Jacqueline Martin

From:

Mary Ann Whitney < mwhitney@prm-fl.com>

Sent:

Thursday, June 23, 2022 4:22 PM

To:

Mary Ann Whitney

Cc:

Gash, Brigid

Subject:

Medicare Advantage EGWP-Public Risk Management 10/1/22

Attachments:

2022 SB Elite Health Elite Rx for Public Risk Management Association.pdf; 2022 SB

Platinum Health Platinum Rx for Public Risk Management Association.pdf

"To avoid address clutter, this email is being sent bcc to all GHT Board Members, Alternates and Benefit Administrators."

Good Afternoon!

The attached Medicare Advantage Employer Group Waiver Plans (EGWP) are available as a retiree option to all Public Risk Management groups upon renewal effective 10/1/22. It is important to note that all administration will be handled directly with Florida Blue Medicare, not the PRM office.

- Retirees that select this option will be removed from your group claims experience, however will still be considered an active retiree under your organization
- Enrollment will be via paper application submitted directly to Florida Blue Medicare, these members will not be in the Businessolver system
- For each PRM group that decides to offer a Medicare Advantage plan, the
 monthly invoices will be sent from Florida Blue Medicare to the group, the group
 will be responsible for sending their premium payment directly to Florida Blue
 Medicare (PRM will not be collecting any premium payments for Florida Blue
 Medicare beneficiaries)
- Open Enrollment meetings will be handled by Florida Blue Medicare Field Marketing Specialists and the request for a meeting will need to be received two weeks prior to desired meeting date
- Once enrolled retiree questions pertaining to benefits and claims will be handled directly with Florida Blue Medicare

Attached are the two plan offerings, Elite PPO and Platinum PPO, (rates are included on the summary), retirees cannot be actively working for your organization and must be enrolled in Medicare Parts A & B. Retirees do not have to select this plan option, they can remain on the current plan paying the reduced retiree premium.

Those groups interested in offering one or both of these Medicare Advantage plans must contact Brigid Gash by July 15, 2022.

Brigid Gash | Account Management Specialist

NOTE: This email originated fand know the content is safe	rom outside of the orgar	nization. Do not click link	s or open attachments un	lless you recognize the sender
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Brigid.Gash@bcbsfl.com | (813) 347-6955 2203 N Lois Ave, Suite #1200, Tampa, FL 33607



2022 Summary of Benefits

Medicare Advantage Plan with Part D Prescription Drug Coverage

BlueMedicare Group PPO (Employer PPO) 10/01/2022 - 09/30/2023 BlueMedicare Platinum PPO Public Risk Management Association



The plan's service area includes:

Nationwide

The benefit information provided is a summary of what we cover and what you pay. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You may also view the "Evidence of Coverage" for this plan on our website, www.floridablue.com/medicare.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov 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?

You and your dependent(s) can join this plan if you are a retired employee of the group and the following conditions are met:

- You and your dependent(s) are entitled to Medicare Part A and enrolled in Medicare Part B
- You and your dependent(s) live in the plan service area, and
- You are identified as an eligible participant by your former employer

Neither you nor your dependent(s) are eligible for this plan if:

- You are an active employee of the group, or
- You are a retired employee of the group with a dependent who is an active employee of the group and has coverage through the group's plan for active employees

Our service area includes all 50 states and the District of Columbia.

Which doctors, hospitals, and pharmacies can I use?

We have a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network to receive medical services, you may pay more for these services. If you use pharmacies that are not in our network to fill your covered Part D drugs, the plan will generally not cover your drugs.

You can see our plan's provider and pharmacy directory on our website
 (<u>www.floridablue.com/medicare</u>). 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 844-BLUE-MED (844-258-3633), TTY: 1-800-955-8770.
 - From October 1 through March 31, we are open seven days a week, from 8:00 a.m. to
 8:00 p.m. local time, except for Thanksgiving and Christmas
 - From April 1 through September 30, we are open Monday through Friday, from 8:00 a.m. to
 8:00 p.m. local time, except for major holidays
- Or visit our website at www.floridablue.com/medicare

Important Information

Through 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 contact your doctor or refer to the Evidence of Coverage (EOC) for more information about services that require a prior authorization from the plan.

Monthly Premium, Deductible and Limits

Monthly Plan Premium	 \$322.93 for Platinum PPO You must continue to pay your Medicare Part B premium. 	
Deductible	 \$2,000 per year for Out-of-Network health care services \$0 per year for Part D prescription drugs 	
Maximum Out-of-Pocket Responsibility	\$1,000 is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services from in-network providers for the year.	
	\$3,000 is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services you receive from in- and out-of-network providers.	

Medical and Hospital Benefits

	In-Network	Out-of-Network
Inpatient Hospital Care ◊ (Authorization applies to in- network services only.)	 \$200 copay per day, days 1-7 \$0 copay per day, after day 7 	 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Outpatient Hospital Care	 \$75 copay per visit for Medicare-covered observation services \$200 copay for all other services ◊ 	 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Ambulatory Surgical Center	■ \$175 copay for surgery services provided at an Ambulatory Surgery Center ◊	 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Doctor's Office Visits	\$20 copay per primary care visit\$40 copay per specialist visit	 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Preventive Care	\$0 copay Abdominal aortic aneurysm screening Annual wellness visit Bone mass measurement Breast cancer screening (mammograms) Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) Cardiovascular disease testing Cervical and vaginal cancer screening Colorectal cancer screening Depression screening Diabetes screening	■ 20% of the Medicare-allowed amount

In-Network

Out-of-Network

- Diabetes self-management training, diabetic services and supplies
- Health and wellness education programs
- Hepatitis C Screening
- HIV screening
- Immunizations
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy to promote sustained weight loss
- Prostate cancer screening exams
- Screening and counseling to reduce alcohol misuse
- Screening for lung cancer with low dose computed tomography (LDCT)
- Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- Vision care: Glaucoma screening
- "Welcome to Medicare" preventive visit

Emergency Care

Medicare Covered Emergency Care

\$75 copay per visit, in- or out-of-network

This copay is waived if you are admitted to the hospital within 48 hours of an emergency room visit.

Worldwide Emergency Care Services

- \$75 copay for Worldwide Emergency Care
- \$25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services

Does not include emergency transportation.

In-Network

Out-of-Network

Urgently Needed Services

Medicare Covered Urgently Needed Services

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.

\$30 copay at an Urgent Care Center, in- or out-of-network

Convenient Care Services are outpatient services for non-emergency injuries and illnesses that need treatment when most family physician offices are closed.

\$30 copay at a Convenient Care Center, in- or out-of-network

Worldwide Urgently Needed Services

- \$75 copay for Worldwide Urgently Needed Services
- \$25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services

Does not include emergency transportation.

Diagnostic Services/ Labs/Imaging ◊

(Authorization applies to innetwork services only.)

Laboratory Services

- \$0 copay at an Independent Clinical Laboratory
- \$15 copay at an outpatient hospital facility

X-Rays

- \$50 copay at a physician's office or at an Independent Diagnostic Testing Facility (IDTF)
- \$150 copay at an outpatient hospital facility

Advanced Imaging Services

Includes services such as Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), and Computer Tomography (CT) Scan

- \$50 copay at a physician's office
- \$100 copay at an IDTF
- \$150 copay at an outpatient hospital facility

Radiation Therapy

 20% of the Medicare-allowed amount 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible

Hearing Services

Medicare-Covered Hearing Services

 \$40 copay for specialist exams to diagnose and treat hearing and balance issues

Medicare-Covered Hearing Services

 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
Dental Services	Medicare-Covered Dental Services ◊ ■ \$40 copay for specialist non-routine dental care	Medicare-Covered Dental Services 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible for non-routine dental
Vision Services	 \$40 copay for specialist to diagnose and treat eye diseases and conditions \$0 copay for glaucoma screening (once per year for members at high risk of glaucoma) \$0 copay for one diabetic retinal exam per year \$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery 	 Medicare-Covered Vision Services 20% of the Medicare-allowed amount for glaucoma screening 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible for Medicare-covered specialist services to diagnose and treat diseases and conditions of the eye and diabetic retinal exams 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible for eyeglasses or contact lenses after cataract surgery
Mental Health Services ◊ (Authorization applies to in- network services	Inpatient Mental Health Services • \$250 copay per day, days 1-7 • \$0 copay per day, days 8-90 190-day lifetime benefit maximum in a psychiatric hospital.	Inpatient Mental Health Services 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible 190-day lifetime benefit maximum in a psychiatric hospital.
only)	Outpatient Mental Health Services • \$35 copay	 Outpatient Mental Health Services 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Skilled Nursing Facility (SNF) ◊ (Authorization applies to innetwork services only.)	 \$0 copay per day, days 1-20 \$100 copay per day, days 21-100 	20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
 Physical	Our plan covers up to 100 days in a SN ■ \$30 copay per visit ◊	F per benefit period. ■ 20% of the Medicare-allowed amount after
Therapy	- 400 copay per visit v	\$2,000 out-of-network deductible
Ambulance	 \$150 copay for each Medicare- covered trip (one-way) ◊ 	 \$150 copay for each Medicare-covered trip (one-way)
Transportation	■ Not covered	■ Not covered

	In-Network	Out-of-Network
Medicare Part B Drugs	 \$5 copay for allergy injections 20% of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs ◊ 	20% of the Medicare-allowed amount after \$2,000 out-of-network deductible

Part D Prescription Drug Benefits

Deductible Stage

\$0 per year for Part D prescription drugs.

Initial Coverage Stage

During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.

You remain in this stage until your total yearly drug costs (total drug costs paid by you and any Part D plan) reach **\$4,430**. You may get your drugs at network retail pharmacies and mail order pharmacies.

	Preferred Retail/LTC (31-day supply)	Standard Retail (31-day supply)	Mail Order (90-day supply)
Tier 1 - Preferred Generic	\$3 copay	\$10 copay	\$0 copay
Tier 2 - Generic	\$8 copay	\$15 copay	\$8 copay
Tier 3 - Preferred Brand	\$35 copay	\$40 copay	\$70 copay
Tier 4 - Non-Preferred Drug	\$65 copay	\$85 copay	\$195 copay
Tier 5 - Specialty Tier	33% of the cost	33% of the cost	N/A

Coverage Gap Stage

Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The Coverage Gap Stage begins after the total yearly drug cost (including total drug costs paid by you *and* any Part D plan) reaches **\$4.430**.

You stay in this stage until your year-to-date "out-of-pocket" costs reach a total of \$7,050.

During the Coverage Gap Stage:

 You pay the same copays that you paid in the Initial Coverage Stage for all drugs throughout the Coverage Gap.

Catastrophic Coverage Stage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$7,050**, you pay the *greater* of:

■ \$3.95 copay for generic drugs in all tiers (including brand drugs treated as generic) and an \$9.85 copay for all other drugs in all tiers, or 5% of the cost

Additional Drug Coverage

- Please call us or see the plan's "Evidence of Coverage" on our website (<u>www.floridablue.com/medicare</u>) for complete information about your costs for covered drugs. If you request and the plan approves a formulary exception, you will pay Tier 4 (Non-Preferred Drug) cost-sharing.
- Your cost-sharing may be different if you use a Long-Term Care (LTC) pharmacy, a home infusion pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 90 days) of a drug.

Additional Benefits

	In-Network	Out-of-Network
Diabetic Supplies	 \$0 copay at your network retail or mailorder pharmacy for Diabetic Supplies such as: Lifescan (One Touch®) Glucose Meters Lancets Test Strips 	20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
	Important Note: Insulin, insulin syringes the home are obtained from a retail or m under your Medicare Part D pharmacy be deductibles apply.	ail order pharmacy and are covered
Medicare Diabetes Prevention Program	\$0 copay for Medicare-covered services	■ 20% of the Medicare-allowed amount
Podiatry	 \$40 copay for each Medicare-covered podiatry visit 	20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Chiropractic	 \$20 copay for each Medicare-covered chiropractic service 	 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Medical Equipment and Supplies ◊ (Authorization	 20% of the Medicare-allowed amount for all plan approved, Medicare- covered motorized wheelchairs and electric scooters 	 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
applies to in- network services only.)	 0% of the Medicare-allowed amount for all other plan approved, Medicare- covered durable medical equipment 	
Occupational and Speech Therapy	■ \$30 copay per visit ◊	 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
Telehealth ◊	\$30 copay for Urgently Needed Services	 20% of the Medicare-allowed amount after \$2,000 out-of-network deductible
(Authorization applies to in- network services only)	 \$20 copay for Primary Care Services \$30 copay for Occupational Therapy/Physical Therapy/Speech Therapy at all locations \$40 copay for Dermatology Services \$35 copay for individual sessions for outpatient Mental Health Specialty Services \$35 copay for individual sessions for outpatient Psychiatry Specialty Services \$35 copay for Opioid Treatment Program Services \$35 copay for individual sessions for outpatient Substance Abuse Specialty Services \$0 copay for Diabetes Self- Management Training \$0 copay for Dietician Services 	and \$2,000 dat of notwork addaptible

You Get More with BlueMedicare

Health Education

In- and Out-of-Network

meQuilibrium's digital coaching platform delivers clinically validated and highly personalized resilience solutions to help people improve their ability to manage stress and successfully cope with life's challenges. To get started go to FloridaBlue.com/Medicare log in, click on My Health and select HealthyBlue Rewards.

Healthy Blue Rewards

 Your BlueMedicare plan rewards you for taking care of your health. Redeem gift card rewards for completing and reporting preventive care and screenings.

SilverSneakers® Fitness Program

- 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

Disclaimers

Florida Blue is a PPO and Rx (PDP) 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.

Health 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 and Part D benefits.

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

We provide:

- Free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
 - o 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: 1-800-333-2227

If you believe that we have failed to provide these services or discriminate on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation, 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@floridablue.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) civilrightscoordinator@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 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 ocrportal.hhs.gov/ocr/portal/lobby.jsf, 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

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-352-2583 (TTY: 1-800-955-8770)。FEP:請致電1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS : 1-800-955-8770). FEP : Appelez le 1-800-333-2227

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-008-253-3852 (رقم هاتف الصم والبكم: 1-008-559-008. اتصل برقم 1-308-7322-333.

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુયના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: ફોન કરો 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โดยติดต่อหมายเลขโทรฟรี 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583 (TTY:1-800-955-8770)まで、お電話にてご連絡ください。FEP:1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی رایگان در دسترس شما خواهد بود. با شماره (8770-955-950-1TTY: 1-800-352-258-1 تماس بگیرید. FEP: با شماره 2222-333-800-1 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yánílti'go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Koji' hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí koji' hodíílnih 1-800-333-2227.



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BlueMedicare Group PPO (Employer PPO) 10/01/2022 – 09/30/2023 BlueMedicare Elite PPO Public Risk Management Association



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- You and your dependent(s) are entitled to Medicare Part A and enrolled in Medicare Part B
- You and your dependent(s) live in the plan service area, and
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- You are a retired employee of the group with a dependent who is an active employee of the group and has coverage through the group's plan for active employees

Our service area includes all 50 states and the District of Columbia.

Which doctors, hospitals, and pharmacies can I use?

We have a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network to receive medical services, you may pay more for these services. If you use pharmacies that are not in our network to fill your covered Part D drugs, the plan will generally not cover your drugs.

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- Or visit our website at <u>www.floridablue.com/medicare</u>

Important Information

Through this document you will see the "\"o" symbol. Services with this symbol may require prior authorization from the plan before you receive the services from network providers. If you do not get a prior authorization when required, you may have to pay out-of-network cost-sharing, even though you received services from a network provider. Please contact your doctor or refer to the Evidence of Coverage (EOC) for more information about services that require a prior authorization from the plan.

Monthly Premium, Deductible and Limits

Monthly Plan Premium	 \$339.43 for Elite PPO You must continue to pay your Medicare Part B premium. 	
Deductible	* \$1,000 per year for Out-of-Network health care services * \$0 per year for Part D prescription drugs	
Maximum Out-of-Pocket	 \$1,000 is the most you pay for copays, coinsurance and other costs for Medicare- covered medical services from in-network providers for the year. 	
Responsibility	\$3,000 is the most you pay for copays, coinsurance and other costs for Medicare- covered medical services you receive from in- and out-of-network providers.	

Medical and Hospital Benefits

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	In-Network	Out-of-Network
Inpatient Hospital Care ◊ (Authorization applies to in- network services only.)	 \$200 copay per day, days 1-5 \$0 copay per day, after day 5 	 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Outpatient Hospital Care	 \$75 copay per visit for Medicare-covered observation services \$200 copay for all other services ◊ 	 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Ambulatory Surgical Center	■ \$150 copay for surgery services provided at an Ambulatory Surgery Center ◊	 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Doctor's Office Visits	\$10 copay per primary care visit\$25 copay per specialist visit	 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Preventive Care	\$0 copay Abdominal aortic aneurysm screening Annual wellness visit Bone mass measurement Breast cancer screening (mammograms) Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) Cardiovascular disease testing Cervical and vaginal cancer screening Colorectal cancer screening Depression screening Diabetes screening	■ 20% of the Medicare-allowed amount

In-Network

Out-of-Network

- Diabetes self-management training, diabetic services and supplies
- Health and wellness education programs
- Hepatitis C Screening
- HIV screening
- Immunizations
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy to promote sustained weight loss
- Prostate cancer screening exams
- Screening and counseling to reduce alcohol misuse
- Screening for lung cancer with low dose computed tomography (LDCT)
- Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- Vision care: Glaucoma screening
- "Welcome to Medicare" preventive visit

Emergency Care

Medicare Covered Emergency Care

\$75 copay per visit, in- or out-of-network

This copay is waived if you are admitted to the hospital within 48 hours of an emergency room visit.

Worldwide Emergency Care Services

- \$75 copay for Worldwide Emergency Care
- \$25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services

Does not include emergency transportation.

Urgently	Medicare Covered Urgently Needed S	ervices		
Needed Services	Urgently needed services are provided t illness, injury or condition that requires in	o treat a non-emergency, unforeseen medical mmediate medical attention.		
	\$25 copay at an Urgent Care Center, in- or out-of-network			
	Convenient Care Services are outpatien illnesses that need treatment when mos	t services for non-emergency injuries and t family physician offices are closed.		
	■ \$25 copay at a Convenient Care Center, in- or out-of-network			
	Worldwide Urgently Needed Services * \$75 copay for Worldwide Urgently Ne			
	 \$25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services 			
	Does not include emergency transportat	ion.		
Diagnostic Services/ Labs/Imaging ◊	Laboratory Services \$0 copay at an Independent Clinical Laboratory	 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible 		
(Authorization applies to innetwork services only.)	 \$15 copay at an outpatient hospital facility 			
	 X-Rays \$25 copay at a physician's office and at an Independent Diagnostic Testing Facility (IDTF) 			
	 \$100 copay at an outpatient hospital facility 			
	Advanced Imaging Services			
	Includes services such as Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), and Computer Tomography (CT) Scan			
	\$50 copay at a physician's office			
	• \$75 copay at an IDTF			
	\$100 copay at an outpatient hospital facility			
	Radiation Therapy 20% of the Medicare-allowed amount			

 \$25 copay for specialist exams to diagnose and treat hearing and balance issues 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible

Dental Services

Medicare-Covered Dental Services ◊

\$25 copay for specialist non-routine dental care

Medicare-Covered Dental Services

 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible for non-routine dental

	In-Network	Out-of-Network
Vision Services	 \$25 copay for specialist to diagnose and treat eye diseases and conditions \$0 copay for glaucoma screening (once per year for members at high risk of glaucoma) \$0 copay for one diabetic retinal exam per year \$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery 	 Medicare-Covered Vision Services 20% of the Medicare-allowed amount for glaucoma screening 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible for Medicare-covered specialist services to diagnose and treat diseases and conditions of the eye and diabetic retinal exams 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible for eyeglasses or contact lenses after cataract surgery
Mental Health Services ◊ (Authorization applies to in- network services only)	Inpatient Mental Health Services • \$200 copay per day, days 1-7 • \$0 copay per day, days 8-90 190-day lifetime benefit maximum in a psychiatric hospital.	Inpatient Mental Health Services 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible 190-day lifetime benefit maximum in a psychiatric hospital.
only)	Outpatient Mental Health Services • \$30 copay	Outpatient Mental Health Services 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Skilled Nursing Facility (SNF) ♦ (Authorization applies to innetwork services only.)	 \$0 copay per day, days 1-20 \$100 copay per day, days 21-100 	20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
	Our plan covers up to 100 days in a SN	F per benefit period.
Physical Therapy	■ \$25 copay per visit ◊	20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Ambulance	■ \$150 copay for each Medicare- covered trip (one-way) ◊	 \$150 copay for each Medicare-covered trip (one-way)
Transportation	■ Not covered	■ Not covered
Medicare Part B Drugs	 \$5 copay for allergy injections 20% of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs ◊ 	■ 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible

Part D Prescription Drug Benefits

Deductible Stage

\$0 per year for Part D prescription drugs.

Initial Coverage Stage

During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.

You remain in this stage until your total yearly drug costs (total drug costs paid by you and any Part D plan) reach **\$4,430**. You may get your drugs at network retail pharmacies and mail-order pharmacies.

	Preferred Retail/LTC (31-day supply)	Standard Retail (31-day supply)	Mail Order (90-day supply)
Tier 1 - Preferred Generic	\$0 copay	\$8 copay	\$0 copay
Tier 2 - Generic	\$3 copay	\$15 copay	\$9 copay
Tier 3 - Preferred Brand	\$30 copay	\$40 copay	\$90 copay
Tier 4 - Non-Preferred Drug	\$60 copay	\$70 copay	\$120 copay
Tier 5 - Specialty Tier	33% of the cost	33% of the cost	N/A

Coverage Gap Stage

Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The Coverage Gap Stage begins after the total yearly drug cost (including total drug costs paid by you *and* any Part D plan) reaches **\$4,430**.

You stay in this stage until your year-to-date "out-of-pocket" costs reach a total of \$7,050.

During the Coverage Gap Stage:

 You pay the same copays that you paid in the Initial Coverage Stage for all drugs throughout the Coverage Gap.

Catastrophic Coverage Stage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$7,050** you pay the *greater* of:

\$3.95 copay for generic drugs in all tiers (including brand drugs treated as generic) and an \$9.85 copay for all other drugs in all tiers, or 5% of the cost

Additional Drug Coverage

- Please call us or see the plan's "Evidence of Coverage" on our website
 (www.floridablue.com/medicare) for complete information about your costs for covered drugs. If you request and the plan approves a formulary exception, you will pay Tier 4 (Non-Preferred Drug) cost-sharing.
- Your cost-sharing may be different if you use a Long-Term Care (LTC) pharmacy, a home infusion pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 90 days) of a drug.

Additional Benefits

	In-Network	Out-of-Network
Diabetic Supplies	*90 copay at your network retail or mail- order pharmacy for Diabetic Supplies such as: Lifescan (One Touch®) Glucose Meters Lancets Test Strips Important Note: Insulin, insulin syringes the home are obtained from a retail or munder your Medicare Part D pharmacy be deductibles apply.	ail-order pharmacy and are covered
Medicare Diabetes Prevention Program	 \$0 copay for Medicare-covered services 	■ 20% of the Medicare-allowed amount
Podiatry	 \$25 copay for each Medicare-covered podiatry visit 	20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Chiropractic	 \$20 copay for each Medicare-covered chiropractic service 	■ 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Medical Equipment and Supplies ◊ (Authorization	 20% of the Medicare-allowed amount for all plan approved, Medicare- covered motorized wheelchairs and electric scooters 	■ 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
applies to in- network services only.)	 0% of the Medicare-allowed amount for all other plan approved, Medicare- covered durable medical equipment 	
Occupational and Speech Therapy	■ \$25 copay per visit ◊	■ 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible

	In-Network	Out-of-Network		
Telehealth ◊	 \$25 copay for Urgently Needed Services 	 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible 		
(Authorization applies to in- network services only)	 \$10 copay for Primary Care Services \$25 copay for Occupational Therapy/Physical Therapy/Speech Therapy at all locations \$25 copay for Dermatology Services \$30 copay for individual sessions for outpatient Mental Health Specialty Services \$30 copay for individual sessions for outpatient Psychiatry Specialty Services \$30 copay for Opioid Treatment Program Services \$30 copay for individual sessions for outpatient Substance Abuse Specialty Services \$0 copay for Diabetes Self- Management Training \$0 copay for Dietician Services 			
You Get More with BlueMedicare				
Health Education	In- and Out-of-Network meQuilibrium's digital coaching platform delivers clinically validated and highly personalized resilience solutions to help people improve their ability to manage stress and successfully cope with life's challenges. To get started go to FloridaBlue.com/Medicare log in, click on My Health and select HealthyBlue Rewards.			

Healthy Blue Rewards

Your BlueMedicare plan rewards you for taking care of your health. Redeem gift card rewards for completing and reporting preventive care and screenings.

SilverSneakers® **Fitness Program**

- 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

Disclaimers

Florida Blue is a PPO and Rx (PDP) 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.

Health 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 and Part D benefits.

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

We provide:

- Free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language 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: 1-800-333-2227

If you believe that we have failed to provide these services or discriminate on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation, 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@floridablue.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) civilrightscoordinator@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 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 ocrportal.hhs.gov/ocr/portal/lobby.jsf, 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

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-352-2583(TTY: 1-800-955-8770)。FEP:請致電1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS: 1-800-955-8770). FEP: Appelez le 1-800-333-2227

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-808-253-3852 (رقم هاتف الصم والمبكم: 1-808-253-2570. اتصل برقم 1-808-2333-7222.

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુયના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: ફોન કરો 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โดยติดต่อหมายเลขโทรฟรี 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583 (TTY:1-800-955-8770)まで、お電話にてご連絡ください。FEP:1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی رایگان در دسترس شما خواهد بود. با شماره (877ه-525-800-11 تماس بگیرید. با شماره (8770-523-333-100-11 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yánílti'go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Koji' hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí koji' hodíílnih 1-800-333-2227.