

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, 2026

Connecticut

Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham counties

Anthem Full Dual Advantage (PPO D-SNP)*

*** This plan uses a focused network of doctors and hospitals.**

Anthem Full Dual Advantage (PPO D-SNP)

Anthem Full Dual Advantage (PPO D-SNP)

Our service area includes these counties in CT: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham.

Do you have questions?

You can learn more on our website, shop.anthem.com/medicare. Please call us toll-free **1-844-592-8067** (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.

This is a Preferred Provider Organization Dual-Eligible Special Needs Plan (PPO D-SNP)

Anthem Full Dual Advantage (PPO D-SNP) is a Medicare Advantage plan. To join this plan, the following must apply to you[†]:

- ☐ You're entitled to Medicare Part A.
- ☐ You're enrolled in Medicare Part B and HUSKY Health For Connecticut Children & Adults (Medicaid) (the state's Medicaid program).
- ☐ You live in our service area.

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

Anthem Full Dual Advantage (PPO D-SNP)

Eligibility

To be enrolled in this plan, you must also receive some level of Medical Assistance from HUSKY Health For Connecticut Children & Adults (Medicaid) (the state Medicaid program) as described below:

Anthem Full Dual Advantage (PPO D-SNP)

- ☐ If you have **Full Medicaid coverage (Full Benefit Dual Eligible (FBDE))** status, you are eligible for the HUSKY Health For Connecticut Children & Adults (Medicaid) program. This pays your Medicare Part B premium. Medicare cost-sharing may be covered by HUSKY Health For Connecticut Children & Adults (Medicaid) but certain conditions must be met:
 - o the service is also covered by Medicaid,
 - o the provider is also a Medicaid provider, and
 - o the Medicaid fee schedule amount is greater than the amount paid by Medicare.
- ☐ If you have **Qualified Medicare Beneficiary Plus (QMB+)** status, you are eligible for the HUSKY Health For Connecticut Children & Adults (Medicaid) 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 are eligible for the HUSKY Health For Connecticut Children & Adults (Medicaid) program. This pays your Medicare Part B premium. Some SLMB members are also eligible to receive full Medicaid benefits (SLMB+). You are also eligible to receive full Medicaid benefits. status, you meet the financial criteria for SLMBs and full Medicaid coverage by HUSKY Health For Connecticut Children & Adults (Medicaid). Medicare cost-sharing may be covered by HUSKY Health For Connecticut Children & Adults (Medicaid) but certain conditions must be met:
 - the service is also covered by Medicaid,
 - the provider is also a Medicaid provider, and
 - the Medicaid fee schedule amount is greater than the amount paid by Medicare.

Medicare coverage that goes beyond Original Medicare

- Medicare Advantage plans cover everything Original Medicare covers — Part A (hospital services) and Part B (medical services)
- Medicare Advantage Prescription Drug Plan 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 use a doctor in this plan, your costs will be lower. A doctor can join or leave this plan 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 **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 **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 **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 drug's tier, 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 ([medicare.gov/medicare-and-you](https://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 2026 medical benefits

Anthem Full Dual Advantage (PPO 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.

How much is my deductible?

This plan does not have a medical deductible.

If you receive Extra Help from Medicare, the Part D deductible does not apply to you.

If you do not qualify for Extra Help, the deductible is **\$615.00** per year for Part D prescription drugs. Drugs listed on Tier 2: Generic, Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, Tier 5: Specialty Tier are included in the Part D deductible.

The Part D deductible does not apply to Insulin drugs.

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

\$9,250.00 per year from doctors and facilities in our plan

\$13,900.00 per year from doctors or facilities both in and out of 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, both in and out of 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 (in or outside of our plan) for the rest of the year.

Anthem Full Dual Advantage (PPO D-SNP)

Inpatient Hospital¹

Facilities in our plan: **\$0.00** copay per stay

Facilities not in our plan: Days 1-5: **\$0.00** - **\$305.00** per day, per admission /
Days 6-90: **\$0.00** per day, per admission

Our plan covers an unlimited number of days for an inpatient hospital stay.

Outpatient Hospital¹

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

Doctors and facilities not in our plan: **\$0.00** copay - **40%** coinsurance

Ambulatory Surgical Center¹

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

Doctors and facilities not in our plan: **\$0.00** copay - **40%** coinsurance

Doctor's Office Visits

Primary care physician (PCP) visit:

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

PCPs not in our plan: **\$0.00** copay - **30%** coinsurance

Specialist visit:¹

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

Doctors not in our plan: **\$0.00** copay - **30%** coinsurance

Anthem Full Dual Advantage (PPO D-SNP)

Preventive Care Screenings and Annual Physical Exams

Preventive care screenings:

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

Doctors not in our plan: **\$0.00** copay - **40%** coinsurance

Annual physical exam:

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

Doctors not in our plan: **\$0.00** copay

Anthem Full Dual Advantage (PPO D-SNP)

Preventive Care Screenings and Annual Physical Exams

Covered preventive care screenings:

- ☐ Abdominal aortic aneurysm screening
- ☐ Annual wellness visit
- ☐ Bone mass measurement
- ☐ Breast cancer screening (mammogram)
- ☐ Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)
- ☐ Cardiovascular disease screening tests
- ☐ Cervical and vaginal cancer screening
- ☐ Colorectal cancer screenings
- ☐ Depression screening
- ☐ Diabetes screening
- ☐ Diabetes self-management training, diabetic services, and supplies
- ☐ Health and wellness education programs
- ☐ HIV screening
- ☐ Immunizations
- ☐ Medical nutrition therapy
- ☐ Medicare Diabetes Prevention Program (MDPP)
- ☐ Obesity screening and therapy to promote sustained weight loss
- ☐ Pre-exposure prophylaxis (PrEP) for HIV prevention
- ☐ Prostate cancer screening exams
- ☐ Screening and counseling to reduce alcohol misuse
- ☐ Screening for Hepatitis C Virus infection
- ☐ Screening for lung cancer with low dose computed tomography (LDCT)
- ☐ Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- ☐ Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- ☐ Vision care
- ☐ “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 (PPO D-SNP)

Emergency Care

\$0.00 copay

Emergency and Urgent Care Worldwide Coverage

\$0.00 copay

This plan covers urgent care and emergency services, including emergency transportation, when traveling outside of the United States for less than six months. This benefit is limited to **\$100,000** per year.

Urgently Needed Services

\$0.00 copay

Anthem Full Dual Advantage (PPO D-SNP)

Diagnostic Services, Labs, and Imaging¹

Diagnostic Radiology Services

CT scans, MRI, MRA, PET at a physician's office or free-standing provider facilities in our plan:

\$0.00 copay

CT scans, MRI, MRA, PET at hospital outpatient facilities in our plan:

\$0.00 copay

Ultrasounds at a physician's office or free-standing provider facilities in our plan:

\$0.00 copay

Ultrasounds at hospital outpatient facilities in our plan:

\$0.00 copay

Physician's office, free-standing provider or hospital outpatient facilities not in our plan:

\$0.00 copay - 40% coinsurance

Diagnostic Tests and Procedures

Physician's office or free-standing provider facilities in our plan:

\$0.00 copay

Hospital outpatient facilities in our plan:

\$0.00 copay

Physician's office, free-standing provider or hospital outpatient facilities not in our plan:

\$0.00 copay - 40% coinsurance

Anthem Full Dual Advantage (PPO D-SNP)

Diagnostic Services, Labs, and Imaging¹

Lab Services

Physician's office or free-standing provider facilities in our plan:

\$0.00 copay

Hospital outpatient facilities in our plan:

\$0.00 copay

Physician's office, free-standing provider or hospital outpatient facilities not in our plan:

\$0.00 copay - 40% coinsurance

Outpatient X-rays

Physician's office in our plan:

\$0.00 copay

Hospital outpatient facilities in our plan:

\$0.00 copay

Free-standing facility or at-home portable X-ray services in our plan:

\$0.00 copay

Physician's office, free-standing provider or hospital outpatient facilities not in our plan:

\$0.00 copay - 40% coinsurance

Therapeutic Radiology Services (such as radiation treatment for cancer)

Physician's office, free-standing provider or hospital outpatient facilities in our plan:

\$0.00 copay

Physician's office, free-standing provider or hospital outpatient facilities not in our plan:

\$0.00 copay - 20% coinsurance

Anthem Full Dual Advantage (PPO 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 not in our plan: **\$0.00** copay - **40%** coinsurance

Routine hearing services:¹

This plan covers 1 routine hearing exam up to a **\$59** maximum plan benefit 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.

Doctors not in our plan: **\$0.00** copay for routine hearing exam(s).

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 not in our plan: **\$0.00** copay - **40%** coinsurance

Anthem Full Dual Advantage (PPO D-SNP)

Dental Services

Preventive and Comprehensive¹ Dental Combined Allowance:

This plan covers up to a **\$1,500** allowance for covered preventive and comprehensive dental services every year.

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

Preventive dental services:

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

Dentists not in our plan: **\$0.00** copay

This plan covers 2 oral exams, 2 cleanings, 2 fluoride treatments, and 2 dental X-rays every year.

Comprehensive dental services:

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

Doctors and dentists not in our plan: **\$0.00** copay

Please refer to Chapter 4 in the plan's Evidence of Coverage for more details on prior authorizations, covered dental services, limitations, and exclusions.

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**.

Anthem Full Dual Advantage (PPO D-SNP)

Vision Services

Medicare-covered vision services:

Exam to diagnose and treat diseases and conditions of the eye:

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

Doctors not in our plan: **\$0.00** copay - **40%** coinsurance

Eyeglasses or contact lenses after cataract surgery:

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

Doctors not in our plan: **\$0.00** copay - **40%** coinsurance

Routine vision services:

Routine vision exam:

This plan covers 1 routine eye exam(s) every year. **\$69** maximum eye exam coverage amount.

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

Doctors not in our plan: **\$0.00** copay

Routine eyewear (lenses and frames):

This plan covers up to **\$350** for eyeglasses or contact lenses every year.

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

Doctors not 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**.

Anthem Full Dual Advantage (PPO D-SNP)

Mental Health Care

Inpatient visit:¹

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

Doctors and facilities not in our plan: Days 1-5: **\$0.00 - \$305.00** per day, per admission / Days 6-90: **\$0.00** per day, per admission

Our plan covers unlimited inpatient days.

Outpatient individual and group therapy services:¹

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

Doctors and facilities not in our plan: **\$0.00** copay - **30%** coinsurance

Skilled Nursing Facility (SNF)¹

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

Doctors and facilities not in our plan: Days 1-20: **\$0.00** per day, per admission / Days 21-100: **\$0.00 - \$218.00** per day, per admission

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 not in our plan: **\$0.00** copay - **30%** coinsurance

Anthem Full Dual Advantage (PPO D-SNP)

Ambulance¹

Ground/Water Ambulance:

Emergency transportation services in our plan: **\$0.00** copay per trip

Emergency transportation services out of our plan: **\$0.00** copay - **20%** coinsurance

Air Ambulance:

Emergency transportation services in our plan: **\$0.00** copay per trip

Emergency transportation services out of our plan: **\$0.00** copay - **20%** coinsurance

Transportation

Plan approved health related locations

\$0.00 copay. This plan offers coverage for 60, one-way, routine transportation services every year. Trips are limited to 60 miles.

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

Before you schedule a ride from a transportation vendor not in our plan, please call us. We can help you schedule a ride from a transportation vendor in our plan.

Anthem Full Dual Advantage (PPO D-SNP)

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 not in our plan: **\$0.00** copay - **\$35.00** copay

Other Part B Drugs:¹

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

Drugs obtained from doctors and facilities not in our plan: **0% - 20%** coinsurance

Chemotherapy drugs:¹

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

Drugs obtained from doctors and facilities not in our plan: **0% - 20%** coinsurance

You may pay less than the maximum coinsurance for certain Part B and chemotherapy rebatable drugs. The list and the cost of each rebatable drug changes every quarter.

Additional benefits

Anthem Full Dual Advantage (PPO D-SNP)

Acupuncture

Medicare-covered acupuncture services:¹

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

Providers not in our plan: **\$0.00** copay - **40%** coinsurance

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 not in our plan: **\$0.00** copay - **30%** coinsurance

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).

Foot Care (podiatry services)¹

Medicare-covered podiatry:

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

Doctors not in our plan: **\$0.00** copay - **40%** coinsurance

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

Anthem Full Dual Advantage (PPO D-SNP)

Foot Care (podiatry services)¹

Routine foot care:

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

Doctors not in our plan: **\$0.00** copay

This plan covers: Unlimited routine foot care visits each year.

Healthy Meals - Post Discharge

\$0.00 copay for up to 2 meals a day for 21 days following your discharge from the hospital or skilled nursing facility (SNF).

You must use network providers.

Home Health Care¹

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

Doctors and facilities not in our plan: **\$0.00** copay

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.

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

Anthem Full Dual Advantage (PPO D-SNP)

Medical Equipment/Supplies

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

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

Suppliers not in our plan: **\$0.00** copay - **20%** coinsurance

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

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

Suppliers not in our plan: **\$0.00** copay - **20%** coinsurance

Diabetic supplies and services:

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

Suppliers not 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.

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.

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 not in our plan: **\$0.00** copay - **30%** coinsurance

Anthem Full Dual Advantage (PPO D-SNP)

Outpatient Rehabilitation

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 not in our plan: **\$0.00** copay - **30%** coinsurance

Occupational therapy visit:¹

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

Doctors and facilities not in our plan: **\$0.00** copay - **30%** coinsurance

Outpatient Substance Abuse¹

Individual & Group therapy visit:

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

Doctors and facilities not in our plan: **\$0.00** copay - **40%** coinsurance

Over-the-Counter Products

This benefit provides a spending allowance of **\$150** every quarter on your Benefits Mastercard® Prepaid Card for over-the-counter (OTC) health and wellness products like vitamins, first aid supplies, pain-relievers, and more.

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's mobile app
- ☐ Call to place an order
- ☐ Order by mail

Unused amounts expire at the end of every quarter.

Anthem Full Dual Advantage (PPO D-SNP)

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.

Renal Dialysis

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

Doctors and facilities not in our plan: **\$0.00** copay - **20%** coinsurance

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 **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. 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

Footnote

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

Summary of Medicaid-covered benefits

Services available through HUSKY Health For Connecticut Children & Adults (Medicaid):

The benefits listed in this chart reflect Medicaid coverage at the time this Summary of Benefits was published. Medicaid benefits may change during the year based on state or federal requirements. For the most current Medicaid benefit information, please contact Member Services or visit your state Medicaid website portal.ct.gov/husky.

- ☐ Acupuncture
- ☐ Ambulatory surgery
- ☐ Ambulance
- ☐ Behavior health services
- ☐ Cardiac care and cardiac rehabilitation
- ☐ Chiropractic
- ☐ Chronic disease hospital
- ☐ Dental services
- ☐ Dialysis
- ☐ Diabetic supplies
- ☐ Durable medical equipment (DME)
- ☐ Early and periodic screening, diagnostic, and treatment (EPSDT) services
- ☐ Emergency care & urgent care clinic/walk-in medical center services
- ☐ Emergency care-outside of Connecticut and the United States
- ☐ Eye/vision care
- ☐ Family planning
- ☐ Gender affirming services
- ☐ Gynecology
- ☐ Hearing aids & exams (Audiologists)

- ☐ Home health care services
- ☐ Home and community-based waivers
- ☐ Hospice
- ☐ Hospital care
- ☐ Intermediate care facility/individuals with intellectual Disabilities (ICF/IID)
- ☐ Laboratory work
- ☐ Maternity
- ☐ Medical supplies
- ☐ Naturopaths
- ☐ Nutritional counseling
- ☐ Orthotic & prosthetic devices
- ☐ Out-of-state coverage - care outside of Connecticut and the United States (U.S.)
- ☐ Oxygen
- ☐ Parenteral/enteral supplies
- ☐ Pharmacy services
- ☐ "Over-the-Counter" (OTC) medications
- ☐ Physician services
- ☐ Podiatry
- ☐ Radiology services
- ☐ Rehabilitation therapy
- ☐ Transportation (non-emergency medical)

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. 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: 1-855-805-4325, 8:00 a.m. - 4 p.m. Monday - Friday. TTY users should call 1-855-789-2428.



Summary of 2026 prescription drug coverage

Anthem Full Dual Advantage (PPO D-SNP)

Stage 1: Yearly Deductible

If you receive Extra Help from Medicare, the Part D deductible does not apply to you.

If you do not qualify for Extra Help, the deductible is **\$615.00** per year for Part D prescription drugs. Drugs listed on Tier 2: Generic, Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, Tier 5: Specialty Tier are included in the Part D deductible.

The Part D deductible does not apply to Insulin drugs.

Stage 2: Initial Coverage

After you pay your yearly deductible (if your plan has one), you move to the Initial Coverage Stage. In this stage, you pay the amounts listed in the table on the following pages, until your total year-to-date out-of-pocket costs reach **\$2,100**.

You may get your covered drugs at retail pharmacies and mail-order pharmacies in our plan. Generally, you may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan.

Important message about what you pay for vaccines and insulin:

This plan covers most Part D vaccines at no cost to you. If you receive Extra Help, you pay **\$0.00 - \$12.65** for a one-month supply of any covered insulin. If you do not qualify for Extra Help, you will not pay more than **\$35** for a one-month supply of any covered insulin.

Stage 2: Initial Coverage	
Cost Sharing	Anthem Full Dual Advantage (PPO D-SNP)
Tier 1: Preferred Generic Standard retail one-month supply Mail order three-month supply	\$0.00* \$0.00*
Tier 2: Generic Standard retail one-month supply Mail order three-month supply	\$0.00 - \$12.65 OR 25% [‡] \$0.00 - \$12.65 OR 25% [‡]
Tier 3: Preferred Brand Standard retail one-month supply Mail order three-month supply	\$0.00 - \$12.65 OR 25% [‡] \$0.00 - \$12.65 OR 25% [‡]
Tier 4: Non-Preferred Drug Standard retail one-month supply Mail order three-month supply	\$0.00 - \$12.65 OR 25% [‡] \$0.00 - \$12.65 OR 25% [‡]
Tier 5: Specialty Tier Standard retail one-month supply Mail order three-month supply	\$0.00 - \$12.65 OR 25% [‡] Not available
Tier 6: Select Care Drugs Standard retail one-month supply Mail order three-month supply ¹⁰⁰	\$0.00* \$0.00*

* Your deductible will not apply for these drugs.

[‡] If you receive Extra Help, the amount you pay is determined by your Extra Help low-income subsidy (LIS) coverage and whether you use a generic or brand drug. Please refer to your LIS

Rider for your specific copayment amount. If you do not qualify for Extra Help, you pay the coinsurance.

¹⁰⁰ The three-month supply for this tier on this plan is 100 days.

Stage 3: Catastrophic Coverage

During this stage, you pay nothing for your covered Part D drugs.

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 **1-877-236-4471** (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.

Out-of-network/non-contracted providers are under no obligation to treat Anthem Full Dual Advantage (PPO D-SNP) 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.

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 a PPO D-SNP plan with a Medicare contract and a contract with the Connecticut 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, Inc., independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call **1-844-592-8067** (TTY: **711**) or speak to your provider. Hours of operation are 8 a.m. to 8 p.m. local time, 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.

Spanish – ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia en otros idiomas. También puede obtener ayudas y servicios auxiliares adecuados gratuitos para proporcionar información en formatos accesibles. Llame al número de teléfono indicado anteriormente o hable con su proveedor. El horario de atención es de 8 a.m. a 8 p.m. hora local, los siete días de la semana (excepto el Día de Acción de Gracias y Navidad) desde el 1.o de octubre hasta el 31 de marzo, y de lunes a viernes (excepto los días feriados) desde el 1.o de abril hasta el 30 de septiembre.

Albanian – VËMENDJE: Nëse flisni shqip, për ju ofrohen falas shërbime asistence gjuhësore. Gjithashtu ofrohen falas mjete ndihmëse dhe shërbime të përshtatshme për të ofruar informacionin në formate të aksesueshme. Telefononi në numrin që tregohet më sipër ose flisni me ofruesin tuaj. Orari i punës është 08:00 deri në 20:00 sipas orës lokale, shtatë ditë në javë (përveç Ditës së Falënderimeve dhe Krishtlindjeve) nga 1 tetori deri në 31 mars, dhe nga e hëna në të premte (përveç pushimeve) nga 1 prilli deri në 30 shtator

Arabic - تنبيه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية المجانية متاحة لك. كما تتوفر مساعدات وخدمات مساعدة مناسبة لتوفير المعلومات بأشكال يسهل الوصول إليها مجاناً. اتصل برقم الهاتف المذكور أعلاه أو تحدث إلى مقدم الخدمة الخاص بك. ساعات العمل من الساعة 8 صباحاً حتى الساعة 8 مساءً على مدار الأسبوع (ما عدا أيام عيد الشكر وعيد الميلاد) بدايةً من 1 أكتوبر حتى 31 مارس، ومن الاثنين حتى الجمعة (ما عدا أيام العطلات) من 1 أبريل حتى 30 سبتمبر.

Bengali – মনোযোগ দনি: যদি আপনার বাংলা ভাষায় কথা বলেন, তবে আপনার জন্য বনিমূল্যে ভাষা সহায়তা পরিষেবা উপলব্ধ রয়েছে। তথ্য সহজলভ্য ফরম্যাটে পাওয়ার জন্য প্রয়োজনীয় সহায়ক সরঞ্জাম ও পরিষেবাও বনিমূল্যে প্রদান করা হয়। উপরে উল্লেখিত ফোন নম্বরে ফোন করুন অথবা আপনার পরিষেবা সরবরাহকারীর সাথে কথা বলুন। কার্যক্রমের সময় সকাল ৪ টা থেকে রাত ৪ টা পর্যন্ত (স্থানীয় সময় অনুযায়ী), সপ্তাহে সাত দিন (শুধুমাত্র থ্যাংকসগভিং ও বড়দিন ছাড়া) অক্টোবর ১ থেকে মার্চ ৩১ পর্যন্ত এবং এপ্রিল ১ থেকে সেপ্টেম্বর ৩০ পর্যন্ত সোমবার থেকে শুরুরবার (ছুটির দিন ছাড়া) কার্যক্রম পরিচালিত হয়।

Chinese Simplified – 注意：如果您说简体中文，我们可以为您提供免费的语言协助服务。我们还免费提供适当的辅助工具和服务，以可访问的格式提供信息。请拨打上面列出的电话号码或与您的提供者交谈。营业时间：10月1日至3月31日，每周七天（感恩节和圣诞节除外），4月1日至9月30日，周一至周五（节假日除外），当地时间上午8时至晚上8时。

Chinese Traditional – 注意：如果您說繁體中文，我們可以為您提供免費的語言協助服務。我們還免費提供適當的輔助工具และบริการ，以無障礙格式提供資訊。請撥打上面列出的電話號碼或與您的提供者交談。營業時間：10月1日至3月31日，每週七天（感恩節和耶誕節除外），4月1日至9月30日，週一至週五（節假日除外），當地時間上午8時至晚上8時。

French – ATTENTION : Si vous parlez français, des services gratuits d'assistance linguistique sont disponibles. Des aides et services auxiliaires appropriés permettant de fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le numéro de téléphone mentionné ci-dessus ou appelez votre prestataire. Les heures d'ouverture sont de 8 a.m à 8 p.m., heure locale, sept jours sur sept (sauf Thanksgiving et Noël) du 1er octobre au 31 mars, et du lundi au vendredi (sauf jours fériés) du 1er avril au 30 septembre.

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Dienste zur sprachlichen Unterstützung zur Verfügung. Außerdem sind kostenlose Hilfsmittel und Dienste verfügbar, um Informationen in zugänglichen Formaten bereitzustellen. Rufen Sie die oben aufgeführte Telefonnummer an oder wenden Sie sich an Ihren Anbieter. Die Geschäftszeiten sind 8 Uhr bis 20 Uhr lokaler Zeit an sieben Tagen in der Woche (außer Thanksgiving und Weihnachten) vom 1. Oktober bis zum 31. März, und Montag bis Freitag (außer an Feiertagen) vom 1. April bis zum 30. September.

Greek – ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, οι δωρεάν υπηρεσίες γλωσσικής υποστήριξης είναι διαθέσιμες για εσάς. Διατίθενται επίσης δωρεάν κατάλληλα βοηθητικά μέσα και υπηρεσίες για παροχή πληροφοριών σε προσβάσιμες μορφές. Καλέστε στο τηλέφωνο που αναγράφεται παραπάνω ή επικοινωνήστε με τον πάροχό σας. Το ωράριο λειτουργίας είναι από τις 8 π.μ. έως τις 8 μ.μ. στην τοπική ώρα, επτά ημέρες την εβδομάδα (εκτός από την ημέρα των Ευχαριστιών και την ημέρα των Χριστουγέννων) από 1 Οκτωβρίου έως 31 Μαρτίου, και από Δευτέρα έως Παρασκευή (εκτός από τις αργίες) από 1 Απριλίου έως 30 Σεπτεμβρίου.

Haitian Creole – ATANSYON: Si w pale kreyòl ayisyen, sèvis asistans linguistik gratis disponib pou ou. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòm ki aksesib disponib tou san w p ap peye. Rele nimewo telefòn yo bay anwo a oswa pale ak founisè w la. Orè fonksyònman yo se 8 a.m. rive 8 p.m., sèt jou sou sèt (eksepte Jou Thanksgiving ak

Nwèl) soti 1ye Oktòb rive 31 Mas, ak Lendi pou rive Vandredi (eksepte jou ferye) soti 1ye Avril rive 30 Septanm.

Hindi – ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए नशिल्क भाषा सहायता सेवाएं उपलब्ध हैं। पहुँच योग्य प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी नशिल्क उपलब्ध हैं। ऊपर दिए गए फोन नंबर पर कॉल करें या अपने प्रदाता से बात करें। कामकाज के घंटे, 1 अक्टूबर से 31 मार्च तक सप्ताह के सातों दिनों (थैंक्सगिविंग और क्रिसमस को छोड़कर), और 1 अप्रैल से 30 सितंबर तक सोमवार से शुक्रवार (छुट्टियों को छोड़कर), स्थानीय समय अनुसार सुबह 8 बजे से रात 8 बजे तक हैं।

Italian – ATTENZIONE: sono disponibili servizi di assistenza linguistica gratuita in italiano. Sono inoltre disponibili gratuitamente adeguati supporti e servizi per ottenere informazioni in formato accessibile. Chiamare il numero di telefono riportato sopra o rivolgersi al proprio fornitore. Il servizio è attivo dalle 8.00 alle 20.00 ora locale, sette giorni su sette (eccetto il Giorno del Ringraziamento e Natale) dal 1° ottobre al 31 marzo, e dal lunedì al venerdì (eccetto i giorni festivi) dal 1° aprile al 30 settembre.

Korean – 주의: 한국어를 구사하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 대체 형식으로 정보를 제공하기 위한 적절한 보조 장치 및 서비스도 무료로 제공됩니다. 위의 전화 번호로 전화하시거나 담당 의료 제공자에게 문의해 주십시오. 운영 시간은 현지 시간 오전 8시부터 오후 8시까지이며 10월 1일부터 3월 31일까지는 주 7일(추수 감사절과 성탄절은 제외) 내내, 4월 1일부터 9월 30일까지는 월요일부터 금요일까지(휴일은 제외)입니다.

Polish – UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Dostępne są również nieodpłatnie odpowiednie pomoce i usługi zapewniające informacje w dostępnych formatach. Zadzwoń pod numer telefonu podany powyżej lub porozmawiaj ze swoim dostawcą. Czynne od 8:00 rano do 8:00 wieczorem czasu lokalnego, czasu lokalnego, siedem dni w tygodniu (oprócz Święta Dziękczynienia i Bożego Narodzenia) od 1 października do 31 marca oraz od poniedziałku do piątku (oprócz świąt) od 1 kwietnia do 30 września.

Portuguese – ATENÇÃO: Se fala português, tem à sua disposição serviços de assistência linguística gratuitos. Estão também disponíveis, a título gratuito, ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para o número de telefone acima indicado ou fale com o seu fornecedor. Horário de expediente: das 8h às 20h, (hora local), sete dias por semana (exceto Dia de Ação de Graças e Natal) de 1 de outubro até 31 de março, e de segunda a sexta-feira (exceto feriados) de 1 de abril até 30 de setembro.

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, вам могут предоставить бесплатные услуги переводчика. Также бесплатно предоставляются вспомогательные средства и услуги, позволяющие получать информацию в доступных форматах. Позвоните по вышеуказанному номеру телефона или обсудите этот вопрос с вашим поставщиком услуг. Часы работы: с 08:00 до 20:00 в любой день недели (кроме Дня благодарения и Рождества) с 1 октября по 31 марта и с понедельника по пятницу (кроме праздничных дней) с 1 апреля по 30 сентября.

Tagalog – PAUNAWA: Kung nagsasalita ka Tagalog, mayroong available na mga libreng serbisyo sa tulong sa wika para sa iyo. Ang naaangkop na mga karagdagang tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format ay available rin nang walang bayad. Tawagan ang numero ng telepono na nakalista sa itaas o makipag-usap sa iyong provider. Ang mga oras ng opisina ay 8 a.m. hanggang 8 p.m., lokal na oras, pitong araw sa isang linggo (maliban sa Thanksgiving at Pasko) mula Oktubre 1 hanggang Marso 31, at Lunes hanggang Biyernes (maliban sa mga holiday) mula Abril 1 hanggang Setyembre 30.

Ukrainian – УВАГА. Якщо ви розмовляєте українською, вам доступні безкоштовні послуги мовної допомоги. Відповідні допоміжні засоби й послуги для надання інформації в доступних форматах також можна отримати безкоштовно. Зателефонуйте за вказаним вище номером або зверніться до свого постачальника. Графік роботи: з 08:00 до 20:00 за місцевим часом, без вихідних (крім Дня подяки й Різдва) з 1 жовтня по 31 березня, і з понеділка по п'ятницю (крім святкових днів) з 1 квітня по 30 вересня.

Urdu - توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون آلات اور خدمات بھی مفت دستیاب ہیں۔ اوپر درج فون نمبر پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔ کام کے اوقات مقامی وقت کے مطابق صبح 8 بجے تا شام 8 بجے، ہفتے کے سات دن (سوائے تھینکس گیونگ اور کرسمس کے) 1 اکتوبر سے 31 مارچ تک، اور پیر تا جمعہ (چھٹیوں کے علاوہ) 1 اپریل تا 30 ستمبر ہیں۔

Vietnamese – CHÚ Ý: Nếu quý vị nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí luôn sẵn sàng phục vụ quý vị. Các dịch vụ và hỗ trợ phụ trợ thích hợp cung cấp thông tin ở các định dạng có thể truy cập cũng được cung cấp miễn phí. Gọi số điện thoại nêu trên hoặc nói chuyện với nhà cung cấp của quý vị. Giờ làm việc từ 8 giờ sáng đến 8 giờ tối, giờ địa phương, bảy ngày một tuần (Trừ Lễ Tạ ơn và Giáng sinh) từ ngày 1 Tháng Mười đến 31 Tháng Ba, và Thứ Hai đến Thứ Sáu (trừ các ngày lễ), từ ngày 1 Tháng Tư đến 30 Tháng Chín.

IMPORTANT INFORMATION: 2025 Medicare Star Ratings

Official U.S.
Government
Medicare
Information



Anthem Blue Cross and Blue Shield - H2836

For 2025, Anthem Blue Cross and Blue Shield - H2836 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 1-855-453-3144 (toll-free) or 711 (TTY). Current members please call 1-833-659-2531 (toll-free) or 711 (TTY).

Anthem Blue Cross and Blue Shield is an PPO D-SNP plan with a Medicare contract and a contract with the Connecticut 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 **1-844-592-8067** 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 **1-844-592-8067** 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, 2027.
- ☐ 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).
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

☐

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.