



**BlueCross BlueShield  
of Oklahoma**

# 2024 Summary of Benefits

**Blue Cross Medicare Advantage Protect (PPO)<sup>SM</sup>**

January 1, 2024 – December 31, 2024

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

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## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service representative at 1-877-774-8592 (TTY). We are open from 8:00 a.m. – 8:00 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

### Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit [getblueok.com/mapd](http://getblueok.com/mapd) or 1-877-774-8592 (TTY) to request a copy of the EOC.
- Review the *Provider Finder* (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the *Pharmacy Directory* to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

### Understanding Important Rules

- Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2025.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

# 1

## SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You can also see the Evidence of Coverage on our website, [getblueok.com/mapd](http://getblueok.com/mapd).

### You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **Blue Cross Medicare Advantage Protect (PPO)**).

### Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Blue Cross Medicare Advantage Protect (PPO)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <https://www.medicare.gov>.
- 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 <https://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.

### Sections in this booklet

- Things to Know About **Blue Cross Medicare Advantage Protect (PPO)**.
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.

This document is available in other formats such as Braille, large print or audio.

This document may be available in a non-English language. For additional information, call us at 1-877-774-8592 (TTY: ).

### Things to Know About Blue Cross Medicare Advantage Protect (PPO)

## Hours of Operation & Contact Information

- From October 1 to March 31 we're open 8 a.m. – 8 p.m. Local Time, 7 days a week.
- From April 1 to September 30, we're open 8 a.m. – 8 p.m. Local Time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
- If you are a member of this plan, call us at 1-877-774-8592, TTY: .
- If you are not a member of this plan, call us at 1-877-583-8129, TTY: .
- Our website: [getblueok.com/mapd](http://getblueok.com/mapd).

## Who can join?

To join **Blue Cross Medicare Advantage Protect (PPO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area. Our service area includes these counties in Oklahoma: Adair, Alfalfa, Atoka, Blaine, Bryan, Caddo, Canadian, Carter, Cherokee, Cleveland, Coal, Cotton, Craig, Creek, Dewey, Garfield, Garvin, Grady, Grant, Greer, Harmon, Hughes, Jackson, Jefferson, Johnston, Kay, Kingfisher, Kiowa, Lincoln, Logan, Love, Major, Marshall, Mayes, McClain, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Pawnee, Payne, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Rogers, Seminole, Stephens, Tillman, Tulsa and Wagoner.

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

**Blue Cross Medicare Advantage Protect (PPO)** has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You can see our plan's *Provider Finder* and *Pharmacy Directory* at our website ([getblueok.com/mapd](http://getblueok.com/mapd)).

Or, call us at and we will send you a copy of the *Provider Directory* and *Pharmacy Directory*.

## What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more. Some of the extra benefits are outlined in this booklet.

In addition, we cover Part B drugs including chemotherapy and some drugs administered by your provider.

- You can see the complete plan *Formulary* (list of Part D prescription drugs) and any restrictions on our website, [getblueok.com/mapd](http://getblueok.com/mapd).
- Or, call us at 1-877-774-8592 and we will send you a copy of the *Formulary*.

**If you have any questions about this plan's benefits or costs, please contact Blue Cross and Blue Shield of Oklahoma**

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## SECTION II - SUMMARY OF BENEFITS

### Blue Cross Medicare Advantage Protect (PPO)

#### MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

<b>Monthly Plan Premium</b>	You pay \$0 per month. You must continue to pay your Medicare Part B premium.
<b>Part B Premium Buy-down (if applicable)</b>	\$50.00
<b>Deductible</b>	This plan does not have a deductible.
<b>Maximum Out-of-Pocket Responsibility</b>	<p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> <li>• \$6,900 for services you receive from in-network providers.</li> <li>• \$11,300 for services you receive from out-of-network providers.</li> <li>• \$11,300 for services you receive from in and out-of-network providers combined.</li> </ul>

#### COVERED MEDICAL AND HOSPITAL BENEFITS

<b>Inpatient Hospital</b>	<p><b><u>In-Network:</u></b></p> <p>Days 1-6: \$370 copay per day.</p> <p>Days 7-90: \$0 copay per day.</p> <p>\$0 copay per day for days 91 and beyond</p> <p><b><u>Out-of-Network:</u></b></p> <p>\$500 copay per day.</p>
<b>Outpatient Hospital</b>	<p><b><u>In-Network:</u></b></p> <p>\$375 copay.</p> <p><b><u>Out-of-Network:</u></b></p> <p>\$400 copay.</p>

<p><b>Ambulatory Surgical Center</b></p>	<p><b><u>In-Network:</u></b> \$300 copay.</p> <p><b><u>Out-of-Network:</u></b> \$350 copay.</p>
<p><b>Doctor's Office Visits</b></p>	<p><b><u>In-Network:</u></b> Primary care physician visit: \$0 copay. Specialist visit: \$50 copay.</p> <p><b><u>Out-of-Network:</u></b> Primary care physician visit: \$30 copay. Specialist visit: \$75 copay.</p>
<p><b>Preventive Care (e.g., flu vaccine, diabetic screenings)</b></p>	<p><b><u>In-Network:</u></b> \$0 copay for all preventive services covered under Original Medicare at zero cost sharing.</p> <p><b><u>Out-of-Network:</u></b> \$0 copay for all preventive services covered under Original Medicare at zero cost sharing.</p> <p>Other preventive services are available. There are some covered services that have a cost. Please reference EOC for more detail.</p> <p><b>Important Message About What You Pay for Vaccines</b></p> <p>Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.</p>
<p><b>Emergency Care</b></p>	<p>\$100 copay per visit.</p> <p>Worldwide Emergency Coverage: \$100 copay.</p> <p>Copay is waived if you are admitted to the hospital within 3 days for the same condition. See the "Inpatient Hospital" section of this booklet for other costs.</p>
<p><b>Urgently Needed Services</b></p>	<p>\$40 copay per visit.</p> <p>Worldwide Urgent Coverage: \$100 copay.</p>
<p><b>Diagnostic Services / Labs/ Imaging</b></p>	<p><b><u>In-Network:</u></b> Diagnostic tests and procedures: \$0 - \$100 copay. Lab services: \$5 copay.</p>

	<p>Diagnostic Radiology Services (such as MRIs, CT scans): \$0 - \$300 copay.</p> <p>X-rays: \$0 - \$100 copay.</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): \$60 copay.</p> <p><b><u>Out-of-Network:</u></b></p> <p>Diagnostic tests and procedures: \$0 - \$200 copay.</p> <p>Lab services: \$200 copay.</p> <p>Diagnostic Radiology Services (such as MRIs, CT scans): \$0 - \$400 copay.</p> <p>X-rays: \$30 - \$200 copay.</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 50% of the total cost.</p>
<b>Hearing Services</b>	<p><b><u>In-Network:</u></b></p> <p>Exam to diagnose and treat hearing and balance issues: \$40 copay.</p> <p>Routine hearing exam (1 every year): \$0 copay.</p> <p>Hearing aid fitting/evaluation: \$0 copay</p> <p>Purchase includes unlimited provider visits for fitting and adjustments within 12 months of purchase of hearing aids.</p> <p>Hearing Aids: Benefit is limited to the TruHearing branded hearing aids. \$699 copay per Advanced Aid or \$999 copay per Premium Aid (1 per ear per year).</p> <p><b><u>Out-of-Network:</u></b></p> <p>Exam to diagnose and treat hearing and balance issues: \$75 copay.</p>
<b>Dental Services</b>	<p><b><u>In-Network:</u></b></p> <p>Medicare-covered: \$35 copay.</p> <p><b><u>Out-of-Network:</u></b></p> <p>Medicare-covered: \$75 copay.</p> <p><b><u>In-Network and Out-of-Network:</u></b></p> <p>Preventive dental services:</p> <ul style="list-style-type: none"> <li>• Oral exam (2 every year): \$0 copay.</li> <li>• Cleaning (2 every year): \$0 copay.</li> <li>• Dental X-ray (1 every year): \$0 copay.</li> </ul> <p>Comprehensive dental services:</p>

	<ul style="list-style-type: none"> <li>• \$1,000 annual maximum coverage. For more details on benefits and benefit limitations regarding your dental coverage, please see your Evidence of Coverage.</li> </ul>
<p><b>Vision Services</b></p>	<p><b><u>In-Network:</u></b></p> <p><b><u>Medicare-covered:</u></b></p> <ul style="list-style-type: none"> <li>• Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0 copay for an eye exam; \$0 copay for one vision specialist exam.</li> <li>• Eyeglasses or contact lenses after cataract surgery: \$0 copay</li> </ul> <p><b><u>Routine Vision:</u></b></p> <ul style="list-style-type: none"> <li>• Routine eye exam (1 every year): \$0 copay</li> <li>• Contact lenses: \$0 copay</li> <li>• Eyeglass lenses (1 pair every year): \$0 copay (Standard lenses only. Progressive lenses excluded.)</li> <li>• Eyeglass frames (1 pair every year): \$0 copay</li> <li>• \$100 maximum plan coverage combined in-network and out-of-network for routine eye wear every year (including eyeglass frames, lenses, and contact lenses).</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <p><b><u>Medicare-covered:</u></b></p> <ul style="list-style-type: none"> <li>• Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$75 copay for an eye exam; \$75 copay for one vision specialist exam.</li> <li>• Eyeglasses or contact lenses after cataract surgery: \$75 copay</li> </ul> <p><b><u>Routine Vision:</u></b></p> <ul style="list-style-type: none"> <li>• \$40 allowance every year for 1 routine eye exam.</li> <li>• Contact lenses: \$0 copay</li> <li>• Eyeglass lenses (1 pair every year): \$0 copay (Standard lenses only. Progressive lenses excluded.)</li> <li>• Eyeglass frames (1 pair every year): \$0 copay</li> </ul>



	<ul style="list-style-type: none"> <li>• \$100 maximum plan coverage combined in-network and out-of-network for routine eye wear every year (including eyeglass frames, lenses, and contact lenses).</li> </ul>
<b>Mental Health Services</b>	<p><b><u>In-Network:</u></b></p> <p>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.</p> <p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you’re admitted as an inpatient and ends when you haven’t received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There’s no limit to the number of benefit periods.</p> <p>Inpatient Mental Health Care:</p> <p>Days 1-6: \$290 copay per day.</p> <p>Days 7-90: \$0 copay per day.</p> <p>Outpatient group therapy visit: \$40 copay.</p> <p>Outpatient Individual therapy visit: \$40 copay.</p> <p><b><u>Out-of-Network:</u></b></p> <p>Inpatient Mental Health Care:</p> <p>\$500 copay per day.</p> <p>Outpatient group therapy visit: \$50 copay.</p> <p>Outpatient Individual therapy visit: \$50 copay.</p>
<b>Skilled Nursing Facility (SNF)</b>	<p><b><u>In-Network:</u></b></p> <p>Days 1-20: \$0 copay per day.</p> <p>Days 21-59: \$203 copay per day.</p> <p>Days 60-100: \$0 copay per day.</p> <p><b><u>Out-of-Network:</u></b></p> <p>\$250 copay per day.</p>
<b>Physical Therapy</b>	<p><b><u>In-Network:</u></b></p> <p>\$40 copay.</p> <p><b><u>Out-of-Network:</u></b></p> <p>\$75 copay.</p>

<p><b>Outpatient Rehabilitation</b></p>	<p><b><u>In-Network:</u></b></p> <p>Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): \$30 copay.</p> <p>Occupational therapy visit: \$40 copay.</p> <p><b><u>Out-of-Network:</u></b></p> <p>Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): \$75 copay.</p> <p>Occupational therapy visit: \$75 copay.</p>
<p><b>Ambulance</b></p>	<p>Ground Ambulance: \$250 copay for each one-way trip.</p> <p>Air Ambulance: 20% of the total cost for each one-way trip.</p>
<p><b>Transportation</b></p>	<p>Not covered</p>
<p><b>Medicare Part B Drugs</b></p>	<p><b><u>In-Network:</u></b></p> <p>For Part B drugs such as chemotherapy drugs: 0% - 20% of the total cost.</p> <p>Other Part B drugs: 0% - 20% of the total cost.</p> <p>For Part B Insulin Drugs: 0% - 20% of the total cost with a maximum copay amount per month of \$35.</p> <p><b><u>Out-of-Network:</u></b></p> <p>For Part B drugs such as chemotherapy drugs: 50% of the total cost.</p> <p>Other Part B drugs: 50% of the total cost.</p> <p>For Part B Insulin Drugs: 50% of the total cost with a maximum copay amount per month of \$35.</p>

**Additional  
Member  
Benefits**

**Blue Cross Medicare Advantage Protect (PPO)<sup>SM</sup>**

<p><b>Acupuncture for Chronic Low Back Pain</b></p>	<p><b><u>In-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$50 copay</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$75 copay</li> </ul>
<p><b>Chiropractic Care</b></p>	<p><b>Medicare-covered manipulation of the spine to correct a subluxation</b> (when 1 or more of the bones of your spine move out of position)</p> <p><b><u>In-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$15 copay</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$75 copay</li> </ul>
<p><b>Diabetes Supplies and Services</b></p> <ul style="list-style-type: none"> <li>- Diabetes Monitoring Supplies</li> <li>- Diabetes self-management training</li> <li>- Therapeutic shoes or inserts</li> </ul>	<p><b><u>In-Network:</u></b></p> <p><b>Diabetes monitoring supplies</b></p> <ul style="list-style-type: none"> <li>• 0% or 20% of the total cost.</li> </ul> <p><b>Diabetes self-management training</b></p> <ul style="list-style-type: none"> <li>• \$0 copay</li> </ul> <p><b>Therapeutic shoes or inserts</b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <p><b>Diabetes monitoring supplies</b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul> <p><b>Diabetes self-management training</b></p> <ul style="list-style-type: none"> <li>• \$0 copay</li> </ul> <p><b>Therapeutic shoes or inserts</b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul>
<p><b>Durable Medical Equipment</b></p>	<p><b><u>In-Network:</u></b></p>

Additional Member Benefits	Blue Cross Medicare Advantage Protect (PPO) <sup>SM</sup>
<i>(wheelchairs, oxygen, etc.)</i>	<ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul>
<b>Wellness Programs</b>	<p>\$0 copay for SilverSneakers<sup>®</sup>+ Fitness Program</p> <p>SilverSneakers can help you live a healthier, more active life through fitness and social connection. You are covered for a fitness benefit through SilverSneakers online and at participating locations<sup>1</sup>. You have access to a nationwide network of participating locations where you can take classes<sup>2</sup> and use exercise equipment and other amenities. Enroll in as many locations as you like, at any time. You also have access to instructors who lead specially designed group exercise classes in-person and online, seven days a week. Additionally, SilverSneakers Community gives you options to get active outside of traditional gyms at recreation centers, parks and other neighborhood locations. SilverSneakers also connects you to a support network and online resources through SilverSneakers LIVE classes, SilverSneakers On-Demand videos and the SilverSneakers GO mobile app. Activate your free online account at <a href="https://www.silversneakers.com">SilverSneakers.com</a> to view your SilverSneakers Member ID number, and all program features available to you at no additional cost. For additional questions, go to <a href="https://www.silversneakers.com">SilverSneakers.com</a> or call 1-888-423-4632 (TTY: ) Monday through Friday, 8 a.m. to 8 p.m. ET.</p> <p>Always talk with your doctor before starting an exercise program.</p> <ol style="list-style-type: none"> <li>1. Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.</li> <li>2. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.</li> </ol> <p>Blue Cross<sup>®</sup>, Blue Shield<sup>®</sup> and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.</p> <p>SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved.</p>
<b>Foot Care</b> <i>(podiatry services)</i>	<p><b>Medicare-covered foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions</b></p> <p><b><u>In-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$40 copay</li> </ul>

Additional Member Benefits	Blue Cross Medicare Advantage Protect (PPO) <sup>SM</sup>
	<p><b><u>Out-of-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$75 copay</li> </ul>
Home Health Care	<p><b><u>In-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$0 copay</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <ul style="list-style-type: none"> <li>• 50% of the total cost</li> </ul>
Opioid Treatment Program Services	<p><b><u>In-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$50 copay</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <ul style="list-style-type: none"> <li>• \$75 copay</li> </ul>
Outpatient Substance Abuse Services	<p><b><u>In-Network:</u></b></p> <p><b>Group therapy visit</b></p> <ul style="list-style-type: none"> <li>• \$75 copay</li> </ul> <p><b>Individual therapy visit</b></p> <ul style="list-style-type: none"> <li>• \$75 copay</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <p><b>Group therapy visit</b></p> <ul style="list-style-type: none"> <li>• \$100 copay</li> </ul> <p><b>Individual therapy visit</b></p> <ul style="list-style-type: none"> <li>• \$100 copay</li> </ul>
Over-the-Counter Items	Not Covered
Prosthetic Devices <i>(braces, artificial limbs, etc.)</i>	<p><b><u>In-Network:</u></b></p> <p><b>Prosthetic devices</b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul>

Additional Member Benefits	Blue Cross Medicare Advantage Protect (PPO) <sup>SM</sup>
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	<p><b>Related medical supplies</b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <p><b>Prosthetic devices</b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul> <p><b>Related medical supplies</b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul>
<b>Meals</b>	Not Covered
<b>Renal Dialysis</b>	<p><b><u>In-Network:</u></b></p> <ul style="list-style-type: none"> <li>• 20% of the total cost</li> </ul> <p><b><u>Out-of-Network:</u></b></p> <ul style="list-style-type: none"> <li>• 50% of the total cost</li> </ul>
<b>Telehealth Services</b>	<ul style="list-style-type: none"> <li>• \$0 copay for urgent care visits through MDLive</li> </ul>
<b>Hospice</b>	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the total costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.

**Optional  
Supplemental  
Benefits**

**Blue Cross Medicare Advantage Protect (PPO)<sup>SM</sup>**

**OSB Package**

- Monthly Premium

- You pay additional \$32 per month
  - Dental

## DISCLAIMERS

This document is available in other alternate formats.

**ATTENTION:** If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-877-774-8592 (TTY: ).

**ATENCIÓN:** Si habla español, hay servicios de traducción, libre de cargos, disponibles para usted. Llame al 1-877-774-8592 (TTY: ).

**Blue Cross Medicare Advantage Protect** is a Local PPO plan with a Medicare contract. Enrollment in **Blue Cross Medicare Advantage Protect** depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat Blue Cross and Blue Shield of Oklahoma members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. 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.

Health coverage is offered by GHS Insurance Company.





## BlueCross BlueShield of Oklahoma

Blue Cross and Blue Shield of Oklahoma complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Oklahoma does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Oklahoma:

- Provides 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)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact a Civil Rights Coordinator.

If you believe that Blue Cross and Blue Shield of Oklahoma has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, Office of Civil Rights Coordinator, 300 E. Randolph St., 35<sup>th</sup> floor, Chicago, Illinois 60601, 1-855-664-7270, TTY/TDD: 1-855-661-6965, Fax: 1-855-661-6960. You can file a grievance by phone, mail, or fax. If you need help filing a grievance, a 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, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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 1-877-774-8592 (TTY/TDD: ). 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 1-877-774-8592 (TTY/TDD: ). 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 1-877-774-8592 (TTY/ TDD: )。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1-877-774-8592 (TTY/TDD: )。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 1-877-774-8592 (TTY/TDD: ). 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 1-877-774-8592 (TTY/TDD: ). 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 quý vị cần thông dịch viên xin gọi 1-877-774-8592 (TTY/TDD: ). sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-877-774-8592 (TTY/TDD: ). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-774-8592 (TTY/TDD: ) 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 1-877-774-8592 (TTY/TDD: ). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

TTY/) 1-877-774-8592- أسئلة تتعلق عن أي أسئلة تتعلق المجانية للفوري المترجم خدمات إننا نقدم العربية إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق -1-877-774-8592 (TTY/TDD) بمساعدتك. هذه خدمة مجانية على مترجم فوري، ليس عليك سوى الاتصال بنا على (Arabic: بالصحة أو جدول الأدوية لدينا. للحصول :TDD

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 1-877-774-8592 (TTY/TDD: ) 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 1-877-774-8592 (TTY/TDD: ). Un nostro incaricato che parla Italiano vi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: 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 1-877-774-8592 (TTY/TDD: ). 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 ouwa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-774-8592 (TTY/TDD: ). 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 1-877-774-8592 (TTY/TDD: ). 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。通訳をご用命になるには、1-877-774-8592 (TTY/TDD: )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。



**BlueCross BlueShield  
of Oklahoma**

Out-of-network/non-contracted providers are under no obligation to treat Blue Cross Medicare 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.

This information is not a complete description of benefits. Call 1-877-774-8592 (TTY: ) for more information.

HMO and PPO plans provided by Blue Cross and Blue Shield of Oklahoma, which refers to GHS Health Maintenance Organization, Inc. d/b/a BlueLincs HMO (BlueLincs) (HMO plan) and refers to GHS Insurance Company (GHSIC) (HMO Special Needs Plan and PPO plans). HMO and PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC, BlueLincs, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, BlueLincs, and GHSIC are Medicare Advantage organizations with a Medicare contract. GHSIC is a Medicare Advantage organization with a Medicare contract and a contract with the Oklahoma Medicaid program. Enrollment in these plans depends on contract renewal.

Premium, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

# THANK YOU

## Connect with us

**Contact Information:** 1-877-774-8592, TTY:

**Organization Name:** Blue Cross and Blue Shield of Oklahoma

**Organization website:** [getblueok.com/mapd](https://getblueok.com/mapd)