



## WEST VIRGINIA COUNTIES - SOUTH

---

### Freedom Blue PPO

# Summary of Benefits

January 1, 2025 to December 31, 2025

---

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:

**Boone, Cabell, Clay, Fayette, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, McDowell, Mercer, Mingo, Monroe, Nicholas, Pocahontas, Putnam, Raleigh, Roane, Summers, Wayne, Webster, Wyoming**

This summary of benefits doesn't list every service, limitation, or special circumstance.

Visit us at [medicare.highmark.com](https://www.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 **1-888-459-4020** (TTY 711). We're available 8 a.m. to 8 p.m., 7 days a week.

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

Highmark Blue Cross 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.

Freedom Blue PPO has a network of pharmacies. The out-of-network (OON) benefit provides "out-of-network" coverage. You may see out-of-network providers as long as the services are covered benefits and medically necessary. You may pay more for services than you would if you used a "network provider."

	Freedom Blue PPO Merit	Freedom Blue PPO Signature
Premium	\$0.00	\$0.00
Part B Premium Reduction	\$99.00	\$4.00
Deductible	\$50	\$0
Max Out-Of-Pocket	\$8,300 IN; \$13,000 combined IN and OON	\$7,000 IN; \$10,000 combined IN and OON
Inpatient Hospital Stay	Days 1 - 5: \$400 copay per day per admit & Days 6 - 90: \$0 copay per admit IN*; Days 1 - 5: \$550 copay per day per admit & Days 6 - 90: \$0 copay per admit OON	Days 1 - 3: \$250 copay per day per admit & Days 4 - 90: \$0 copay per day per admit IN*; Days 1 - 5: \$425 copay per day per admit & Days 6 - 90: \$0 copay per day per admit OON
Outpatient Hospital Coverage	ASC <sup>1</sup> : \$300 copay IN*; \$375 copay OON Facility: \$350 copay IN*; \$375 copay OON	ASC <sup>1</sup> : \$250 copay IN*; \$350 copay OON Facility: \$300 copay IN*; \$350 copay OON
Doctor Office Visit	PCP: \$0 copay IN; \$0 copay OON Specialist: \$35 copay IN; \$65 copay OON	PCP: \$0 copay IN; \$0 copay OON Specialist: \$25 copay IN; \$25 copay OON
Preventive/Screening	Covered in Full (Office visit copays may apply) IN/OON	Covered in Full (Office visit copays may apply) IN/OON
Emergency Room	\$110 copay IN/OON	\$110 copay IN/OON
Urgently Needed Services	\$45 copay IN/OON	\$35 copay IN/OON
Lab & Diagnostic Tests	Office /Lab: \$0 copay IN*; \$100 copay OON; Outpatient: \$100 copay IN*; \$100 copay OON	Office /Lab: \$0 copay IN*; \$20 copay OON; Outpatient: \$10 copay IN*; \$20 copay OON
X-Rays/ Advanced Imaging	X-ray: \$75 copay IN*; \$100 copay OON Advanced Imaging: \$300 copay IN*; \$350 copay OON	X-ray: \$25 copay IN*; \$40 copay OON Advanced Imaging: \$250 copay IN*; \$350 copay OON
Hearing Services	Medicare Covered: \$35 copay IN; \$65 copay OON. Routine: \$40 copay IN; \$40 copay OON (1 Per Year). TruHearing Advanced: \$699 copay; TruHearing Premium: \$999 copay (2 Aids Every Year); \$500 allowance IN/OON (per year)	Medicare Covered: \$25 copay IN; \$25 copay OON. Routine: \$25 copay IN; \$25 copay OON (1 Per Year). TruHearing Advanced: \$699 copay; TruHearing Premium: \$999 copay (2 Aids Every Year); \$500 allowance IN/OON (per year)
Dental Services	Medicare Covered: \$35 copay IN; \$65 copay OON. Routine Office Visit: \$0 copay IN; 30% coinsurance OON (1 per six months). Routine X-rays: \$0 copay IN; 30% coinsurance OON (1 per year). Comprehensive: 20% coinsurance IN; 50% coinsurance OON; with a maximum \$1,000 allowance (preventive and comprehensive combined) IN/OON (Per Year). See the EOC for full benefits.	Medicare Covered: \$25 copay IN; \$25 copay OON. Routine Office Visit: \$0 copay IN; 30% coinsurance OON (1 per six months). Routine X-rays: \$0 copay IN; 30% coinsurance OON (1 per year). Comprehensive: 20% coinsurance IN; 50% coinsurance OON; with a maximum \$2,000 allowance (preventive and comprehensive combined) IN/OON (Per Year). See the EOC for full benefits.
Vision Services	Medicare Covered: \$35 copay IN; \$65 copay OON. Routine: \$0 copay IN; \$50 copay OON (1 Per Year). Standard eyeglass lenses and frames or contact lenses are covered in full. IN/OON: A \$150 benefit max applies to non-standard frames or a \$150 benefit max for specialty contact lenses per year; \$200 benefit max for post cataract eyewear (once per operated eye).	Medicare Covered: \$25 copay IN; \$25 copay OON. Routine: \$0 copay IN; \$50 copay OON (1 Per Year). Standard eyeglass lenses and frames or contact lenses are covered in full. IN/OON: A \$150 benefit max applies to non-standard frames or a \$150 benefit max for specialty contact lenses per year; \$200 benefit max for post cataract eyewear (once per operated eye).
Mental Health Services	Inpatient: Days 1 - 3: \$645 copay per day per admit & Days 4 - 90: \$0 copay per admit IN*; Days 1 - 7: \$645 copay per day per admit & Days 8 - 90: \$0 copay per day per admit OON; Outpatient: \$40 copay IN; \$50 copay OON	Inpatient: Days 1 - 3: \$425 copay per day per admit & Days 4 - 90: \$0 copay per admit IN*; Days 1 - 3: \$500 copay per day per admit & Days 4 - 90: \$0 copay per day per admit OON; Outpatient: \$40 copay IN; \$50 copay OON
Skilled Nursing Facility	\$0 copay/day (days 1-20), \$214 copay/day (days 21-100) IN*; 30% coinsurance OON	\$0 copay/day (days 1-20), \$214 copay/day (days 21-100) IN*; 30% coinsurance OON
Physical Therapy	\$25 copay IN*; \$55 copay OON	\$30 copay IN*; \$50 copay OON
Ambulance (per one-way trip)	Emergent/Non-Emergent: \$150 copay IN**; Non-Emergent: 30% coinsurance OON	Emergent/Non-Emergent: \$275 copay IN**; Non-Emergent: 30% coinsurance OON
Transportation	\$0 copay IN*; 30% coinsurance OON	\$0 copay IN*; 30% coinsurance OON
Medicare Part B Drugs <sup>†</sup>	20% coinsurance IN*; 30% coinsurance OON	20% coinsurance IN*; 30% coinsurance OON

	<b>Freedom Blue PPO Merit</b>	<b>Freedom Blue PPO Signature</b>
OTC	Not Covered	\$140 allowance once per quarter IN/OON
Flex Card	Not Covered	Not Covered
Durable Medical Equipment	20% coinsurance IN*; 30% coinsurance OON	20% coinsurance IN*; 30% coinsurance OON
Formulary	Performance	Performance

	Freedom Blue PPO Distinct	Freedom Blue PPO Prestige
Premium	\$11.00	\$29.00
Part B Premium Reduction	\$1.00	\$0.00
Deductible	\$0	\$0
Max Out-Of-Pocket	\$5,700 IN; \$9,550 combined IN and OON	\$5,300 IN; \$8,950 combined IN and OON
Inpatient Hospital Stay	\$375 copay per admit IN*; \$500 copay per admit OON	\$325 copay per admit IN*; \$500 copay per admit OON
Outpatient Hospital Coverage	ASC <sup>1</sup> : \$225 copay IN*; \$350 copay OON Facility: \$300 copay IN*; \$350 copay OON	ASC <sup>1</sup> : \$225 copay IN*; \$350 copay OON Facility: \$300 copay IN*; \$350 copay OON
Doctor Office Visit	PCP: \$0 copay IN; \$0 copay OON Specialist: \$20 copay IN; \$25 copay OON	PCP: \$0 copay IN; \$0 copay OON Specialist: \$0 copay IN; \$0 copay OON
Preventive/Screening	Covered in Full (Office visit copays may apply) IN/OON	Covered in Full (Office visit copays may apply) IN/OON
Emergency Room	\$125 copay IN/OON	\$125 copay IN/OON
Urgently Needed Services	\$35 copay IN/OON	\$35 copay IN/OON
Lab & Diagnostic Tests	Office /Lab: \$0 copay IN*; \$20 copay OON; Outpatient: \$0 copay IN*; \$20 copay OON	Office /Lab: \$0 copay IN*; \$20 copay OON; Outpatient: \$0 copay IN*; \$20 copay OON
X-Rays/ Advanced Imaging	X-ray: \$15 copay IN*; \$35 copay OON Advanced Imaging: \$200 copay IN*; \$350 copay OON	X-ray: \$15 copay IN*; \$35 copay OON Advanced Imaging: \$150 copay IN*; \$350 copay OON
Hearing Services	Medicare Covered: \$20 copay IN; \$25 copay OON. Routine: \$25 copay IN; \$25 copay OON (1 Per Year). TruHearing Advanced: \$699 copay; TruHearing Premium: \$999 copay (2 Aids Every Year); \$500 allowance IN/OON (per year)	Medicare Covered: \$0 copay IN; \$0 copay OON. Routine: \$0 copay IN; \$0 copay OON (1 Per Year). TruHearing Advanced: \$699 copay; TruHearing Premium: \$999 copay (2 Aids Every Year); \$500 allowance IN/OON (per year)
Dental Services	Medicare Covered: \$20 copay IN; \$25 copay OON. Routine Office Visit: \$0 copay IN; 30% coinsurance OON (1 per six months). Routine X-rays: \$0 copay IN; 30% coinsurance OON (1 per year). Comprehensive: 10% coinsurance IN; 50% coinsurance OON; with a maximum \$2,500 allowance (preventive and comprehensive combined) IN/OON (Per Year). See the EOC for full benefits.	Medicare Covered: \$0 copay IN; \$0 copay OON. Routine Office Visit: \$0 copay IN; 30% coinsurance OON (1 per six months). Routine X-rays: \$0 copay IN; 30% coinsurance OON (1 per year). Comprehensive: 0% coinsurance IN; 50% coinsurance OON; with a maximum \$3,500 allowance (preventive and comprehensive combined) IN/OON (Per Year). See the EOC for full benefits.
Vision Services	Medicare Covered: \$20 copay IN; \$25 copay OON. Routine: \$0 copay IN; \$50 copay OON (1 Per Year). Standard eyeglass lenses and frames or contact lenses are covered in full. IN/OON: A \$150 benefit max applies to non-standard frames or a \$150 benefit max for specialty contact lenses per year; \$200 benefit max for post cataract eyewear (once per operated eye).	Medicare Covered: \$0 copay IN; \$0 copay OON. Routine: \$0 copay IN; \$50 copay OON (1 Per Year). Standard eyeglass lenses and frames or contact lenses are covered in full. IN/OON: A \$150 benefit max applies to non-standard frames or a \$150 benefit max for specialty contact lenses per year; \$200 benefit max for post cataract eyewear (once per operated eye).
Mental Health Services	Inpatient: Days 1 - 3: \$425 copay per day per admit & Days 4 - 90: \$0 copay per admit IN*; Days 1 - 3: \$500 copay per day per admit & Days 4 - 90: \$0 copay per day per admit OON; Outpatient: \$40 copay IN; \$50 copay OON	Inpatient: Days 1 - 3: \$425 copay per day per admit & Days 4 - 90: \$0 copay per admit IN*; Days 1 - 3: \$500 copay per day per admit & Days 4 - 90: \$0 copay per day per admit OON; Outpatient: \$40 copay IN; \$50 copay OON
Skilled Nursing Facility	\$0 copay/day (days 1-20), \$214 copay/day (days 21-100) IN*; 30% coinsurance OON	\$0 copay/day (days 1-20), \$214 copay/day (days 21-100) IN*; 30% coinsurance OON
Physical Therapy	\$25 copay IN*; \$30 copay OON	\$20 copay IN*; \$30 copay OON
Ambulance (per one-way trip)	Emergent/Non-Emergent: \$270 copay IN**; Non-Emergent: 30% coinsurance OON	Emergent/Non-Emergent: \$315 copay IN**; Non-Emergent: 30% coinsurance OON
Transportation	\$0 copay IN*; 30% coinsurance OON	\$0 copay IN*; 30% coinsurance OON
Medicare Part B Drugs <sup>†</sup>	20% coinsurance IN*; 30% coinsurance OON	20% coinsurance IN*; 30% coinsurance OON
OTC	\$95 allowance once per quarter IN/OON	\$75 allowance once per quarter IN/OON

**Freedom Blue PPO Distinct****Freedom Blue PPO Prestige**

Flex Card

Not Covered

Not Covered

Durable Medical  
Equipment

20% coinsurance IN\*; 30% coinsurance OON

20% coinsurance IN\*; 30% coinsurance OON

Formulary

Performance

Performance

## Freedom Blue PPO Valor

Premium	\$0.00
Part B Premium Reduction	\$75.00
Deductible	\$0
Max Out-Of-Pocket	\$6,000 IN; \$8,950 combined IN and OON
Inpatient Hospital Stay	\$275 copay per admit IN*; \$395 copay per admit OON
Outpatient Hospital Coverage	ASC <sup>1</sup> : \$200 copay IN*; \$325 copay OON Facility: \$250 copay IN*; \$375 copay OON
Doctor Office Visit	PCP: \$0 copay IN; \$0 copay OON Specialist: \$10 copay IN; \$10 copay OON
Preventive/Screening	Covered in Full (Office visit copays may apply) IN/OON
Emergency Room	\$125 copay IN/OON
Urgently Needed Services	\$50 copay IN/OON
Lab & Diagnostic Tests	Office /Lab: \$0 copay IN*; \$35 copay OON; Outpatient: \$0 copay IN*; \$35 copay OON
X-Rays/ Advanced Imaging	X-ray: \$20 copay IN*; \$35 copay OON Advanced Imaging: \$225 copay IN*; \$325 copay OON
Hearing Services	Medicare Covered: \$10 copay IN; \$10 copay OON. Routine: \$0 copay IN; \$0 copay OON (1 Per Year). TruHearing Advanced: \$699 copay; TruHearing Premium: \$999 copay (2 Aids Every Year); \$500 allowance IN/OON (per year)
Dental Services	Medicare Covered: \$10 copay IN; \$10 copay OON. Routine Office Visit: \$0 copay IN; 30% coinsurance OON (1 per six months). Routine X-rays: \$0 copay IN; 30% coinsurance OON (1 per year). Comprehensive: 20% coinsurance IN; 50% coinsurance OON; with a maximum \$2,000 allowance (preventive and comprehensive combined) IN/OON (Per Year). See the EOC for full benefits.
Vision Services	Medicare Covered: \$10 copay IN; \$10 copay OON. Routine: \$0 copay IN; \$50 copay OON (1 Per Year). Standard eyeglass lenses and frames or contact lenses are covered in full. IN/OON: A \$200 benefit max applies to non-standard frames or a \$200 benefit max for specialty contact lenses per year; \$200 benefit max for post cataract eyewear (once per operated eye).
Mental Health Services	Inpatient: Days 1 - 3: \$325 copay per day per admit & Days 4 - 90: \$0 copay per admit IN*; Days 1 - 3: \$475 copay per day per admit & Days 4 - 90: \$0 copay per day per admit OON; Outpatient: \$5 copay IN; \$35 copay OON
Skilled Nursing Facility	\$0 copay/day (days 1-20), \$214 copay/day (days 21-100) IN*; 30% coinsurance OON
Physical Therapy	\$15 copay IN*; \$35 copay OON
Ambulance (per one-way trip)	Emergent/Non-Emergent: \$300 copay IN**; Non-Emergent: 30% coinsurance OON
Transportation	\$0 copay IN*; 30% coinsurance OON up-to 24 one-way trips
Medicare Part B Drugs <sup>†</sup>	20% coinsurance IN*; 30% coinsurance OON
OTC	\$100 allowance once per quarter IN/OON
Flex Card	Not Covered
Durable Medical Equipment	20% coinsurance IN*; 30% coinsurance OON
Formulary	Not Covered

\*Indicates a service that requires prior authorization.

\*\*Indicates a service that requires prior authorization for non-emergent trips.

ASC<sup>1</sup>=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 Blue PPO Merit**

You pay the following until your total yearly drug costs reach \$2,000.  
Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

**Deductible** \$0 on Tiers 1 and 2. \$590 on Tiers 3, 4 and 5

**DRUG**

**Initial Coverage**

<b>Preferred Retail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
		Tier 1 (Preferred Generic)	\$0 Copay
	Tier 2 (Generic)	\$10 Copay	\$30 Copay
	Tier 3 (Preferred Insulin)	\$35 Copay	\$105 Copay
	Tier 3 (Preferred Brand)	21% of the cost	21% of the cost
	Tier 4 (Insulin)	\$35 Copay	\$105 Copay
	Tier 4 (Non-Preferred Drug)	21% of the cost	21% of the cost
	Tier 5 (Specialty Tier)	25% of the cost	Not Applicable
<b>Standard Retail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
		Tier 1 (Preferred Generic)	\$7 Copay
	Tier 2 (Generic)	\$20 Copay	\$60 Copay
	Tier 3 (Preferred Insulin)	\$35 Copay	\$105 Copay
	Tier 3 (Preferred Brand)	21% of the cost	21% of the cost
	Tier 4 (Insulin)	\$35 Copay	\$105 Copay
	Tier 4 (Non-Preferred Drug)	21% of the cost	21% of the cost
	Tier 5 (Specialty Tier)	25% of the cost	Not Applicable
<b>Preferred Mail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
		Tier 1 (Preferred Generic)	Not Applicable
	Tier 2 (Generic)	Not Applicable	\$10 Copay
	Tier 3 (Preferred Insulin)	Not Applicable	\$105 Copay
	Tier 3 (Preferred Brand)	Not Applicable	21% of the cost
	Tier 4 (Insulin)	Not Applicable	\$105 Copay
	Tier 4 (Non-Preferred Drug)	Not Applicable	21% of the cost
	Tier 5 (Specialty Tier)	25% of the cost	Not Applicable
<b>Standard Mail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
		Tier 1 (Preferred Generic)	Not Applicable
	Tier 2 (Generic)	Not Applicable	\$60 Copay
	Tier 3 (Preferred Insulin)	Not Applicable	\$105 Copay
	Tier 3 (Preferred Brand)	Not Applicable	21% of the cost
	Tier 4 (Insulin)	Not Applicable	\$105 Copay
	Tier 4 (Non-Preferred Drug)	Not Applicable	21% of the cost
	Tier 5 (Specialty Tier)	25% of the cost	Not Applicable

**Catastrophic Coverage** After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches \$2,000, 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.**



**Freedom Blue PPO Signature**

You pay the following until your total yearly drug costs reach \$2,000.  
Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

<b>Deductible</b>	\$0				
<b>DRUG</b>	<b>Initial Coverage</b>	<b>Preferred Retail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	\$0 Copay	\$0 Copay
			Tier 2 (Generic)	\$5 Copay	\$15 Copay
			Tier 3 (Preferred Insulin)	\$35 Copay	\$105 Copay
			Tier 3 (Preferred Brand)	25% of the cost	25% of the cost
			Tier 4 (Insulin)	\$35 Copay	\$105 Copay
			Tier 4 (Non-Preferred Drug)	46% of the cost	46% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Standard Retail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	\$7 Copay	\$21 Copay
			Tier 2 (Generic)	\$20 Copay	\$60 Copay
			Tier 3 (Preferred Insulin)	\$35 Copay	\$105 Copay
			Tier 3 (Preferred Brand)	25% of the cost	25% of the cost
			Tier 4 (Insulin)	\$35 Copay	\$105 Copay
			Tier 4 (Non-Preferred Drug)	46% of the cost	46% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Preferred Mail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	Not Applicable	\$0 Copay
			Tier 2 (Generic)	Not Applicable	\$0 Copay
			Tier 3 (Preferred Insulin)	Not Applicable	\$105 Copay
			Tier 3 (Preferred Brand)	Not Applicable	25% of the cost
			Tier 4 (Insulin)	Not Applicable	\$105 Copay
			Tier 4 (Non-Preferred Drug)	Not Applicable	46% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Standard Mail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	Not Applicable	\$21 Copay
			Tier 2 (Generic)	Not Applicable	\$60 Copay
			Tier 3 (Preferred Insulin)	Not Applicable	\$105 Copay
Tier 3 (Preferred Brand)	Not Applicable		25% of the cost		
Tier 4 (Insulin)	Not Applicable		\$105 Copay		
Tier 4 (Non-Preferred Drug)	Not Applicable		46% of the cost		
Tier 5 (Specialty Tier)	33% of the cost		Not Applicable		
<b>Catastrophic Coverage</b>	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches \$2,000, 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.**



**Freedom Blue PPO Distinct**

You pay the following until your total yearly drug costs reach \$2,000.  
Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

<b>Deductible</b>	\$0				
<b>DRUG</b>	<b>Initial Coverage</b>	<b>Preferred Retail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	\$0 Copay	\$0 Copay
			Tier 2 (Generic)	\$0 Copay	\$0 Copay
			Tier 3 (Preferred Insulin)	\$35 Copay	\$105 Copay
			Tier 3 (Preferred Brand)	25% of the cost	25% of the cost
			Tier 4 (Insulin)	\$35 Copay	\$105 Copay
			Tier 4 (Non-Preferred Drug)	50% of the cost	50% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Standard Retail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	\$7 Copay	\$21 Copay
			Tier 2 (Generic)	\$15 Copay	\$45 Copay
			Tier 3 (Preferred Insulin)	\$35 Copay	\$105 Copay
			Tier 3 (Preferred Brand)	25% of the cost	25% of the cost
			Tier 4 (Insulin)	\$35 Copay	\$105 Copay
			Tier 4 (Non-Preferred Drug)	50% of the cost	50% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Preferred Mail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	Not Applicable	\$0 Copay
			Tier 2 (Generic)	Not Applicable	\$0 Copay
			Tier 3 (Preferred Insulin)	Not Applicable	\$105 Copay
			Tier 3 (Preferred Brand)	Not Applicable	25% of the cost
			Tier 4 (Insulin)	Not Applicable	\$105 Copay
			Tier 4 (Non-Preferred Drug)	Not Applicable	50% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Standard Mail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	Not Applicable	\$21 Copay
			Tier 2 (Generic)	Not Applicable	\$45 Copay
			Tier 3 (Preferred Insulin)	Not Applicable	\$105 Copay
Tier 3 (Preferred Brand)	Not Applicable		25% of the cost		
Tier 4 (Insulin)	Not Applicable		\$105 Copay		
Tier 4 (Non-Preferred Drug)	Not Applicable		50% of the cost		
Tier 5 (Specialty Tier)	33% of the cost		Not Applicable		
<b>Catastrophic Coverage</b>	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches \$2,000, 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.

**Freedom Blue PPO Prestige**

You pay the following until your total yearly drug costs reach \$2,000.  
Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

<b>Deductible</b>	\$0				
<b>DRUG</b>	<b>Initial Coverage</b>	<b>Preferred Retail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	\$0 Copay	\$0 Copay
			Tier 2 (Generic)	\$0 Copay	\$0 Copay
			Tier 3 (Preferred Insulin)	\$35 Copay	\$105 Copay
			Tier 3 (Preferred Brand)	25% of the cost	25% of the cost
			Tier 4 (Insulin)	\$35 Copay	\$105 Copay
			Tier 4 (Non-Preferred Drug)	50% of the cost	50% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Standard Retail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	\$7 Copay	\$21 Copay
			Tier 2 (Generic)	\$15 Copay	\$45 Copay
			Tier 3 (Preferred Insulin)	\$35 Copay	\$105 Copay
			Tier 3 (Preferred Brand)	25% of the cost	25% of the cost
			Tier 4 (Insulin)	\$35 Copay	\$105 Copay
			Tier 4 (Non-Preferred Drug)	50% of the cost	50% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Preferred Mail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	Not Applicable	\$0 Copay
			Tier 2 (Generic)	Not Applicable	\$0 Copay
			Tier 3 (Preferred Insulin)	Not Applicable	\$105 Copay
			Tier 3 (Preferred Brand)	Not Applicable	25% of the cost
			Tier 4 (Insulin)	Not Applicable	\$105 Copay
			Tier 4 (Non-Preferred Drug)	Not Applicable	50% of the cost
			Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
		<b>Standard Mail Cost-Sharing</b>	<b>Tier</b>	<b>31 Day Supply</b>	<b>100 Day (T1/2) 90 Day (T3/4)</b>
			Tier 1 (Preferred Generic)	Not Applicable	\$21 Copay
			Tier 2 (Generic)	Not Applicable	\$45 Copay
			Tier 3 (Preferred Insulin)	Not Applicable	\$105 Copay
Tier 3 (Preferred Brand)	Not Applicable		25% of the cost		
Tier 4 (Insulin)	Not Applicable		\$105 Copay		
Tier 4 (Non-Preferred Drug)	Not Applicable		50% of the cost		
Tier 5 (Specialty Tier)	33% of the cost		Not Applicable		
<b>Catastrophic Coverage</b>	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches \$2,000, 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 Cross 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.

Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark West Virginia Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Health Insurance Company or Highmark Senior Solutions Company. The Blue Cross<sup>®</sup>, Blue Shield<sup>®</sup>, 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.

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.

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

This information is not a complete description of benefits. Call 1-866-682-7972 (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. TruHearing is an independent company that administers the routine hearing exam and hearing-aid benefit.