

Summary of Benefits



Thank you for your interest in our Medicare Advantage plans

Anthem Blue Cross and Blue Shield offers benefits to help you stay healthy while protecting you from unexpected costs. This plan includes your hospital, medical, and drug benefits in one plan.

Medicare Advantage and Part D

Plan year: January 1 – December 31, 2025

Kentucky

All counties in Kentucky

Anthem Full Dual Advantage (HMO D-SNP)

Anthem Full Dual Advantage 2 (HMO D-SNP)

Anthem Full Dual Advantage (HMO D-SNP) and Anthem Full Dual Advantage 2 (HMO D-SNP)

Anthem Full Dual Advantage (HMO D-SNP) and Anthem Full Dual Advantage 2 (HMO D-SNP)

Our service area includes these counties in KY: Adair, Allen, Anderson, Ballard, Barren, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Campbell, Carlisle, Carroll, Carter, Casey, Christian, Clark, Clay, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Fulton, Gallatin, Garrard, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hickman, Hopkins, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Livingston, Logan, Lyon, Madison, Magoffin, Marion, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Pendleton, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Wayne, Webster, Whitley, Wolfe, Woodford.

Do you have questions?

You can learn more on our website, <https://shop.anthem.com/medicare>. Please call us toll-free **1-844-248-6095** (TTY: **711**). Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

The *Summary of Benefits* does not include every service, limit, or exclusion, but the *Evidence of Coverage* does. Just give us a call to request a copy.

Anthem Full Dual Advantage (HMO D-SNP) and Anthem Full Dual Advantage 2 (HMO D-SNP)

These are Dual Eligible Special Needs Plans (D-SNP)

Anthem Full Dual Advantage (HMO D-SNP) and Anthem Full Dual Advantage 2 (HMO D-SNP) are Medicare Advantage plans. To join either one of these plans, the following must apply to you⁷:

- You're entitled to Medicare Part A.
- You're enrolled in Medicare Part B and Kentucky Department for Medicaid Services (DMS) (the state's Medicaid program).
- You live in our service area.

Eligibility

To be enrolled in this plan, you must also receive some level of Medical Assistance from Kentucky Department for Medicaid Services (DMS) (the state Medicaid program) as described below:

Anthem Full Dual Advantage (HMO D-SNP) and Anthem Full Dual Advantage 2 (HMO D-SNP)

- If you have **Full Medicaid coverage (Full Benefit Dual Eligible (FBDE))** status, you are eligible for the Kentucky Department for Medicaid Services (DMS) program. This may cover your share of Medicare costs, such as premiums for Part A and Part B, deductibles, coinsurance and copayments.

⁷ This plan is available to anyone who has both Medical Assistance from the State and Medicare.

- If you have **Qualified Medicare Beneficiary (QMB)** status, you are eligible for the Kentucky Department for Medicaid Services (DMS) program, which pays your Medicare premiums, deductibles, and cost sharing, except for Medicare Part D.
- If you have **Qualified Medicare Beneficiary Plus (QMB+)** status, you are eligible for the Kentucky Department for Medicaid Services (DMS) program, which pays your Medicare premiums, deductibles, and cost sharing. You are also eligible to receive full Medicaid benefits.
- If you have **Specified Low-Income Medicare Beneficiary Plus (SLMB+)** status, you receive help paying your Part B premiums. You are also eligible for full Medicaid benefits. In some situations, you may receive assistance from your state Medicaid program to help pay your Medicare cost share. If the service is covered by both Medicare and Medicaid, your cost share could be \$0. There may be times when you are responsible for cost sharing if a service or benefit is not covered by Medicaid.

Medicare coverage that goes beyond Original Medicare

- Medicare Advantage plans cover everything Original Medicare covers — Part A (hospital services) and Part B (medical services) — plus more.
- Medicare Advantage Prescription Drug Plans cover Medicare Part D drugs and Part B drugs.
- If Medicaid eligibility changes, your cost may also change. You must recertify your Medicaid enrollment to keep receiving your Medicare cost-sharing coverage.

Is your PCP in our plan's network of doctors?

If you need to change your Primary Care Physician (PCP), give us a call and we'll help. Doctors can join or leave the network at any time, so check if they're in network with our Find a Doctor tool online. Just follow the steps listed.

How to find a doctor/PCP in our plan:

- Go to <https://shop.anthem.com/medicare>
 1. Select **Useful Tools** and choose **Find a Doctor**.
 2. Enter your ZIP code, county and the date you want your coverage to begin.
 3. Fill in the details (city, doctor's name, distance, etc.).
 4. Be sure to check that the doctor is listed as "In-Network" for this plan.
- Or you can ask us for the *Provider Directory*. The phone number is on page 2.



Find a pharmacy

Our plans include the majority of pharmacies in America, so you're likely to find one near you. If your pharmacy is not in this plan, you could end up paying more for your drugs.

To confirm your pharmacy is in the plan (or find a new one) see the *Pharmacy Directory* on our website at <https://shop.anthem.com/medicare>. Under **Useful Tools**, choose **Find a Pharmacy** to enter your location and search details. Or you can give us a call and we'll send you the directory.

How to check if your prescriptions (or an acceptable alternative) are covered and what they'll cost:



- Visit <https://shop.anthem.com/medicare>
 1. Select **Useful Tools** and choose **Find Your Covered Drugs**.
 2. Enter your ZIP code, county and beginning coverage date.
 3. Enter your drug name, dosage, quantity and refill frequency, and select **Add Drug** or **Next**.
 4. Select your pharmacy, and then select **View All Plans**.
 5. Choose **Plan Details** and then **Drug Cost** to view the specific cost and coverage details.
- You can also call us at the number on page 2 for a copy of the *Formulary*.

For more information about Medicare, you can read the Medicare & You handbook. If you don't have a copy of this booklet, you can access it online at the Medicare website (www.medicare.gov/medicare-and-you) or request 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.



Summary of 2025 medical benefits

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

How much is my premium (monthly payment)?

\$0.00 per month
Your Part B premium is covered by your state's Medicaid agency for D-SNP enrollees.

\$0.00 per month
Your Part B premium is covered by your state's Medicaid agency for D-SNP enrollees.

How much is my deductible?

This plan does not have a medical deductible.

This plan does not have a medical deductible.

The Part D deductible does not apply to you.

The Part D deductible does not apply to you.

**Is there a limit on how much I will pay for my covered medical services?
(does not include Part D drugs)**

\$9,350.00 per year from doctors and facilities in our plan

\$9,350.00 per year from doctors and facilities in our plan

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Services you receive from doctors or facilities in our plan go toward your yearly limit. If you reach the limit on out-of-pocket costs, you will not have to pay any out-of-pocket costs for covered Part A and Part B services for the rest of the year.

Anthem Full Dual Advantage (HMO D-SNP)	Anthem Full Dual Advantage 2 (HMO D-SNP)
Inpatient Hospital¹	
<p>Facilities in our plan: \$0.00 copay per stay</p> <p>Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. Once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p>	<p>Facilities in our plan: \$0.00 copay per stay</p> <p>Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. Once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p>
Outpatient Hospital¹	
<p>Doctors and facilities in our plan: \$0.00 copay</p>	<p>Doctors and facilities in our plan: \$0.00 copay</p>
Ambulatory Surgical Center¹	
<p>Doctors and facilities in our plan: \$0.00 copay</p>	<p>Doctors and facilities in our plan: \$0.00 copay</p>
Doctor's Office Visits	
Primary care physician (PCP) visit:	
<p>PCPs in our plan: \$0.00 copay</p>	<p>PCPs in our plan: \$0.00 copay</p>
Specialist visit:¹	
<p>Doctors in our plan: \$0.00 copay</p>	<p>Doctors in our plan: \$0.00 copay</p>

Anthem Full Dual Advantage (HMO D-SNP)

Anthem Full Dual Advantage 2 (HMO D-SNP)

Preventive Care Screenings and Annual Physical Exams

Preventive care screenings:

Doctors in our plan: **\$0.00** copay

Doctors in our plan: **\$0.00** copay

Annual physical exam:

Doctors in our plan: **\$0.00** copay

Doctors in our plan: **\$0.00** copay

Covered preventive care screenings:

- | | |
|---|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> Abdominal aortic aneurysm screening <input type="checkbox"/> Alcohol misuse screenings and counseling <input type="checkbox"/> Annual “wellness” visit <input type="checkbox"/> Bone mass measurement <input type="checkbox"/> Breast cancer screening (mammogram) <input type="checkbox"/> Cardiovascular disease (behavioral therapy) <input type="checkbox"/> Cardiovascular screening <input type="checkbox"/> Cervical and vaginal cancer screening <input type="checkbox"/> Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy) <input type="checkbox"/> Depression screening | <ul style="list-style-type: none"> <input type="checkbox"/> Diabetes prevention program <input type="checkbox"/> Diabetes screenings and monitoring <input type="checkbox"/> HIV screening <input type="checkbox"/> Lung cancer screenings <input type="checkbox"/> Medical nutrition therapy services <input type="checkbox"/> Obesity screenings and counseling <input type="checkbox"/> Prostate cancer screenings (PSA) <input type="checkbox"/> Sexually transmitted infections screenings and counseling <input type="checkbox"/> Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) <input type="checkbox"/> Vaccines, including flu, hepatitis B, pneumococcal, and COVID-19 shots <input type="checkbox"/> Vision care <input type="checkbox"/> “Welcome to Medicare” preventive visit (one-time) |
|---|--|

Any extra preventive services approved by Medicare during the contract year will be covered. When you use doctors in our plan, **100%** of the cost of preventive care screenings and annual physical exams is covered.

Anthem Full Dual Advantage (HMO D-SNP)	Anthem Full Dual Advantage 2 (HMO D-SNP)	
Emergency Care		
<p>\$0.00 copay</p> <p>Emergency and Urgent Care Worldwide Coverage</p> <p>\$0.00 copay</p> <p>This plan covers urgent care and emergency services when traveling outside of the United States for less than six months. This benefit is limited to \$100,000 per year.</p>	<p>\$0.00 copay</p> <p>Emergency and Urgent Care Worldwide Coverage</p> <p>\$0.00 copay</p> <p>This plan covers urgent care and emergency services when traveling outside of the United States for less than six months. This benefit is limited to \$100,000 per year.</p>	
Urgently Needed Services		
\$0.00 copay	\$0.00 copay	
Diagnostic Services, Labs, and Imaging¹		
	Anthem Full Dual Advantage (HMO D-SNP)	Anthem Full Dual Advantage 2 (HMO D-SNP)
<p>Diagnostic Radiology Services</p> <p>CT scans, MRI, MRA, PET at the Doctors' offices in our plan:</p>	\$0.00 copay	\$0.00 copay
<p>CT scans, MRI, MRA, PET at Outpatient facilities in our plan:</p>	\$0.00 copay	\$0.00 copay
<p>Ultrasounds at the Doctors' offices in our plan:</p>	\$0.00 copay	\$0.00 copay
<p>Ultrasounds at Outpatient facilities in our plan:</p>	\$0.00 copay	\$0.00 copay

Anthem Full Dual Advantage (HMO D-SNP)	Anthem Full Dual Advantage 2 (HMO D-SNP)	
Diagnostic Services, Labs, and Imaging ¹		
	Anthem Full Dual Advantage (HMO D-SNP)	Anthem Full Dual Advantage 2 (HMO D-SNP)
<p>Diagnostic Tests and Procedures</p> <p>Doctors' offices in our plan:</p> <p>Outpatient facilities in our plan:</p>	<p>\$0.00 copay</p> <p>\$0.00 copay</p>	<p>\$0.00 copay</p> <p>\$0.00 copay</p>
<p>Lab Services</p> <p>Doctors' offices in our plan:</p> <p>Outpatient facilities in our plan:</p>	<p>\$0.00 copay</p> <p>\$0.00 copay</p>	<p>\$0.00 copay</p> <p>\$0.00 copay</p>
<p>Outpatient X-rays</p> <p>Doctors' offices in our plan:</p> <p>Outpatient hospitals or facilities in our plan:</p> <p>Freestanding facility or at-home portable x-ray services in our plan:</p>	<p>\$0.00 copay</p> <p>\$0.00 copay</p> <p>\$0.00 copay</p>	<p>\$0.00 copay</p> <p>\$0.00 copay</p> <p>\$0.00 copay</p>
<p>Therapeutic Radiology Services (such as radiation treatment for cancer)</p> <p>Doctors and facilities in our plan:</p>	<p>\$0.00 copay</p>	<p>\$0.00 copay</p>

Anthem Full Dual Advantage (HMO D-SNP)

Anthem Full Dual Advantage 2 (HMO D-SNP)

Hearing Services

Medicare-covered hearing services (Exam to diagnose and treat hearing and balance issues):¹

Doctors in our plan: **\$0.00** copay

Doctors in our plan: **\$0.00** copay

Routine hearing services:¹

This plan covers 1 routine hearing exam every year. **\$300** maximum plan benefit for over-the-counter hearing aids OR 1 routine hearing aid fitting evaluation and a **\$3,000** maximum plan benefit for prescribed hearing aids every year. Doctors in our plan: **\$0.00** copay for routine hearing exam(s). **\$0.00** copay for hearing aids up to the maximum plan benefit amount.

This plan covers 1 routine hearing exam every year. **\$300** maximum plan benefit for over-the-counter hearing aids OR 1 routine hearing aid fitting evaluation and a **\$3,000** maximum plan benefit for prescribed hearing aids every year. Doctors in our plan: **\$0.00** copay for routine hearing exam(s). **\$0.00** copay for hearing aids up to the maximum plan benefit amount.

Dental Services

Medicare-covered dental services (this does not include services for care, treatment, filling, removal or replacement of teeth):¹

Doctors and dentists in our plan: **\$0.00** copay

Doctors and dentists in our plan: **\$0.00** copay

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

Dental Services

Preventive and Comprehensive¹ Dental Combined Allowance

This plan covers up to a **\$3,500** allowance for covered preventive and comprehensive dental services every year.

We cover more dental care than what Original Medicare covers. You can use our coverage for these services and more: exams, cleanings, fluoride treatments, X-rays, fillings and repairs, root canals (endodontics), dental crowns (caps), bridges, implants, and dentures. Please note that dental crown and implant services require prior authorization. Please refer to the *Evidence of Coverage* for a full list of the dental benefits, limitations, and exclusions.

Any amount not used at the end of the calendar year will expire.

Preventive dental services:

Dentists in our plan: **\$0.00** copay

This plan covers up to a **\$4,000** allowance for covered preventive and comprehensive dental services every year.

We cover more dental care than what Original Medicare covers. You can use our coverage for these services and more: exams, cleanings, fluoride treatments, X-rays, fillings and repairs, root canals (endodontics), dental crowns (caps), bridges, implants, and dentures. Please note that dental crown and implant services require prior authorization. Please refer to the *Evidence of Coverage* for a full list of the dental benefits, limitations, and exclusions.

Any amount not used at the end of the calendar year will expire.

Dentists in our plan: **\$0.00** copay

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

Dental Services

Comprehensive dental services:¹

Doctors and dentists in our plan:
\$0.00 copay

Doctors and dentists in our plan:
\$0.00 copay

To find a dental provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Dental Provider** under **Provider Type**.

Vision Services

Medicare-covered vision services:

Exam to diagnose and treat diseases and conditions of the eye¹

Doctors in our plan: **\$0.00** copay

Doctors in our plan: **\$0.00** copay

Eyeglasses or contact lenses after cataract surgery

Doctors in our plan: **\$0.00** copay

Doctors in our plan: **\$0.00** copay

Routine vision services:

Routine vision exam¹

This plan covers 1 routine eye exam(s) every year.

Doctors in our plan: **\$0.00** copay

This plan covers 1 routine eye exam(s) every year.

Doctors in our plan: **\$0.00** copay

Anthem Full Dual Advantage (HMO D-SNP)

Anthem Full Dual Advantage 2 (HMO D-SNP)

Vision Services

Routine eyewear (lenses and frames)

This plan covers up to **\$300** for eyeglasses or contact lenses every year.

Doctors in our plan: **\$0.00** copay

This plan covers up to **\$300** for eyeglasses or contact lenses every year.

Doctors in our plan: **\$0.00** copay

To find a vision provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Vision Provider** under **Provider Type**.

Mental Health Care

Inpatient visit:¹

Doctors and facilities in our plan: **\$0.00** copay per stay

Our plan has a lifetime limit of 190 days for inpatient mental health care in a psychiatric hospital. This limit does not apply to inpatient mental health services provided in a general hospital.

Our plan covers 90 days for an inpatient hospital stay.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. Once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Doctors and facilities in our plan: **\$0.00** copay per stay

Our plan has a lifetime limit of 190 days for inpatient mental health care in a psychiatric hospital. This limit does not apply to inpatient mental health services provided in a general hospital.

Our plan covers 90 days for an inpatient hospital stay.

Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. Once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.

Outpatient individual and group therapy services:¹

Doctors and facilities in our plan: **\$0.00** copay

Doctors and facilities in our plan: **\$0.00** copay

Anthem Full Dual Advantage (HMO D-SNP)	Anthem Full Dual Advantage 2 (HMO D-SNP)
Skilled Nursing Facility (SNF)¹	
Doctors and facilities in our plan: \$0.00 copay per stay	Doctors and facilities in our plan: \$0.00 copay per stay
Our plan covers up to 100 days in a Skilled Nursing Facility (SNF).	
Physical Therapy¹	
Doctors and facilities in our plan: \$0.00 copay	Doctors and facilities in our plan: \$0.00 copay
Ambulance¹	
Ground/Water Ambulance:	
Emergency transportation services in our plan: \$0.00 copay per trip	Emergency transportation services in our plan: \$0.00 copay per trip
Air Ambulance:	
Emergency transportation services in our plan: \$0.00 copay per trip	Emergency transportation services in our plan: \$0.00 copay per trip
Transportation	
<p>Plan approved health or non-health related locations</p> <p>You pay a \$0.00 copay. This plan offers coverage for 60, one-way, routine transportation services every year. Trips are limited to 60 miles.</p>	<p>Plan approved health or non-health related locations</p> <p>You pay a \$0.00 copay. This plan offers coverage for 60, one-way, routine transportation services every year. Trips are limited to 60 miles.</p>

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

Transportation

Routine transportation coverage is limited to plan-approved locations (within the local service area) provided by contracted transportation vendors in our plan. If you need a ride, call us at least 48 hours ahead of time (excluding weekends). This plan allows you to select additional transportation benefits as part of the Essential Extras benefit. See that benefit description for more information.

Routine transportation coverage is limited to plan-approved locations (within the local service area) provided by contracted transportation vendors in our plan. If you need a ride, call us at least 48 hours ahead of time (excluding weekends).

Medicare Part B Drugs

Insulin furnished through an insulin pump:

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay

Other Part B Drugs:¹

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay

Chemotherapy drugs:¹

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay

Additional benefits

Essential Extras

**Anthem Full Dual Advantage
(HMO D-SNP):
Offered**

**Anthem Full Dual Advantage 2
(HMO D-SNP):
Not Offered**

We want you to have not just the best possible health, but comfort in your daily life. Choose **any one** of the following innovative benefits as part of a comprehensive plan that we will help you create.



Assistive Devices

This benefit provides a **\$500** annual spending allowance on your Benefits Mastercard® Prepaid Card for assistive and safety devices such as handrails, shower stools, hand-held shower heads, reaching devices, ADA toilet seats, and temporary wheelchair threshold ramps.



Dental, Vision, and Hearing

This benefit provides a **\$500** annual spending allowance on your Benefits Mastercard® Prepaid Card for your dental, vision, and/or hearing needs. You get to choose how to use your annual spending allowance - toward out-of-pocket costs or additional services.



Utilities

This benefit provides a **\$150** quarterly spending allowance on your Benefits Mastercard® Prepaid Card toward the payment of utilities including gas for your home, electric, water, cable, internet, or cell phone services.

Unused amounts expire at the end of the quarter.



Transportation

Get up to 60 one-way trips to plan approved health or non-health related locations every year.

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

Acupuncture

Medicare-covered acupuncture services:¹

Providers in our plan: **\$0.00** copay

Providers in our plan: **\$0.00** copay

Available for people with chronic low back pain under certain circumstances. Please see the *Evidence of Coverage* for more information.

Available for people with chronic low back pain under certain circumstances. Please see the *Evidence of Coverage* for more information.

Chiropractic Care¹

Medicare-covered chiropractic services:

Providers in our plan: **\$0.00** copay

Providers in our plan: **\$0.00** copay

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

Anthem Full Dual Advantage (HMO D-SNP)

Anthem Full Dual Advantage 2 (HMO D-SNP)

Everyday Options Allowance

This benefit provides a combined spending allowance of **\$120** each month on your Benefits Mastercard® Prepaid Card for **eligible food items** and **over-the-counter (OTC) health and wellness products**.

You have a variety of convenient ways to use the benefit:

- Shop in-store at participating retailers near you.
- Shop online on the approved vendor website.
- Shop on the approved vendor mobile app.
- Call to place an order.
- Order by mail (OTC only).

Unused amounts expire at the end of each month.

This benefit provides a combined spending allowance of **\$175** each month on your Benefits Mastercard® Prepaid Card for **assistive devices, eligible food items, over-the-counter (OTC) health and wellness products, and utilities**.

You have a variety of convenient ways to use the benefit:

- Shop in-store at participating retailers near you (Groceries and OTC only).
- Shop online on the approved vendor website.
- Shop on the approved vendor mobile app.
- Call to place an order.
- Order by mail (OTC and Assistive Devices only).
- With your utility provider.

Unused amounts expire at the end of each month.

Foot Care (podiatry services)¹

Medicare-covered podiatry:

Doctors in our plan: **\$0.00** copay

Doctors in our plan: **\$0.00** copay

Foot exams and treatment are covered if you have diabetes-related nerve damage and/or meet certain conditions.

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

Foot Care (podiatry services)¹

Routine foot care:

Doctors in our plan: **\$0.00** copay
This plan covers: Unlimited routine foot care visits each year.

Doctors in our plan: **\$0.00** copay
This plan covers: Unlimited routine foot care visits each year.

Health and fitness tracker

This benefit provides a fitness tracking device (every other year) to help you achieve your physical fitness goals.

This benefit provides a fitness tracking device (every other year) to help you achieve your physical fitness goals.

Healthy Meals - Post Discharge

\$0.00 copay for up to 2 meals a day for 10 days following your discharge from the hospital or skilled nursing facility (SNF).

You must use network providers.

\$0.00 copay for up to 2 meals a day for 10 days following your discharge from the hospital or skilled nursing facility (SNF).

Home Health Care¹

Doctors and facilities in our plan: **\$0.00** copay

Doctors and facilities in our plan: **\$0.00** copay

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

LiveHealth® Online

Lets you talk to a board-certified doctor or licensed psychiatrist, psychologist, or therapist by live, two-way video on a computer, smartphone, or tablet.

Lets you talk to a board-certified doctor or licensed psychiatrist, psychologist, or therapist by live, two-way video on a computer, smartphone, or tablet.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Medical Equipment/Supplies

Durable Medical Equipment (wheelchairs, oxygen, etc.):¹

Suppliers in our plan: **\$0.00** copay

Suppliers in our plan: **\$0.00** copay

Medical supplies and prosthetic devices (braces, artificial limbs, etc.):¹

Suppliers in our plan: **\$0.00** copay

Suppliers in our plan: **\$0.00** copay

Diabetic supplies and services:

Suppliers in our plan: **\$0.00** copay
Covered diabetic supplies include: glucose monitors, test strips, and lancets. See your *Evidence of Coverage* for all supplies covered.

Suppliers in our plan: **\$0.00** copay
Covered diabetic supplies include: glucose monitors, test strips, and lancets. See your *Evidence of Coverage* for all supplies covered.

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

Medicare Community Resource Support

We assist you right over the phone by providing you with health-related information and by connecting you to local community-based services and support programs. We'll help you coordinate these services based on your unique needs. Call us at the number listed on your plan ID card and ask for the Medicare Community Resource Support team for more details.

We assist you right over the phone by providing you with health-related information and by connecting you to local community-based services and support programs. We'll help you coordinate these services based on your unique needs. Call us at the number listed on your plan ID card and ask for the Medicare Community Resource Support team for more details.

Outpatient Rehabilitation

Cardiac (heart) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions within a 36-week period):¹

Doctors and facilities in our plan:
\$0.00 copay

Doctors and facilities in our plan:
\$0.00 copay

Pulmonary (lung) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions):¹

Doctors and facilities in our plan:
\$0.00 copay

Doctors and facilities in our plan:
\$0.00 copay

Occupational therapy visit:¹

Doctors and facilities in our plan:
\$0.00 copay

Doctors and facilities in our plan:
\$0.00 copay

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

Outpatient Substance Abuse¹

Individual & Group therapy visit:

Doctors and facilities in our plan:
\$0.00 copay

Doctors and facilities in our plan:
\$0.00 copay

Personal Emergency Response System (PERS) coverage

Includes the monitoring device and monitoring service. To start and install services, give us a call. We can help you.

Includes the monitoring device and monitoring service. To start and install services, give us a call. We can help you.

Renal Dialysis

Doctors and facilities in our plan:
\$0.00 copay

Doctors and facilities in our plan:
\$0.00 copay

**Anthem Full Dual Advantage
(HMO D-SNP)**

**Anthem Full Dual Advantage 2
(HMO D-SNP)**

SilverSneakers^{®†} Fitness program

When you become our member, you can sign up for SilverSneakers. It's included in our plan. To learn more details, go to **www.silversneakers.com** or call SilverSneakers at 1-855-741-4985 (TTY: 711), Monday to Friday, 8 a.m. to 8 p.m. ET.

When you become our member, you can sign up for SilverSneakers. It's included in our plan. To learn more details, go to **www.silversneakers.com** or call SilverSneakers at 1-855-741-4985 (TTY: 711), Monday to Friday, 8 a.m. to 8 p.m. ET.

†SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved. Tivity Health, Inc. is an independent company providing a fitness program on behalf of this plan.

24/7 Nurseline

24-hour access to a nurse line, seven days a week, 365 days a year

24-hour access to a nurse line, seven days a week, 365 days a year

Services with a 1 may need prior authorization (preapproval) from the plan.

Summary of Medicaid-covered benefits

Services available through Kentucky Department for Medicaid Services (DMS):

The following services are not covered or may not be fully covered by Anthem Full Dual Advantage (HMO D-SNP) and Anthem Full Dual Advantage 2 (HMO D-SNP) but are available through Medicaid.

For eligibility rules, assistance with coordinating your access to these benefits, and additional information about these services, please visit Kentucky Department for Medicaid Services (DMS).

- Alternative Birthing Center Services
- Ambulatory Surgical Center Services
- Behavioral Health Services - Mental Health and Substance Abuse Disorders
- Chiropractic Services
- Community Mental Health Center Services
- Dental Services, including Oral Surgery, Orthodontics and Prosthodontics
- Durable Medical Equipment, including Prosthetic and Orthotic Devices, and Disposable Medical Supplies
- Early and Periodic Screening, Diagnosis and Treatment (EPSDT) screening and special services
- End Stage Renal Dialysis Services
- Family Planning Services in accordance with federal and state law and judicial opinion
- Hearing Services, including Hearing Aids
- Home health and community-based services
- Hospice Services (non-institutional only)
- Independent Laboratory Services
- Inpatient Hospital Services

- Inpatient Mental Health Services
- Meals and Lodging for Appropriate Escort of Members
- Medical Detoxification
- Medical Services, including those provided by Physicians, Advanced Practice Registered Nurses, Physicians Assistants and FQHCs, Primary Care Centers and Rural Health Clinics
- Organ transplant Services not Considered Investigational by FDA
- Other Laboratory and X-ray Services
- Outpatient Hospital Services
- Outpatient Mental Health Services
- Pharmacy and Limited Over-the-Counter Drugs including Mental/ Behavioral Health Drugs
- Podiatry Services
- Preventative Health Services
- Psychiatric Residential Treatment Facilities (Level I and Level II)
- Specialized Case Management Services for Members with Complex Chronic Illnesses (includes adult and child targeted case management)
- Specialized Children's Services Clinics
- Targeted Case Management
- Therapeutic Evaluation and Treatment, including Physical Therapy, Speech Therapy, Occupational Therapy
- Transportation to Covered Services, including Emergency and Ambulance Stretcher Services
- Urgent and Emergency Care Services
- Vision Care, including Vision Examinations, Services of Opticians, Optometrists and Ophthalmologists, including eyeglasses

The categories above are not intended to be a complete list of benefits and are subject to the coverage and limitation policies listed in your Medicaid contract.

Cost sharing and cost-sharing protections for all members

You pay no cost sharing for the Medicare-covered benefits described in this Summary of Benefits. You will have no copays for prescriptions covered under the Medicare Part D drug benefit. When you receive health services, the provider should not bill you. They should only bill the plan for those services and cost-sharing amounts.

If you receive care from a noncontracted provider, the provider may not understand the plan or these billing rules. If you receive a bill for Medicare-covered services, please call the Customer Service phone number listed on your plan ID card.

Have Questions?

What you pay for covered services may depend on your level of Medicaid eligibility. If you have questions about your Medicaid eligibility and what benefits you are entitled to, please call: **1-800-372-2973**, 8 a.m. - 4:30 p.m. ET, Monday - Friday. TTY users should call 1-502-564-3852.



Summary of 2025 prescription drug coverage

You pay nothing (\$0) for Part D drugs for the entire year.

There may be limitations on the types of drugs covered. See Anthem Full Dual Advantage (HMO D-SNP) and Anthem Full Dual Advantage 2 (HMO D-SNP)'s list of covered drugs (formulary), at <https://shop.anthem.com/medicare> for more information.

Ways we support your health

PremiumAssist

Centauri's PremiumAssist supports Medicare Advantage and D-SNP members in applying for and recertifying their Medicaid or Medicare Savings Program benefits. Plus, their highly trained associates can assist you in enrolling in Extra Help, which covers some or all your prescription costs..

Services this program provides:

- Medicaid and the Medicare Savings Program will pay for your Medicare Part B premium every month. A Centauri associate may call you or you can call them at **877-236-4471** (TTY: **711**), Monday through Friday between 9:00 AM and 7:30 PM (EST).
- Extra Help pays for your Medicare Part D co-pays, premiums, and deductibles. On average, members save \$5,000 per year.

Advance Directives Program

As a member of our plan, you will have access to an online advance care planning resource to create an advance directive where you can combine the elements of a:

- Living will.
- Medical power of attorney.
- Do not attempt resuscitation form.
- Organ donation form.

You can create your own digital care plan and even include video and audio files. If you already have these documents prepared, you can store them and ensure they are shared with your doctors and care providers 24 hours a day, seven days a week. You can add new information at any time as your health status or wishes change.

If you need emergency or urgent care, call 911 or go to the nearest doctor or facility that can help you. Most times, you must use doctors in our plan to receive covered medical care, except for emergencies and urgently needed care when doctors in our plan are not available or dialysis services when you are out of the service area. If you receive routine care from doctors outside our plan, neither Medicare nor Anthem Blue Cross and Blue Shield will pay for it.

The 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. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

Anthem Blue Cross and Blue Shield is an HMO D-SNP plan with a Medicare contract and a contract with the Kentucky Medicaid program. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Multi-Language Insert 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 **1-844-879-3601** (TTY: **711**). Someone who speaks English 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 **1-844-879-3601** (TTY: **711**). 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 **1-844-879-3601** (TTY: **711**)。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 **1-844-879-3601** (TTY: **711**)。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 **1-844-879-3601** (TTY: **711**). 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 **1-844-879-3601** (TTY: **711**). 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 **1-844-879-3601** (TTY: **711**) 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 **1-844-879-3601** (TTY: **711**). 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 제 공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-844-879-3601** (TTY: **711**) 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 **1-844-879-3601** (TTY: **711**). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

:Arabic إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم، فوري ليس عليك سوى الاتصال بنا على **1-844-879-3601** (TTY: **711**). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة 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 **1-844-879-3601** (TTY: **711**) 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 **1-844-879-3601** (TTY: **711**). 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 **1-844-879-3601** (TTY: **711**). 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 **1-844-879-3601** (TTY: **711**). 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 **1-844-879-3601** (TTY: **711**). 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、**1-844-879-3601** (TTY: **711**) 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。

IMPORTANT INFORMATION:

2024 Medicare Star Ratings

Official U.S.
Government
Medicare
Information



Anthem Blue Cross and Blue Shield - H9525

For 2024, Anthem Blue Cross and Blue Shield - H9525 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★☆

Health Services Rating: ★★★★★☆

Drug Services Rating: ★★★★★☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Anthem Blue Cross and Blue Shield 7 days a week from 8 a.m. to 8 p.m., (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30 at 1-844-248-6095 (toll-free) or 711 (TTY). Current members please call 1-844-879-3601 (toll-free) or 711 (TTY).

This plan is available to anyone who has both Medical Assistance from the State and Medicare. Anthem Blue Cross and Blue Shield is an HMO D-SNP plan with a Medicare contract and a contract with the Kentucky Medicaid program. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal.

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 **1-844-248-6095** TTY: **711**, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit <https://shop.anthem.com/medicare> or call **1-844-248-6095** to view a copy of the EOC.
- Review the provider directory (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 medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

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.
- In addition to your monthly plan premium, 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, 2026.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

