Florida Blue
Your local Blue Cross Blue Shield
MEDICARE

2024 Summary of Benefits

Medicare Advantage Plans with Part D Prescription Drug Coverage

BlueMedicare Classic (HMO) H1035-019
BlueMedicare Premier (HMO) H1035-025

1/1/2024 – 12/31/2024

The plans' service area includes:
Broward County

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 *Medicare & You 2024* 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 **H1035-019** service area includes the following **county in Florida: Broward**
Our **H1035-025** service area includes the following **county in Florida: Broward**

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, the plan may not pay for these services.

- You can see our plan's provider and pharmacy directory on our website (www.floridablue.com/medicare). Or call us and we will send you a copy of the provider and pharmacy directories.

Have Questions? Call Us

- **If you are a member of this plan, call us at 1-800-926-6565, TTY: 1-800-955-8770.**
- **If you are not a member of this plan, call us at 1-855-601-9465, TTY: 1-800-955-8770.**
  - From October 1 through March 31, we are open seven days a week, from 8:00 a.m. to 8:00 p.m. local time, except for Thanksgiving and Christmas.
  - From April 1 through September 30, we are open Monday through Friday, from 8:00 a.m. to 8:00 p.m. local time, except for major holidays.
- Or visit our website at www.floridablue.com/medicare.

Important Information

Through this document you will see the symbols below.

- * Services with this symbol may require approval in advance (a referral) from your Primary Care Doctor (PCP) in order for the plan to cover them.
- ◊ Services with this symbol may require prior authorization from the plan before you receive services.

If you do not get a referral or prior authorization when required, you may have to pay the full cost of the services. Please contact your PCP or refer to the "Evidence of Coverage (EOC)" for more information about services that require a referral and/or prior authorization from the plan.

Monthly Premium, Deductible and Limits

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
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.
Deductible	$0 per year for health care services $0 per year for Part D prescription drugs There is no deductible for insulins.	$0 per year for health care services $0 per year for Part D prescription drugs There is no deductible for insulins.
Maximum Out-of-Pocket Responsibility	$4,900 is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services from in-network providers for the year.	$2,500 is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services from in-network providers for the year.

Medical and Hospital Benefits

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
Inpatient Hospital Coverage ◊	• $165 copay per day for days 1-6 • $0 copay per day, after day 6	• $0 copay per day
Outpatient Hospital Coverage	• $175 copay per visit for Medicare-covered services ◊	• $75 copay per visit for Medicare-covered services ◊

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
	• $120 copay per visit for Medicare-covered observation services	• $135 copay per visit for Medicare-covered observation services
Ambulatory Surgical Center (ASC) Services ◊	• $150 copay for surgery services provided at an Ambulatory Surgical Center	• $50 copay for surgery services provided at an Ambulatory Surgical Center
Doctor Visits	• $0 copay per primary care visit • $40 copay per specialist visit*****	• $0 copay per primary care visit • $0 copay per specialist visit*****
Preventive Care	$0 copay for Medicare-covered services • 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 • 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	$0 copay for Medicare-covered services • 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 • 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

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
	• 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	• 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** • $120 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** • $120 copay for Worldwide Emergency Care • $25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services Does not include emergency transportation.	**Medicare-Covered Emergency Care** • $135 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** • $135 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 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.	**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.

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
	• $45 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. • $45 copay at a Convenient Care Center, in- or out-of-network **Worldwide Urgently Needed Services** • $120 copay or Worldwide Urgently Needed Services • $25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services Does not include emergency transportation.	• $10 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. • $10 copay at a Convenient Care Center, in- or out-of-network **Worldwide Urgently Needed Services** • $135 copay or 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 *◊	**Diagnostic Procedures and Tests** • $100 copay at an Independent Diagnostic Testing Facility (IDTF) • $100 copay at an outpatient hospital facility • $0 copay for allergy testing **Laboratory Services** • $0 copay at an Independent Clinical Laboratory • $50 copay at an outpatient hospital facility **X-Rays** • $0 copay at a physician's office or at an IDTF	**Diagnostic Procedures and Tests** • $25 copay at an Independent Diagnostic Testing Facility (IDTF) • $25 copay at an outpatient hospital facility • $0 copay for allergy testing **Laboratory Services** • $0 copay at an Independent Clinical Laboratory • $25 copay at an outpatient hospital facility **X-Rays** • $0 copay at a physician's office or at an IDTF

<table>
<tr><th></th><th>BlueMedicare Classic (HMO)
Broward
H1035-019</th><th>BlueMedicare Premier (HMO)
Broward
H1035-025</th></tr>
<tr><td></td><td>• $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.
• $25 copay at a physician's office or at an IDTF
• $225 copay at an outpatient hospital facility
Radiation Therapy
• 20% of the Medicare-allowed amount</td><td>• $50 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.
• $0 copay at a physician's office or at an IDTF
• $100 copay at an outpatient hospital facility
Radiation Therapy
• 20% of the Medicare-allowed amount</td></tr>
<tr><td>Hearing Services</td><td>Medicare-Covered Hearing Services*
• $40 copay for exams to diagnose and treat hearing and balance issues

Additional Hearing Services
• $0 Copay for one routine hearing exam per year
• $0 Copay for evaluation and fitting of hearing aids
• See chart below for copay of each hearing aid for up to 2 hearing aids every year.
<table><tr><th>Technology Level</th><th>Copay Per Hearing Aid Device</th></tr><tr><td>Entry</td><td>$350.00 per device</td></tr><tr><td>Basic</td><td>$525.00 per device</td></tr><tr><td>Prime</td><td>$825.00 per device</td></tr><tr><td>Preferred</td><td>$1,125.00 per device</td></tr><tr><td>Advanced</td><td>$1,425.00 per device</td></tr></table></td><td>Medicare-Covered Hearing Services*
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	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
	Premium $1,825.00 per device **Subject to Benefit Maximum.** **Member is responsible for any amount after the benefit maximum has been applied.**	**Premium $1,825.00 per device** **Subject to Benefit Maximum.** **Member is responsible for any amount after the benefit maximum has been applied.**
	NOTE: Hearing aids must be purchased through our participating provider to have access to the benefit.	NOTE: Hearing aids must be purchased through our participating provider to have access to the benefit.
Dental Services	**Medicare-Covered Dental Services ◊** • $40 copay for non-routine dental care	**Medicare-Covered Dental Services ◊** • $0 copay for non-routine dental care
	Additional Dental Services • $0 Copay for covered preventive dental services • $0 Copay for covered comprehensive dental services	**Additional Dental Services** • $0 Copay for covered preventive dental services • $0 Copay for covered comprehensive dental services
Vision Services	**Medicare-Covered Vision Services** • $40 copay for physician services 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 **Additional Vision Services** • $0 Copay for one routine eye exam per year • $100 maximum allowance per year towards the purchase of lenses, frames or contacts lenses	**Medicare-Covered Vision Services** • $0 copay for physician services 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 **Additional Vision Services** • $0 Copay for one routine eye exam per year • $300 maximum allowance per year towards the purchase of lenses, frames or contacts lenses

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
	• Member responsible for costs exceeding the annual maximum plan benefit allowance	• Member responsible for costs exceeding the annual maximum plan benefit allowance
Mental Health Services ◊	**Inpatient Mental Health Services** • $300 copay per day for days 1-5 • $0 copay per day for days 6-90 • 190-day lifetime benefit maximum in a psychiatric hospital **Outpatient Mental Health Services** • $20 copay	**Inpatient Mental Health Services** • $50 copay per day for days 1-5 • $0 copay per day for days 6-90 • 190-day lifetime benefit maximum in a psychiatric hospital **Outpatient Mental Health Services** • $20 copay
Skilled Nursing Facility (SNF) ◊	• $0 copay per day for days 1-20 • $160 copay per day for days 21-100 Our plan covers up to 100 days in a SNF per benefit period.	• $0 copay per day for days 1-20 • $150 copay per day for days 21-100 Our plan covers up to 100 days in a SNF per benefit period.
Physical Therapy *◊	• $35 copay per visit	• $20 copay per visit
Ambulance ◊	• $250 copay for each Medicare-covered trip (one-way)	• $225 copay for each Medicare-covered trip (one-way)
Transportation	• Not Covered	• $0 copay for 48 one-way trips annually for rides to your doctor, hospital or pharmacy These services can accommodate wheelchairs, walkers, oxygen tanks and service animals
Medicare Part B Drugs	• $5 copay for allergy injections • Up to 20% of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs ◊ • 20% up to $35 per month for Insulin Drugs via DME ◊	• $5 copay for allergy injections • Up to 20% of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs ◊ • 20% up to $35 per month for Insulin Drugs via DME ◊

Additional Benefits

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
Caregiver Support for Member	Provides coverage for coaching, education and support services such as counseling and training courses for caregivers of enrollees. Benefits include: • A web-based tool that contains educational content covering topics on health, wealth, senior living, in-home care and lifestyle • Access for caregivers and family members to post updates and videos; tools to manage documents, stay organized and on top of upcoming tasks and appointments. Search tools (i.e., senior housing search and in-home care search). See the *Evidence of Coverage* for benefit details.	Provides coverage for coaching, education and support services such as counseling and training courses for caregivers of enrollees. Benefits include: • A web-based tool that contains educational content covering topics on health, wealth, senior living, in-home care and lifestyle • Access for caregivers and family members to post updates and videos; tools to manage documents, stay organized and on top of upcoming tasks and appointments. Search tools (i.e., senior housing search and in-home care search). See the *Evidence of Coverage* for benefit details.

Diabetic Supplies	• $0 copay at a Florida Blue Medicare contracted retail or mail-order pharmacy for Diabetic Supplies such as:
	  • Lifescan (One Touch®) Glucose Meters
	  • Lancets
	  • Test Strips
	  • Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, and supplies. ◊
	Important Note:
	• **Insulin, insulin syringes and needles for self-administration in the home are obtained from an in-network retail or mail order pharmacy and are covered under your Medicare Part D pharmacy**
		• $0 copay at a Florida Blue Medicare contracted retail or mail-order pharmacy for Diabetic Supplies such as:
		  • Lifescan (One Touch®) Glucose Meters
		  • Lancets
		  • Test Strips
		  • Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, and supplies. ◊
		Important Note:
		• **Insulin, insulin syringes and needles for self-administration in the home are obtained from an in-network retail or mail order pharmacy and are covered under your Medicare Part D pharmacy**

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
	benefit. Applicable Part D copays and deductibles apply. • Lifescan (OneTouch®) as well as other brands of glucose meters and test strips can also be obtained through our participating DME network. • The initial fill of a CGM when being used with an insulin pump can be obtained through our participating DME provider.	**benefit.** Applicable Part D copays and deductibles apply. • Lifescan (OneTouch®) as well as other brands of glucose meters and test strips can also be obtained through our participating DME network. • The initial fill of a CGM when being used with an insulin pump can be obtained through our participating DME provider.
Medicare Diabetes Prevention Program	• $0 copay for Medicare-covered services	• $0 copay for Medicare-covered services
Podiatry	• $30 copay for each Medicare-covered podiatry visit	• $10 copay for each Medicare-covered podiatry visit
Chiropractic	• $20 copay for each Medicare-covered chiropractic service	• $10 copay for each Medicare-covered chiropractic service
Medical Equipment and Supplies ◊	• 20% of the Medicare-allowed amount for all plan approved, Medicare-covered motorized wheelchairs and electric scooters • 0% of the Medicare-allowed amount for all other plan approved, Medicare-covered durable medical equipment	• 20% of the Medicare-allowed amount for all plan approved, Medicare-covered motorized wheelchairs and electric scooters • 0% of the Medicare-allowed amount for all other plan approved, Medicare-covered durable medical equipment
Outpatient Occupational and Speech Therapy *◊	• $35 copay per visit	• $20 copay per visit
Telehealth *◊	• $45 copay for Urgently Needed Services • $0 copay for Primary Care Services • $35 copay for Occupational Therapy/Physical Therapy/Speech Therapy at a freestanding location	• $10 copay for Urgently Needed Services • $0 copay for Primary Care Services • $20 copay for Occupational Therapy/Physical Therapy/Speech Therapy at a freestanding location

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
	• $35 copay for Occupational Therapy/Physical Therapy/Speech Therapy at an outpatient hospital • $40 copay for Dermatology Services • $20 copay for individual sessions for outpatient Mental Health Specialty Services • $20 copay for individual sessions for outpatient Psychiatry Specialty Services • $20 copay for Opioid Treatment Program Services • $20 copay for individual sessions for outpatient Substance Abuse Specialty Services • $0 copay for Diabetes Self-Management Training • $0 copay for Dietician Services	• $20 copay for Occupational Therapy/Physical Therapy/Speech Therapy at an outpatient hospital • $0 copay for Dermatology Services • $20 copay for individual sessions for outpatient Mental Health Specialty Services • $20 copay for individual sessions for outpatient Psychiatry Specialty Services • $20 copay for Opioid Treatment Program Services • $20 copay for individual sessions for outpatient Substance Abuse Specialty Services • $0 copay for Diabetes Self-Management Training • $0 copay for Dietician Services
Special Supplemental Benefits for the Chronically Ill (SSBCI) ◊	• Not Covered	If you are diagnosed as having one or a combination of Coronary Artery Disease (CAD), Congestive Heart Failure (CHF), Chronic Obstructive Pulmonary Disease (COPD), Diabetes, Dementia, Bipolar disorders, Major depressive disorders, Paranoid disorder, Schizophrenia, Schizoaffective disorders, Amyotrophic lateral sclerosis, Epilepsy, Extensive paralysis, Huntington's disease, Multiple sclerosis, Parkinson's disease, Polyneuropathy, Spinal stenosis, and/or Stroke-related neurologic deficit you may receive the following additional benefits: • Chronic Condition Meals: 20 meals per month • Nutritional Therapy and Planning: 3 phone consultations with counselor

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
		• OTC: additional allowance of $50 quarterly allowance for the purchase of non-prescription items utilizing the plan-approved OTC benefit vendor. Any balance not used for a quarter will not carry over to the next quarter • Transportation: 12 one-way additional trips per year with no clinical criteria • At Home Care: 30 hours per year for at home care through our participating provider. Services include support with Instrumental Activities of Daily Living (IADL). • See the *Evidence of Coverage* for full eligibility requirements.
Blue Dollars Benefits MasterCard® Prepaid Card *NOTE: 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 at the beginning of each month.	▪ **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 at the beginning of each month.
Over-the-Counter Items	• Not Covered	• $140 quarterly allowance for the purchase of non-prescription items such as vitamins and aspirin • Any balance not used for a quarter will not carry over to the next quarter

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
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	• 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
HealthyBlue Rewards	• Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars card for completing and/or reporting 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 card for completing and/or reporting preventive care and screenings. • Rewards are available after opting in to the program.

Part D Prescription Drug Benefits

Deductible Stage
$0 per year for Part D prescription drugs. There is no deductible for insulins.

Initial Coverage Stage

You begin in this stage when you fill your first prescription of the year. During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
During the Initial Coverage Stage:	• You remain in this stage until your total yearly drug costs (your payments plus any Part D plan's payments) reach **$5,030**. You may get your drugs at network retail pharmacies and mail-order pharmacies.	• You remain in this stage until your total yearly drug costs (your payments plus any Part D plan's payments) reach **$5,030**. You may get your drugs at network retail pharmacies and mail-order pharmacies.

	BlueMedicare Classic (HMO) Broward H1035-019		BlueMedicare Premier (HMO) Broward H1035-025	
See Evidence of Coverage for details.	**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	$0 copay	$0 copay
Tier 2 - Generic	$10 copay	$30 copay	$0 copay	$0 copay
Tier 3 - Preferred Brand	$40 copay $35 copay for insulin	$120 copay $105 copay for insulin	$20 copay $20 copay for insulin	$60 copay $60 copay for insulin
Tier 4 - Non-Preferred Drug	$93 copay	$279 copay	$93 copay	$279 copay
Tier 5 - Specialty Tier	33% of the cost	N/A	Standard Retail/LTC 33% of the cost Mail Order 31% of the cost	N/A
Tier 6 - Select Care Drugs	$0 copay	$0 copay	N/A	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.

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
During the Coverage Gap Stage:	• The Coverage Gap Stage begins after your total year-to-date drug cost (your payments plus any Part D plan's payments) reaches $5,030. You stay in this stage until your year-to-date "out-of-pocket" costs reach a total of $8,000.	• The Coverage Gap Stage begins after your total year-to-date drug cost (your payments plus any Part D plan's payments) reaches $5,030. You stay in this stage until your year-to-date "out-of-pocket" costs reach a total of $8,000.

	BlueMedicare Classic (HMO) Broward H1035-019	BlueMedicare Premier (HMO) Broward H1035-025
	• You pay the same copays that you paid in the Initial Coverage Stage for drugs in Tier 1 (Preferred Generic) and Tier 6 (Select Care Drugs) – or 25% of the cost, whichever is lower • For generic drugs, you pay 25% of the cost • For brand-name drugs, you pay 25% of the cost (plus a portion of the dispensing fee) • For insulins, you won't pay more than $35 for a one-month supply of each insulin.	• You pay the same copays that you paid in the Initial Coverage Stage for drugs in Tier 1 (Preferred Generic) and Tier 2 (Generic) – or 25% of the cost, whichever is lower • For generic drugs, you pay 25% of the cost • For brand-name drugs, you pay 25% of the cost (plus a portion of the dispensing fee) • For insuilns, you won't pay more than $35 for a one-month supply of each insulin.

Catastrophic Coverage Stage

After your yearly out-of-pocket drug costs reach $8,000, you pay:

- $0 copay for Part D drugs in all tiers.

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 Drugs) cost-sharing.
- Your cost-sharing may be different if you use a Long-Term Care (LTC) pharmacy, a home infusion pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 90 days) of a drug.
- Our plan covers most Part D vaccines at no cost to you including shingles, tetanus and travel vaccines.

Disclaimers

Florida Blue Medicare is an HMO plan with a Medicare contract. Enrollment in Florida Blue Medicare depends on contract renewal.

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.

HMO coverage is offered by Florida Blue Medicare, Inc., dba Florida Blue Medicare, 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.

SSBCI benefits are part of special supplemental benefits and not all members will qualify.

The Blue Dollars Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, 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.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. Visit floridablue.com/ndnotice for information on our free language assistance services.

Nosotros cumplimos con las leyes federales de derechos civiles aplicables y no discriminamos por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Para información sobre nuestros servicios gratuitos de asistencia lingüística, visite floridablue.com/es/ndnotice.

Form Approved
OMB# 0938-1421

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-926-6565. (TTY users should call 1-800-955-8770). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-926-6565 (TTY: 1-877-955-8773). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 1-800-926-6565。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-800-926-6565。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-926-6565. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-926-6565. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-926-6565. sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-926-6565. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-926-6565. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-926-6565. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Form CMS-10802
(Expires 12/31/25)

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على بمساعدتك. هذه خدمة مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-926-6565. سيقوم شخص ما يتحدث العربية مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-926-6565. पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-926-6565. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-926-6565. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-926-6565. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-926-6565. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-926-6565 にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

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