

## **2026 Summary of Benefits**

Medicare Advantage Plan without Part D Prescription Drug Coverage

### **BlueMedicare Patriot (PPO) H5434-046**

1/1/2026 – 12/31/2026

Our service area includes:

**Baker, Bradford, Columbia, DeSoto, Dixie, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Holmes, Jackson, Lafayette, Levy, Madison, Monroe, Okeechobee, Putnam, Suwannee, Taylor, Union, and Washington 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](http://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](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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## Who Can Join?

To join, you must:

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

**Our H5434-046 service area includes the following counties in Florida:** [Baker](#), [Bradford](#), [Columbia](#), [DeSoto](#), [Dixie](#), [Gilchrist](#), [Glades](#), [Gulf](#), [Hamilton](#), [Hardee](#), [Hendry](#), [Holmes](#), [Jackson](#), [Lafayette](#), [Levy](#), [Madison](#), [Monroe](#), [Okeechobee](#), [Putnam](#), [Suwannee](#), [Taylor](#), [Union](#), and [Washington](#)

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## Which doctors, hospitals, and pharmacies can I use?

We have a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, 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: 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](http://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.

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## Monthly Premium, Deductible and Limits

<b>Monthly Plan Premium</b>	<ul style="list-style-type: none"><li>• \$0</li></ul> <p>You must continue to pay your Medicare Part B premium.</p>
<b>Part B Premium Buy-Down</b>	<ul style="list-style-type: none"><li>• BlueMedicare Patriot will reduce your monthly Medicare Part B premium by up to \$75</li></ul>
<b>Annual Deductible</b>	<ul style="list-style-type: none"><li>• \$0 per year for In-Network (INN) medical services</li><li>• \$950 per year for Out-of-Network (OON) medical services</li><li>• This plan does not include Part D Prescription Drug Benefits</li></ul>
<b>Maximum Out-of-Pocket Responsibility (MOOP)</b>  (does not include prescription drugs)	<ul style="list-style-type: none"><li>• \$6,750 is the most you pay for Medicare-covered medical services from in-network providers for the year.</li><li>• \$10,100 is the most you pay for Medicare-covered medical services you receive from in- and out-of-network providers combined.</li><li>• Once you reach the maximum out-of-pocket (MOOP), our plan pays 100% of covered medical services.</li><li>• Premium costs do not count toward your MOOP.</li></ul>

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## Medical and Hospital Benefits

	In-Network	Out-of-Network
<b>Inpatient Hospital Coverage ♦</b>	<ul style="list-style-type: none"><li>• \$385 copay per day for days 1 - 7</li><li>• \$0 copay per day for days 8 - 90</li></ul>	<ul style="list-style-type: none"><li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li></ul>
(Authorization applies to		

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	In-Network	Out-of-Network
in-network services only)		
(Covers an unlimited number of days for an inpatient hospital stay)		
<b>Outpatient Hospital Coverage</b>	<ul style="list-style-type: none"> <li>• Observation Services: \$130 copay</li> <li>• All Other Services♦: \$350 copay</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Ambulatory Surgical Center (ASC) Services</b>	<ul style="list-style-type: none"> <li>• Surgery Services♦: \$300 copay</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Doctor Visits</b>	<ul style="list-style-type: none"> <li>• Provider of Choice: \$0 copay</li> <li>• Specialist: \$55 copay</li> </ul>	<ul style="list-style-type: none"> <li>• Provider of Choice: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>• Specialist: 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Preventive Care</b>	\$0 copay	50% of the total cost
(Medicare-covered Services)	<ul style="list-style-type: none"> <li>• Abdominal aortic aneurysm screenings</li> <li>• Alcohol misuse screenings &amp; counseling</li> <li>• Bone mass measurements</li> <li>• Cardiovascular disease screenings</li> <li>• Cardiovascular disease (behavioral therapy)</li> <li>• Cervical &amp; vaginal cancer screenings</li> <li>• Colorectal cancer screenings               <ul style="list-style-type: none"> <li>◦ Blood-based biomarker tests</li> <li>◦ Colonoscopies</li> </ul> </li> </ul>	

In-Network	Out-of-Network
<ul style="list-style-type: none"> <li>◦ Computed tomography (CT) colonography</li> <li>◦ Fecal occult blood tests</li> <li>◦ Flexible sigmoidoscopies</li> <li>◦ Multi-target stool DNA tests</li> <li>• Counseling to prevent tobacco use &amp; tobacco-caused disease</li> <li>• Depression screenings</li> <li>• Diabetes screenings</li> <li>• Diabetes self-management training</li> <li>• Glaucoma screenings</li> <li>• Hepatitis B shots</li> <li>• Hepatitis B Virus (HBV) infection screenings</li> <li>• Hepatitis C screening tests</li> <li>• HIV screenings</li> <li>• Lung cancer screenings</li> <li>• Mammograms (screening)</li> <li>• Medical nutrition therapy services</li> <li>• Medicare Diabetes Prevention Program</li> <li>• Obesity behavioral therapy</li> <li>• One-time “Welcome to Medicare” preventive visit</li> <li>• Pre-exposure prophylaxis (PrEP) for HIV prevention</li> <li>• Prostate cancer screenings</li> <li>• Sexually transmitted infections screenings &amp; counseling</li> <li>• Shots: <ul style="list-style-type: none"> <li>◦ COVID-19 vaccines</li> <li>◦ Flu shots</li> <li>◦ Hepatitis B shots</li> <li>◦ Pneumococcal shots</li> </ul> </li> <li>• Yearly “Wellness” visit</li> </ul>	
<b>Emergency Care</b> <ul style="list-style-type: none"> <li>• \$130 copay Copay is waived if admitted to the hospital within 48 hours of an emergency room visit.</li> </ul>	

	In-Network	Out-of-Network
<b>Worldwide Emergency Care</b> (does not include emergency transportation)	<ul style="list-style-type: none"> <li>• \$130 copay</li> <li>• Worldwide emergency and worldwide urgently needed services have a \$25,000 coverage limit. Copay is waived if admitted to hospital.</li> <li>• There is no coverage for care outside of the emergency room or emergency hospital admission.</li> </ul>	
<b>Urgently Needed Services</b>	<ul style="list-style-type: none"> <li>• Urgent Care Center: \$50 copay</li> <li>• Convenient Care Center: \$50 copay</li> </ul>	
<b>Worldwide Urgently Needed Services</b> (does not include emergency transportation)	<ul style="list-style-type: none"> <li>• \$130 copay</li> <li>• Worldwide emergency and worldwide urgently needed services have a \$25,000 coverage limit. Copay is not waived if admitted to the hospital.</li> </ul>	
<b>Diagnostic Services/ Labs/Imaging ♦</b>  (Authorization applies to in-network services only)		
<b>Tests and Procedures</b>	<ul style="list-style-type: none"> <li>• Independent Diagnostic Testing Facility (IDTF): \$75 copay</li> <li>• Outpatient Hospital Facility: \$75 copay</li> <li>• Allergy Testing: \$0 copay</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Laboratory Services</b>	<ul style="list-style-type: none"> <li>• Independent Clinical Laboratory: \$0 copay</li> <li>• Outpatient Hospital Facility: \$40 copay</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>

	In-Network	Out-of-Network
<b>X-Rays</b>	<ul style="list-style-type: none"> <li>Physician's Office: \$15 copay</li> <li>IDTF: \$15 copay</li> <li>Outpatient Hospital Facility: \$150 copay</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Advanced Imaging Services</b>  (MRI, MRA, PET, CT scan, Nuclear Medicine Testing)	<ul style="list-style-type: none"> <li>Advanced imaging includes: Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Positron Emission Tomography (PET), Computer Tomography (CT) scan or Nuclear Medicine testing.</li> <li>\$0 copayment Diagnostic Radiology Ultrasound.</li> <li>\$75 copayment for Advanced Imaging Services at a Physician Office.</li> <li>\$100 copayment for Advanced Imaging Services at an Independent Diagnostic Testing Facility (IDTF).</li> <li>\$250 copayment for Advanced Imaging Services at an Outpatient Hospital Facility.</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Radiation Therapy</b>	<ul style="list-style-type: none"> <li>20% of the total cost</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Hearing Services</b>		
<b>Medicare-Covered</b>	<ul style="list-style-type: none"> <li>\$55 copay</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Additional Hearing Services</b>	<ul style="list-style-type: none"> <li>Routine hearing exam: \$0 copay</li> <li>Evaluation and fitting: \$0 copay</li> <li>See chart below for copay of each hearing aid for up to 2 hearing aids every year.</li> </ul>	<ul style="list-style-type: none"> <li>Member must submit receipts for reimbursement at 50% of maximum allowed for one routine hearing exam per year.</li> </ul>

In-Network		Out-of-Network
Technology Level	Copay Per Hearing Aid Device	<ul style="list-style-type: none"> <li>Member must submit receipts for reimbursement at 50% of maximum allowed for evaluation and fitting of hearing aids.</li> <li>Member must submit receipts for reimbursement at 50% of customary price of approved entry-level hearing aid devices. Up to 2 devices a year.</li> </ul>
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	
<p><b>Subject to Benefit Maximum. Member is responsible for any amount after the benefit maximum has been applied.</b></p> <p><b>NOTE:</b> Hearing aids must be purchased through our participating provider to receive in-network benefits.</p>		
<b>Dental Services ♦</b>		
<b>Medicare-Covered</b> (Authorization applies to in-network services only)		<ul style="list-style-type: none"> <li>Non-routine care: \$55 copay</li> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Additional Dental Services</b>		<ul style="list-style-type: none"> <li>Preventive care: \$0 copay per service. Preventive dental services include routine exams, cleanings, and X-rays per calendar year.</li> <li>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.</li> </ul>



	In-Network	Out-of-Network
	<ul style="list-style-type: none"> <li>Comprehensive care: \$0 copay per service. Comprehensive dental services include a denture adjustment and an extraction per calendar year.</li> <li><i>See the Evidence of Coverage for full details, including frequency limits and provider network information.</i></li> </ul>	<ul style="list-style-type: none"> <li>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.</li> <li><i>See the Evidence of Coverage for full details, including frequency limits and provider network information.</i></li> </ul>
<b>Vision Services</b>	<ul style="list-style-type: none"> <li>Physician Services: \$55 copay</li> <li>Glaucoma Screening: \$0 copay</li> <li>Diabetic Retinal Exam: \$0 copay</li> </ul>	<ul style="list-style-type: none"> <li>Physician Services: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>Glaucoma Screening: 50% of the total cost</li> <li>Diabetic Retinal Exam: 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Medicare-Covered</b>	<ul style="list-style-type: none"> <li>Eyeglasses or Contact Lenses: \$0 copay One pair after cataract surgery</li> </ul>	<ul style="list-style-type: none"> <li>Eyeglasses or Contact Lenses: 50% of the total cost after you reach your \$950 out-of-network deductible One pair after cataract surgery</li> </ul>
<b>Additional Vision Services</b>  (subject to annual maximum benefit allowance)	<ul style="list-style-type: none"> <li>Routine Eye Exam: \$0 copay</li> <li>Lenses, frames or contacts: \$0 copay</li> <li>Member responsible for any amounts in excess of the \$200 annual maximum plan benefit allowance.</li> </ul>	<ul style="list-style-type: none"> <li>Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount.</li> <li>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.</li> <li>Total reimbursement is subject to the annual maximum plan benefit allowance.</li> </ul>

	In-Network	Out-of-Network
<b>Mental Health Services</b>		
(Authorization applies to in-network services only)		
<b>Inpatient Psychiatric Hospital</b> ♦	<ul style="list-style-type: none"> <li>• \$350 copay per day for days 1-6</li> <li>• \$0 copay per day for days 7-90 90 days maximum per stay with a lifetime maximum of 190 days</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Outpatient Mental Health Therapy</b> ♦	<p><u>Individual Sessions</u></p> <ul style="list-style-type: none"> <li>• \$40 copay</li> </ul> <p><u>Group Sessions</u></p> <ul style="list-style-type: none"> <li>• \$30 copay</li> </ul>	<p><u>Individual Sessions</u></p> <ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul> <p><u>Group Sessions</u></p> <ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Skilled Nursing Facility (SNF)</b> ♦	<ul style="list-style-type: none"> <li>• \$0 copay per day for days 1-20</li> <li>• \$218 copay per day for days 21-100</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
(Authorization applies to in-network services only)		
(Covers up to 100 days per benefit period)		
<b>Physical Therapy</b> ♦	<ul style="list-style-type: none"> <li>• Physician Office: \$40 copay</li> <li>• Specialist Office: \$40 copay</li> <li>• Outpatient Rehab Facility: \$40 copay</li> <li>• Outpatient Hospital: \$40 copay</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
(Authorization applies to		

	In-Network	Out-of-Network
in-network services only)		
<b>Speech Therapy</b> ♦  (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>Physician Office: \$40 copay</li> <li>Specialist Office: \$40 copay</li> <li>Outpatient Rehab Facility: \$40 copay</li> <li>Outpatient Hospital: \$40 copay</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Occupational Therapy</b> ♦  (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>Physician Office: \$40 copay</li> <li>Specialist Office: \$40 copay</li> <li>Outpatient Rehab Facility: \$40 copay</li> <li>Outpatient Hospital: \$40 copay</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Lymphedema Therapy</b> ♦  (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>\$0 copay for Lymphedema Therapy</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after your reach your \$950 out-of-network deductible</li> </ul>
<b>Ambulance</b> ♦ (one-way trip)  (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>Ground: \$275 copay</li> <li>Facility-to-facility transfers: \$0 copay for transfer via ground ambulance</li> <li>Air: 20% of the total cost</li> </ul>	<ul style="list-style-type: none"> <li>Ground: \$275 copay</li> <li>Air: 20% of the total cost</li> </ul>
<b>Transportation</b>	<ul style="list-style-type: none"> <li><u>Not</u> Covered</li> </ul>	<ul style="list-style-type: none"> <li><u>Not</u> Covered</li> </ul>

	In-Network	Out-of-Network
<b>Medicare Part B Drugs</b>	<ul style="list-style-type: none"> <li>Allergy Injections: \$0 copay</li> <li>Chemotherapy drugs♦: Up to 20% of the total cost</li> <li>Other Part B drugs♦: Up to 20% of the total cost</li> <li>Part B Insulin♦: Up to \$35 copay</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>

## Additional Medical Benefits

	In-Network	Out-of-Network
<b>Podiatry</b>	<ul style="list-style-type: none"> <li>\$35 copay</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Medicare-covered</b>		
<b>Chiropractic</b>  (manual manipulation of the spine to correct subluxation)	<ul style="list-style-type: none"> <li>\$15 copay</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Telehealth ♦</b>  A Prior Authorization may be required for certain in-network services.	<ul style="list-style-type: none"> <li>Urgently Needed Services: \$50 copay</li> <li>Provider of Choice: \$0 copay</li> <li>Occupational Therapy: \$40 copay</li> <li>Physical Therapy: \$40 copay</li> <li>Speech Therapy: \$40 copay</li> <li>Dermatology Services: \$55 copay</li> <li>Mental Health Specialty Services: \$40 copay</li> <li>Psychiatry Specialty Services: \$40 copay</li> <li>Opioid Treatment: \$40 copay</li> <li>Substance Use Disorder Services: \$40 copay</li> <li>Diabetes Self-Management Training: \$0 copay</li> <li>Dietician Services: \$0 copay</li> </ul>	<ul style="list-style-type: none"> <li>Urgently Needed Services: \$50 copay</li> <li>Provider of Choice: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>Occupational Therapy: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>Physical Therapy: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>Speech Therapy: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>Dermatology Services: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>Mental Health Specialty Services: 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>

In-Network		Out-of-Network
		<ul style="list-style-type: none"> <li>• Psychiatry Specialty Services: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>• Opioid Treatment: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>• Substance Use Disorder Services: 50% of the total cost after you reach your \$950 out-of-network deductible</li> <li>• Diabetes Self-Management Training: 50% of the total cost</li> <li>• Dietician Services: 50% of the total cost after after you reach your \$950 out-of-network deductible</li> </ul>
<b>Diabetic Supplies</b>	<ul style="list-style-type: none"> <li>• \$0 copay</li> </ul> <p>Available at Florida Blue Medicare contracted retail or mail-order pharmacies.</p> <p>Preferred Brands:</p> <ul style="list-style-type: none"> <li>• Abbott (eg. Freestyle Lite) and Ascensia (Contour ®) glucose meters and test strips</li> <li>• Lancets</li> <li>• Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, and supplies (other brands may require prior authorization)</li> </ul> <p><b>Important Note:</b> The initial fill of a CGM or insulin when being used with an insulin pump can be obtained through our participating DME provider.</p>	<ul style="list-style-type: none"> <li>• 50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>
<b>Medicare Diabetes Prevention Program (MDPP)</b>	<ul style="list-style-type: none"> <li>• \$0 copay for Medicare-covered services</li> </ul>	<ul style="list-style-type: none"> <li>• 50% of the total cost</li> </ul>

	In-Network	Out-of-Network
<b>Durable Medical Equipment (DME) and Supplies ♦</b>  (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>Motorized Wheelchairs/Electric Scooters: 20% of the total cost</li> <li>All Other DME: 20% of the total cost</li> <li>Medical Supplies: 0% of the total cost</li> </ul>	<ul style="list-style-type: none"> <li>50% of the total cost after you reach your \$950 out-of-network deductible</li> </ul>

## Additional Benefits

	In-Network	Out-of-Network
<b>SilverSneakers® Fitness Program</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Access to exercise equipment and other amenities, classes for all levels and abilities, social events, and more.</li> </ul>	<ul style="list-style-type: none"> <li>Coverage is limited to services from plan-approved vendors</li> </ul>
<b>Over-the-Counter Items</b>	<ul style="list-style-type: none"> <li>\$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.</li> </ul>	<ul style="list-style-type: none"> <li>\$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.</li> </ul>
<b>HealthyBlue Rewards</b>	<ul style="list-style-type: none"> <li>Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars Benefits MasterCard® Prepaid Card for completing and/or reporting certain preventive care and screenings.</li> </ul>	<ul style="list-style-type: none"> <li>Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars Benefits MasterCard® Prepaid Card for completing and/or reporting certain preventive care and screenings.</li> </ul>

	In-Network	Out-of-Network
	<ul style="list-style-type: none"> <li>Rewards are available after opting in to the program.</li> </ul>	<ul style="list-style-type: none"> <li>Rewards are available after opting in to the program.</li> </ul>
<b>Blue Dollars Benefits MasterCard® Prepaid Card</b>	<ul style="list-style-type: none"> <li><b>Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically.</b></li> <li>Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan.</li> <li>Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply.</li> <li>The Blue Dollars card will be mailed directly to you and replenished depending on your plan benefits.</li> <li><i>See Healthy Blue Rewards</i></li> </ul>	<ul style="list-style-type: none"> <li><b>Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically.</b></li> <li>Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan.</li> <li>Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply.</li> <li>The Blue Dollars card will be mailed directly to you and replenished depending on your plan benefits.</li> <li><i>See Healthy Blue Rewards</i></li> </ul>

## 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](https://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](http://www.hhs.gov/ocr/office/file/index.html)

Visit [www.floridablue.com/disclaimer/ndnotice](http://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، وتنسيقات بديلة متاحة. يرجى الاتصال على:

TTY: 1-800-352-2583 للإعاقات 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 2583-352-800-1 تماس بگیرید. برای FEP 2227-333-800-1 و برای Medicare 6565-926-800-1 (TTY: 711) با 1-800-926-6565 تماس بگیرید.

T'áá free yíníłta'go saad bee áká anilyeedígíí, atk'ida'áníígíí, 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).