency and worldwide urgently needed services have a \$25,000 coverage limit. Copay is waived if admitted to hospital. 	 \$130 copay Worldwide emergency and worldwide urgently needed services have a \$25,000 coverage limit. Copay is waived if admitted to hospital.

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	 There is no coverage for care outside of the emergency room or emergency hospital admission. 	 There is no coverage for care outside of the emergency room or emergency hospital admission.
Urgently Needed Services	 Urgent Care Center: \$50 copay Convenient Care Center: \$50 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 \$25,000 coverage limit. Copay is not waived if admitted to the hospital. 	 \$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	<u>In-Network</u> �	<u>In-Network</u> ♦
Tests and	 Independent Diagnostic Testing 	 Independent Diagnostic Testing
Procedures	 Facility (IDTF): \$75 copay Outpatient Hospital Facility: \$75 copay Allergy Testing: \$0 copay 	 Facility (IDTF): \$75 copay Outpatient Hospital Facility: \$75 copay Allergy Testing: \$0 copay
Procedures Laboratory Services	 Outpatient Hospital Facility: \$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
Imaging Services (MRI, MRA, PET, CT scan, Nuclear Medicine Testing) Magnetic Resonance Angiography (MRA), Positron Emission (MRI), Positron Emission (MRI), Positron Emission (MRI), Positron Emis		 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).
Radiation Therapy	• 20% of the total cost	• 20% of the total cost
Hearing Services Medicare-Covered	Out-of-Network • 50% of the total cost after you reach your \$500 out-of-network deductible In-Network • Physician's Office: \$0 copay (Basic	Out-of-Network • 50% of the total cost after you reach your \$950 out-of-network deductible In-Network • \$55 copay
	 Hearing and Balance Exams) Specialist: \$40 copay Out-of-Network 50% of the total cost after you reach your \$500 out-of-network deductible In-Network	 Out-of-Network 50% of the total cost after you reach your \$950 out-of-network deductible
	Routine hearing exam: \$0 copay	Routine hearing exam: \$0 copay

- BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
- Evaluation and fitting: \$0 copay

every year.

Additional

Hearing Services

- See chart below for copay of each hearing aid for up to 2 hearing aids
- Evaluation and fitting: \$0 copay
- See chart below for copay of each hearing aid for up to 2 hearing aids every year.

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

Technolog Level	y 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. 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.

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

Out-of-Network

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 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 evaluation and fitting of hearing aids.

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Lake, Ma	arion, a	and S	umter
	H5434-	036	

- Member must submit receipts for reimbursement at 50% of customary price of approved entry-level hearing aid devices. Up to 2 devices a year.
- Member must submit receipts for reimbursement at 50% of customary price of approved entry-level hearing aid devices. Up to 2 devices a year.

Dental Services

Additional

Dental Services

Medicare-Covered In-Network ◊

Non-routine care: \$40 copay

Out-of-Network

50% of the total cost after you reach your \$500 out-of-network deductible

In-Network ◊

Non-routine care: \$55 copay

Out-of-Network

50% of the total cost after you reach your \$950 out-of-network deductible

In-Network

Preventive care: \$0 copay per service. 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.

<u>In-Network</u>

- Preventive care: \$0 copay per service. Preventive dental services include routine exams, cleanings, and X-rays per calendar year.
- Comprehensive care: \$0 copay per service. Comprehensive dental services include a filling, periodontal maintenance, complete and partial dentures, denture adjustment, repair, reline and an extraction per calendar year.
- Comprehensive care: \$0 copay per service. Comprehensive dental services include a denture adjustment and an extraction per calendar year.
- See the Evidence of Coverage for full details, including frequency limits and provider network information.
- See the Evidence of Coverage for full details, including frequency limits and provider network information.

Out-of-Network

Out-of-Network

- Member 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.
- Member 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.
- See the Evidence of Coverage for full details, including frequency limits and provider network information.

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

- 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.
- 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.
- See the Evidence of Coverage for full details, including frequency limits and provider network information.

Vision Services

Medicare-Covered

In-Network

- Physician Services: \$40 copay
- Glaucoma Screening: \$0 copay
- Diabetic Retinal Exam: \$0 copay
- Eyeglasses or Contact Lenses: \$0 copay One pair after cataract surgery

Out-of-Network

- Physician Services: 50% of the total cost after you reach your \$500 out-of-network deductible
- Glaucoma Screening: 50% of the total cost
- Diabetic Retinal Exam: 50% of the total cost after you reach your \$500 out-of-network deductible

<u>In-Network</u>

- Physician Services: \$55 copay
- Glaucoma Screening: \$0 copay
- Diabetic Retinal Exam: \$0 copay
- Eyeglasses or Contact Lenses: \$0 copay One pair after cataract surgery

Out-of-Network

- Physician Services: 50% of the total cost after you reach your \$950 out-of-network deductible
- Glaucoma Screening: 50% of the total cost
- Diabetic Retinal Exam: 50% of the total cost after you reach your \$950 out-of-network deductible

Eyeglasses or Contact Lenses: 50% of the total cost after you reach your \$500 out-of-network deductible One pair after cataract surgery

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

 Eyeglasses or Contact Lenses: 50% of the total cost after you reach your \$950 out-of-network deductible One pair after cataract surgery

Additional Vision Services

(subject to annual maximum benefit allowance)

In-Network

- Routine Eye Exam: \$0 copay
- Lenses, frames or contacts: \$0 copay
- Member responsible for any amounts in excess of the \$200 annual maximum plan benefit allowance.

Out-of-Network

- Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount.
- 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

- Routine Eye Exam: \$0 copay
- Lenses, frames or contacts: \$0 copay
- Member responsible for any amounts in excess of the \$200 annual maximum plan benefit allowance.

Out-of-Network

- Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount.
- 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.

Mental Health Services

Inpatient Psychiatric Hospital

In-Network ◊

- \$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

In-Network ◊

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

Out-of-Network

 50% of the total cost after you reach your \$500 out-of-network deductible

Out-of-Network

 50% of the total cost after you reach your \$950 out-of-network deductible

<u>Individual Sessions</u>

<u>In-Network</u> ♦

• \$40 copay

Individual Sessions

In-Network ◊

• \$40 copay

Outpatient Mental Health Therapy

Out-of-Network

 50% of the total cost after you reach your \$500 out-of-network deductible

Out-of-Network

 50% of the total cost after you reach your \$950 out-of-network deductible

<u>Group Sessions</u>

In-Network ◊

\$30 copay

Group Sessions

In-Network ◊

\$30 copay

Out-of-Network

 50% of the total cost after you reach your \$500 out-of-network deductible

Out-of-Network

 50% of the total cost after you reach your \$950 out-of-network deductible

Skilled Nursing Facility (SNF)

<u>In-Network</u> ◊

- \$0 copay per day for days 1-20
- \$218 copay per day for days 21-100

<u>In-Network</u> ♦

- \$0 copay per day for days 1-20
- \$218 copay per day for days 21-100

(Covers up to 100 days per benefit period)

Out-of-Network

 50% of the total cost after you reach your \$500 out-of-network deductible

Out-of-Network

 50% of the total cost after you reach your \$950 out-of-network deductible

Physical Therapy

<u>In-Network</u> ◊

- Physician Office: \$50 copay
- Specialist Office: \$50 copay
- Outpatient Rehab Facility: \$50 copay
- Outpatient Hospital: \$50 copay

In-Network **◊**

- Physician Office: \$40 copay
- Specialist Office: \$40 copay
- Outpatient Rehab Facility: \$40 copay
- Outpatient Hospital: \$40 copay

13

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
	Out-of-Network50% of the total cost after you reach your \$500 out-of-network deductible	 Out-of-Network 50% of the total cost after you reach your \$950 out-of-network deductible
Speech Therapy	 In-Network ◆ Physician Office: \$50 copay Specialist Office: \$50 copay Outpatient Rehab Facility: \$50 copay Outpatient Hospital: \$50 copay Out-of-Network	 In-Network ◆ Physician Office: \$40 copay Specialist Office: \$40 copay Outpatient Rehab Facility: \$40 copay Outpatient Hospital: \$40 copay Out-of-Network
	 50% of the total cost after you reach your \$500 out-of-network deductible 	 50% of the total cost after you reach your \$950 out-of-network deductible
Occupational Therapy	 In-Network • Physician Office: \$50 copay Specialist Office: \$50 copay Outpatient Rehab Facility: \$50 copay Outpatient Hospital: \$50 copay 	 In-Network ◆ Physician Office: \$40 copay Specialist Office: \$40 copay Outpatient Rehab Facility: \$40 copay Outpatient Hospital: \$40 copay
	 Out-of-Network 50% of the total cost after you reach your \$500 out-of-network deductible 	 Out-of-Network 50% of the total cost after you reach your \$950 out-of-network deductible
Lymphedema Therapy	In-Network ◊\$0 copay for Lymphedema Therapy	In-Network ◊\$0 copay for Lymphedema Therapy
	 Out-of-Network 50% of the total cost after you reach your \$500 out-of-network deductible 	 Out-of-Network 50% of the total cost after you reach your \$950 out-of-network deductible
Ambulance (one-way trip)	 In-Network◊ Ground: \$410 copay Facility-to-facility transfers: \$0 copay for transfer via ground ambulance Air: 20% of the total cost 	 In-Network◊ Ground: \$275 copay Facility-to-facility transfers: \$0 copay for transfer via ground ambulance Air: 20% of the total cost

	Lake, Marion, and Sumter	Lake, Marion, and Sumter
	H5434-036	H5434-038
	<u>Out-of-Network</u>	<u>Out-of-Network</u>
	• Ground: \$410 copay	• Ground: \$275 copay
	 Air: 20% of the total cost 	 Air: 20% of the total cost
Transportation	• <u>Not</u> Covered	• <u>Not</u> Covered
Medicare Part B	<u>In-Network</u>	<u>In-Network</u>
Drugs	 Allergy Injections: \$0 copay 	 Allergy Injections: \$0 copay
	 Chemotherapy drugs 0: Up to 20% of the total cost 	 Chemotherapy drugso: Up to 20% of the total cost
	 Other Part B drugs : Up to 20% of the total cost 	 Other Part B drugs : Up to 20% of the total cost
	• Part B Insulino: Up to \$35 copay	• Part B Insulino: Up to \$35 copay
	Out-of-Network	Out-of-Network

BlueMedicare Patriot (PPO)

• 50% of the total cost after you

deductible

reach your \$950 out-of-network

BlueMedicare Value (PPO)

50% of the total cost after you

reach your \$500 out-of-network

Part D Prescription Drug Benefits

deductible

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 \$615 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.
- This plan does not include Part D Prescription Drug Benefits

Once you have paid \$615 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.

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. 	 This plan does not include Part D Prescription Drug Benefits

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

 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.

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

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

	H5434-U30		H5434-U38		
	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	21% coinsurance	21% coinsurance	N/A	N/A	
Tier 4 - Non-Preferred Drug	30% coinsurance	30% coinsurance	N/A	N/A	
Tier 5 - Specialty Tier	-		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 \$2,100 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. This plan does not 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. This plan does not include Part D Prescription Drug Benefits
	 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 This plan does not include Part D Prescription Drug Benefits

their out-of-pocket drug costs

December). Participation is

across the calendar year (January to

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

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		D C' + -
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BlueMedicare Value (PPO)
Lake, Marion, and Sumter
H5434-036

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

Podiatry

Medicare-covered

In-Network

• \$35 copay

Out-of-Network

 50% of the total cost after you reach your \$500 out-of-network deductible

In-Network

\$35 copay

Out-of-Network

 50% of the total cost after you reach your \$950 out-of-network deductible

Chiropractic

(manual

<u>In-Network</u>

\$15 copay

Out-of-Network

 50% of the total cost after you reach your \$500 out-of-network deductible

In-Network

\$15 copay

Out-of-Network

 50% of the total cost after you reach your \$950 out-of-network deductible

Telehealth

subluxation)

A Prior Authorization may be required for certain

manipulation of the

spine to correct

<u>In-N</u>etwork

- Urgently Needed Services: \$50 copay
- Provider of Choice: \$0 copay
- Occupational Therapy: \$50 copay
- Physical Therapy: \$50 copay

In-Network

- Urgently Needed Services: \$50 copay
- Provider of Choice: \$0 copay
- Occupational Therapy: \$40 copay
- Physical Therapy: \$40 copay

	BlueMedicare Value (PPO) Lake, Marion, and Sumter H5434-036	BlueMedicare Patriot (PPO) Lake, Marion, and Sumter H5434-038
in-network services.	 Speech Therapy: \$50 copay Dermatology Services: \$40 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 	 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
	 Out-of-Network Urgently Needed Services: \$50 copay Provider of Choice: 50% of the total cost after you reach your \$500 out-of-network deductible Occupational Therapy: 50% of the total cost after you reach your \$500 out-of-network deductible Physical Therapy: 50% of the total cost after you reach your \$500 out-of-network deductible Speech Therapy: 50% of the total cost after you reach your \$500 out-of-network deductible Dermatology Services: 50% of the total cost after you reach your \$500 out-of-network deductible Mental Health Specialty Services: 50% of the total cost after you reach your \$500 out-of-network deductible 	 Out-of-Network Urgently Needed Services: \$50 copay Provider of Choice: 50% of the total cost after you reach your \$950 out-of-network deductible Occupational Therapy: 50% of the total cost after you reach your \$950 out-of-network deductible Physical Therapy: 50% of the total cost after you reach your \$950 out-of-network deductible Speech Therapy: 50% of the total cost after you reach your \$950 out-of-network deductible Dermatology Services: 50% of the total cost after you reach your \$950 out-of-network deductible Mental Health Specialty Services: 50% of the total cost after you reach your \$950 out-of-network deductible

• Psychiatry Specialty Services: 50% of the total cost after you reach

your \$500 out-of-network

deductible

• Psychiatry Specialty Services: 50%

of the total cost after you reach

your \$950 out-of-network

deductible

- Opioid Treatment: 50% of the total cost after you reach your \$500 out-of-network deductible
- Substance Use Disorder Services: 50% of the total cost after you reach your \$500 out-of-network deductible
- Diabetes Self-Management
 Training: 50% of the total cost
- Dietician Services: 50% of the total cost after you reach your \$500 out-of-network deductible

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

- Opioid Treatment: 50% of the total cost after you reach your \$950 out-of-network deductible
- Substance Use Disorder Services: 50% of the total cost after you reach your \$950 out-of-network deductible
- Diabetes Self-Management
 Training: 50% of the total cost
- Dietician Services: 50% of the total cost after you reach your \$950 out-of-network deductible

Diabetic Supplies

In-Network

\$0 copay
 Available at Florida Blue Medicare contracted retail or mail-order pharmacies.

Preferred Brands:

- 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)

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.

In-Network

\$0 copay
 Available at Florida Blue Medicare contracted retail or mail-order pharmacies.

Preferred Brands:

- 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)

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.

Out-of-Network

 50% of the total cost after you reach your \$950 out-of-network deductible

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.

Out-of-Network

 50% of the total cost after you reach your \$500 out-of-network deductible

Medicare Diabetes Prevention Program (MDPP)

In-Network

\$0 copay for Medicare-covered services

Out-of-Network

• 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
- Medical Supplies: 20% of the total cost

Out-of-Network

 50% of the total cost after you reach your \$500 out-of-network deductible

In-Network

\$0 copay for Medicare-covered services

Out-of-Network

• 50% of the total cost

In-Network >

- Motorized Wheelchairs/Electric Scooters: 20% of the total cost
- All Other DME: 20% of the total cost
- Medical Supplies: 0% of the total cost

Out-of-Network

 50% of the total cost after you reach your \$950 out-of-network deductible

Additional Benefits

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

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

SilverSneakers®

In-Network

Fitness Program

- 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.

Out-of-Network

Coverage is limited to services from plan-approved vendors

\$35 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

In-Network

- 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.

Out-of-Network

Coverage is limited to services from plan-approved vendors

Over-the-Counter **Items**

- the next quarter.
- \$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.

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.

BlueN	ledi	icare	Va	lue	(PPO)
Lake,	Ma	rion,	an	d Sı	umte	r
H5434-036						

Blue Dollars Benefits MasterCard® Prepaid Card

- 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.
- See Healthy Blue Rewards

- 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.
- See Healthy Blue Rewards

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.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved.

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
 - o 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): Dental, life, and disability coverage:

Section 1557 Coordinator

4800 Deerwood Campus Parkway, DCC 1-7

Jacksonville, FL 32246

1-800-477-3736 x29070

Civil Rights Coordinator

17500 Chenal Parkway

Little Rock, AR 72223

1-800-260-0331

Section1557Coordinator@bcbsfl.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 <u>www.floridablue.com/disclaimer/ndnotice</u> to view an electronic version of this notice. 87768 0625R

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 fòma 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 (ТТҮ) 711).

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

:TTY لذوي الإعاقة السمعية) 6565-926-926-926-1-800 برنامج EP: 1-800-333-2227 برنامج 352-2583-1-800-352-352 برنامج 7110

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 ફૉર્મેટ સેવાઓ ઉપલબ્ધ છે.

1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711) પર કૉલ 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 1-850-352-2583 تماس با ۲-800-333-2227 و برای FEP بگیرید. برای Medicare 6565-926-800-1 با 2227-333-800-1 و برای FEP بگیرید. برای

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