HIGHMARK

DELAWARE

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:

Kent, New Castle, Sussex

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

Visit us at **medicare.highmark.com** to get more benefit information including:

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

If you need printed copies, call us at **1-844-576-1246** (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** 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."

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	Freedom Blue PPO Signature	Freedom Blue PPO Choice Deluxe
Premium	$0.00	$13.00
Part B Premium Reduction	$2.00	$1.00
Deductible	$0	$0
Max Out-Of-Pocket	$6,300 IN; $10,000 combined IN and OON	$6,000 IN; $9,550 combined IN and OON
Inpatient Hospital Stay	Days 1 - 5: $220 copay per day per admit & Days 6 - 90: $0 copay per day per admit IN*; Days 1 - 5: $350 copay per day per admit & Days 6 - 90: $0 copay per day per admit OON	$425 copay per admit IN*; Days 1 - 5: $350 copay per day per admit & Days 6 - 90: $0 copay per admit OON
Outpatient Hospital Coverage	ASC[1]: $225 copay IN*; $350 copay OON Facility: $300 copay IN*; $350 copay OON	ASC[1]: $250 copay IN*; $300 copay OON Facility: $350 copay IN*; $400 copay OON
Doctor Office Visit	PCP: $0 copay IN; $0 copay OON Specialist: $30 copay IN; $30 copay OON	PCP: $0 copay IN; $0 copay OON Specialist: $30 copay IN; $30 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	$40 copay IN/OON	$50 copay IN/OON
Lab & Diagnostic Tests	Office /Lab: $0 copay IN*; $50 copay OON; Outpatient: $10 copay IN*; $50 copay OON	Office /Lab: $0 copay IN*; $50 copay OON; Outpatient: $10 copay IN*; $50 copay OON
X-Rays/ Advanced Imaging	X-ray: $25 copay IN*; $50 copay OON Advanced Imaging: $225 copay IN*; $350 copay OON	X-ray: $15 copay IN*; $45 copay OON Advanced Imaging: $250 copay IN*; $300 copay OON
Hearing Services	Medicare Covered: $30 copay IN; $30 copay OON. Routine: $30 copay IN; $30 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: $30 copay IN; $30 copay OON. Routine: $30 copay IN; $30 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: $30 copay IN; $30 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: 40% coinsurance IN; 40% coinsurance OON; with a maximum $2,000 allowance (preventive and comprehensive combined) IN/OON (Per Year). See the EOC for full benefits.	Medicare Covered: $30 copay IN; $30 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: 40% coinsurance IN; 40% coinsurance OON; with a maximum $2,500 allowance (preventive and comprehensive combined) IN/OON (Per Year). See the EOC for full benefits.
Vision Services	Medicare Covered: $30 copay IN; $30 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: $30 copay IN; $30 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: $30 copay IN; $45 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*; $50 copay OON	$25 copay IN*; $50 copay OON
Ambulance (per one-way trip)	Emergent/Non-Emergent: $225 copay IN**; Non-Emergent: 30% coinsurance OON	Emergent/Non-Emergent: $250 copay IN**; Non-Emergent: 30% coinsurance OON
Transportation	Not Covered	Not Covered
Medicare Part B Drugs[†]	20% coinsurance IN*; 30% coinsurance OON	20% coinsurance IN*; 30% coinsurance OON
OTC	$190 allowance once per quarter IN/OON	Not Covered

	Freedom Blue PPO Signature	Freedom Blue PPO Choice Deluxe
Flex Card	Not Covered	$630 allowance/year for dental, vision, hearing and OTC. $200 allowance/year for Part B with a $50 limit per transaction.
Durable Medical Equipment	20% coinsurance IN*; 30% coinsurance OON	20% coinsurance IN*; 30% coinsurance OON
Formulary	Performance	Performance

	Freedom Blue PPO Valor	Freedom Blue PPO Prestige
Premium	$0.00	$25.00
Part B Premium Reduction	$70.00	$0.00
Deductible	$0	$0
Max Out-Of-Pocket	$6,000 IN; $8,950 combined IN and OON	$5,400 IN; $8,950 combined IN and OON
Inpatient Hospital Stay	$275 copay per admit IN*; $395 copay per admit OON	$325 copay per admit IN*; $395 copay per admit OON
Outpatient Hospital Coverage	ASC[1]: $195 copay IN*; $325 copay OON Facility: $245 copay IN*; $375 copay OON	ASC[1]: $155 copay IN*; $300 copay OON Facility: $200 copay IN*; $300 copay OON
Doctor Office Visit	PCP: $0 copay IN; $0 copay OON Specialist: $10 copay IN; $10 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	$110 copay IN/OON
Urgently Needed Services	$50 copay IN/OON	$0 copay IN/OON
Lab & Diagnostic Tests	Office /Lab: $0 copay IN*; $35 copay OON; Outpatient: $0 copay IN*; $35 copay OON	Office /Lab: $0 copay IN*; $40 copay OON; Outpatient: $0 copay IN*; $40 copay OON
X-Rays/ Advanced Imaging	X-ray: $20 copay IN*; $35 copay OON Advanced Imaging: $225 copay IN*; $325 copay OON	X-ray: $10 copay IN*; $40 copay OON Advanced Imaging: $150 copay IN*; $300 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)	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: $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: 40% coinsurance IN; 40% coinsurance OON; with a maximum $3,000 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: 40% coinsurance IN; 40% 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: $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).	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: $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	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: $30 copay IN; $40 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	$15 copay IN*; $35 copay OON	$0 copay IN*; $40 copay OON
Ambulance (per one-way trip)	Emergent/Non-Emergent: $260 copay IN**; Non-Emergent: 30% coinsurance OON	Emergent/Non-Emergent: $250 copay IN**; Non-Emergent: 30% coinsurance OON
Transportation	Not Covered	Not Covered
Medicare Part B Drugs[†]	20% coinsurance IN*; 30% coinsurance OON	20% coinsurance IN*; 30% coinsurance OON
OTC	$100 allowance once per quarter IN/OON	$100 allowance once per quarter IN/OON
Flex Card	Not Covered	Not Covered

	Freedom Blue PPO Valor	Freedom Blue PPO Prestige
Durable Medical Equipment	20% coinsurance IN*; 30% coinsurance OON	20% coinsurance IN*; 30% coinsurance OON
Formulary	Not Covered	Performance

*Indicates a service that requires prior authorization.

**Indicates a service that requires prior authorization for non-emergent trips. ASC[1]=Ambulatory Surgery Center

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

Freedom Blue PPO Signature

DRUG

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			
Initial Coverage	**Preferred Retail Cost-Sharing**	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		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)	44% of the cost	44% of the cost
		Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
	Standard Retail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	$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)	44% of the cost	44% of the cost
		Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
	Preferred Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	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	44% of the cost
		Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
	Standard Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	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	44% of the cost
		Tier 5 (Specialty Tier)	33% 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 Choice Deluxe

DRUG

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			
Initial Coverage	**Preferred Retail Cost-Sharing**	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		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)	50% of the cost	50% of the cost
		Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
	Standard Retail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	$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
	Preferred Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		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
	Standard Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		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
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 Prestige

DRUG

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			
Initial Coverage	**Preferred Retail Cost-Sharing**	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		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
	Standard Retail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		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
	Preferred Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		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
	Standard Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		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
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.

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.

Highmark BCBSD Inc. d/b/a Highmark Blue Cross Blue Shield serves the state of Delaware and is an independent licensee of the Blue Cross Blue Shield Association.

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.