HIGHMARK

Northeastern New York

Freedom Value (HMO)

Summary of Benefits

January 1, 2024 to December 31, 2024

To enroll in the following plan(s), you need to be entitled to Medicare Part A, enrolled in Medicare Part B, and live in one of these counties:

Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Warren, Washington

This summary of benefits doesn't list every service, limitation, or special circumstance.
Visit us at **medicare.highmark.com** to get more benefit information including:

- **Evidence of Coverage** *(full list of benefits)*
- **Provider and Pharmacy Directories**
- **Formulary** *(full Part D prescription drug list)*

If you need printed copies, call us at **1-800-329-2792** (TTY 711). We're available October 1 – March 31, 8 a.m. to 8 p.m., 7 days a week; April 1 – September 30, 8 a.m. to 8 p.m., Monday – Friday.

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 **medicare.gov** or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY 1-877-486-2048.

Freedom Value (HMO) has 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.

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	Freedom Value (HMO)
Premium	$0.00
Part B Premium Reduction	$8.00
Deductible	$0
Max Out-Of-Pocket	$6,750
Inpatient Hospital Stay*	Days 1 - 5: $375 copay per day per admit & Days 6 - 90: $0 copay per admit $1,875 OOP Max per year
Outpatient Hospital Coverage*	ASC[1]: $275 copay Facility: $375 copay
Doctor Office Visit	PCP: $0 copay Specialist: $35 copay
Preventive/ Screening*	Covered in Full (Office visit copays may apply)
Emergency Room	$100 copay
Urgently Needed Services	$55 copay
Lab* & Diagnostic Tests*	Office Lab: $10 copay; Outpatient Lab: $10 copay Diagnostic Tests: $50 copay
X-Rays*/ Advanced Imaging*	X-ray: $50 copay Advanced Imaging: $200 copay
Hearing Services	Medicare Covered: $35 copay. Routine: $45 copay (1 Per Year). TruHearing Advanced: $599 copay; TruHearing Premium: $899 copay (2 Aids Every Year)
Dental Services	Medicare Covered: $35 copay. Office Visit: $0 copay (2 per year). X-Rays: $0 copay (1 per year). Comprehensive*: 50% coinsurance with a maximum $2,000 allowance (Per Year).
Vision Services	Medicare Covered: $35 copay. Routine: $25 copay (1 per year). $0 copay for eyeglasses or contact lenses after cataract surgery. $100 annual eyewear allowance.
Mental Health Services*	Inpatient: Days 1 - 6: $310 copay per day per admit & Days 7 - 90: $0 copay per admit; $1,860 OOP Max per year; Outpatient: $40 copay
Skilled Nursing Facility*	$0 copay/day (days 1-20), $203 copay/day (days 21-100)
Physical Therapy	$30 copay
Ambulance (per one-way trip)*	$290 copay
Transportation	Not covered
Part B Drugs*†	20% coinsurance
OTC	$25 allowance once per quarter
Durable Medical Equipment*	20% coinsurance $0 copay for compression stockings
Fitness Benefit	Covered in full
Formulary	Fundamental

*Indicates a service that requires prior authorization.

ASC[1]=Ambulatory Surgery Center

†Certain rebatable drugs may be subject to a lower coinsurance. Insulin cost sharing is subject to a coinsurance cap of $35 for a one-month's supply of insulin.

Freedom Value (HMO)

DRUG

You pay the following until your total yearly drug costs reach $5,030 (excludes insulins).
Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

Deductible	$295 on Tiers 3, 4 and 5			
Initial Coverage	**Preferred Retail Cost-Sharing**	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	$3 Copay	$9 Copay
		Tier 2 (Generic)	$10 Copay	$30 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	$42 Copay	$126 Copay
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	$94 Copay	$282 Copay
		Tier 5 (Specialty Tier)	28% of the cost	Not Applicable
	Standard Retail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	$8 Copay	$24 Copay
		Tier 2 (Generic)	$15 Copay	$45 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	$47 Copay	$141 Copay
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	$100 Copay	$300 Copay
		Tier 5 (Specialty Tier)	28% of the cost	Not Applicable
	Preferred Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	$3 Copay	$0 Copay
		Tier 2 (Generic)	$10 Copay	$25 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	$42 Copay	$105 Copay
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	$94 Copay	$235 Copay
		Tier 5 (Specialty Tier)	28% of the cost	Not Applicable
	Standard Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	$8 Copay	$20.00 Copay
		Tier 2 (Generic)	$15 Copay	$37.50 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	$47 Copay	$117.50 Copay
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	$100 Copay	$250 Copay
		Tier 5 (Specialty Tier)	28% of the cost	Not Applicable
Coverage Gap	The coverage gap begins after the yearly drug cost (including what our plan has paid and what you have paid) reaches $5,030. After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total $8,000, which is the end of the coverage gap. Not everyone will enter the coverage gap.			
	Generics (25% Coinsurance) Brand (25% Coinsurance including 70% discount)			
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches $8,000, the plan pays the full cost for your covered Part D drugs. You pay nothing.			

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.

Highmark Blue Shield is a Medicare Advantage HMO, PPO, and/or Part D plan with a Medicare contract. Enrollment in these plans depends on contract renewal.

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All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

This information is not a complete description of benefits. Call 1-855-856-8348 (TTY users may call 711), October 1 – March 31, 8 a.m. to 8 p.m., 7 days a week; April 1 – September 30, 8 a.m. to 8 p.m., Monday – Friday for more information.

TruHearing is a registered trademark of TruHearing, Inc.