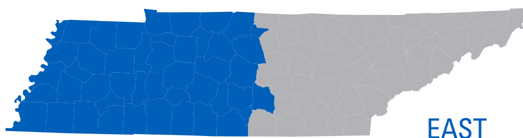
2025 Summary of Benefits

A MEDICARE ADVANTAGE PLAN WITH
PART D PRESCRIPTION DRUG COVERAGE



Prime

BlueAdvantage (PPO)℠

H7917_25PESBR1_M (08/24)

	SUMMARY OF BENEFITS BlueAdvantage Prime
MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
Monthly Plan Premium	**$206** per month. In addition, you must keep paying your Medicare Part B premiums.
Deductible	Medical Deductible: **No Deductible** Prescription Drug Deductible: **No Deductible**
Maximum Out-of-Pocket Responsibility	Your yearly limit(s) in this plan: • **$0** for services you receive from in-network providers. • **$0** for services you receive from in and out-of-network providers combined. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.
COVERED MEDICAL AND HOSPITAL BENEFITS	
Inpatient Hospital and Inpatient Services in a Psychiatric Hospital Prior authorization is required.	In- and Out-of-Network: **$0** copay per stay Our plan covers an unlimited number of days for an inpatient hospital stay. You may only receive **190 days in a psychiatric hospital in a lifetime**. The 190-day limit does not apply to mental health services provided in a psychiatric unit of a general hospital.
Outpatient Surgical Services Prior authorization may be required.	In- and Out-of-Network: **Ambulatory Surgical Center: $0** copay **Outpatient hospital facility: $0** copay
Doctor Visits	In- and Out-of-Network: **Primary Care Provider visit: $0** copay **Specialist visit: $0** copay

<table>
<tr><th colspan="2">HEALTH BENEFITS</th></tr>
<tr><th>Benefits/Services</th><th>BlueAdvantage Prime</th></tr>
<tr><td>Preventive Care
Our plan covers many preventive services, for example:
• Bone density screenings
• Cardiovascular disease screenings
• Cervical & vaginal cancer screenings
• Colorectal cancer screenings
• Diabetes screenings
• Glaucoma tests
• Mammogram screenings
• Prostate cancer screenings
• Vaccines:
➢ COVID-19
➢ Flu
➢ Hepatitis B
➢ Pneumococcal</td><td>Additional preventive services approved by Original Medicare will be covered for dates of service on or after approval by Original Medicare.

<u>In- and Out-of-Network:</u>
$0 copay</td></tr>
<tr><td>Emergency Care</td><td><u>Domestic and Worldwide:</u>
$0 copay

Copay is waived if you are admitted to the hospital within 24 hours for the same condition. All emergency care is considered in-network.</td></tr>
<tr><td>Urgently Needed Services</td><td><u>Domestic and Worldwide:</u>
$0 copay

Copay is waived if you are admitted to the hospital within 24 hours for the same condition.</td></tr>
<tr><td>Diagnostic Services/ Labs/ Imaging</td><td><u>In- and Out-of-Network:</u>
Diagnostic tests and procedures: $0 copay
Lab services: $0 copay
X-rays: $0 copay</td></tr>
</table>

HEALTH BENEFITS	
Benefits/Services	**BlueAdvantage Prime**
Prior authorization may be required.	**Coumadin Services: $0** copay **Sleep Studies: $0** copay **Therapeutic radiology services: $0** copay **Advanced Imaging (such as MRI, CAT Scan): $0** copay
Hearing Services Cost-sharing for hearing aids does not count toward the maximum out-of-pocket amount.	In-Network: **Medicare-covered exam** to diagnose and treat hearing and balance issues: **$0** copay **Routine hearing exam** (1 per year): **$0** copay at TruHearing® provider **Hearing Aids:** **$199 (Standard)** copay **$399 (Advanced)** copay **$699 (Premium)** copay Copay depending on model. Limited to one per ear per year. Benefit is limited to TruHearing Standard, Advanced and Premium hearing aids, which come in various styles and colors. You must see a TruHearing provider to use this benefit. Out-of-Network: **Medicare-covered exam** to diagnose and treat hearing and balance issues: **$0** copay **Routine hearing exam: Not covered** **Hearing Aids: Not covered**
Dental Services (Medicare-covered)	In- and Out-of-Network: **Medicare-covered exam** to diagnose and treat hearing and balance issues: **$0** copay
Vision Services (Medicare-covered)	In- and Out-of-Network: **Medicare-covered exam** to diagnose and treat diseases and conditions of the eye: **$0** copay

HEALTH BENEFITS	
Benefits/Services	**BlueAdvantage Prime**
Outpatient Mental Health Care Prior authorization is required.	In- and Out-of-Network: **$0** copay for individual or group therapy visit
Skilled Nursing Facility (SNF) Prior authorization is required.	In- and Out-Of-Network: **$0** copay per admission Our plan covers up to 100 days in a. SNF per benefit period. A benefit period begins the day you go into an SNF. The benefit period ends when you haven't received any inpatient hospital care or skilled care in an SNF for 60 days in a row. If you go into an SNF after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.
Outpatient Rehabilitation Services (Physical Therapy) Prior authorization is required.	In- and Out-of-Network: **Occupational therapy visit: $0** copay **Physical therapy: $0** copay **Speech and language therapy visit: $0** copay
Ambulance Prior authorization is required for all non-emergency ambulance transport.	**Domestic and Worldwide:** Ground Ambulance: **$0** copay per one-way trip Air Ambulance: **$0** copay per one-way trip
Transportation	Not covered
Medicare Part B Drugs Prior authorization may be required.	In- and Out-of-Network: **Part B chemotherapy drugs: $0** copay **Other Part B drugs: $0** copay **Part B insulin: $0** copay

OPTIONAL SUPPLEMENTAL DENTAL/VISION SERVICES PACKAGE	
Comprehensive Dental and Vision Services	**Optional Supplemental Premium: $39 per month**
Comprehensive Dental Services Comprehensive and preventive supplemental dental benefits do not apply to the maximum out-of-pocket amount. If you change from one BlueAdvantage plan to another during the same benefit year, the annual dental allowance will not start over. The allowance used will remain with you from one plan to another. Facility and/or facility anesthesia services associated with a dental procedure are covered only if the primary dental procedure is covered under the guidelines of Original Medicare.	This package includes a **$1,000** annual allowance for all of the covered dental services listed below. Covered dental benefits with service limits in this plan include, but are not limited to: In-Network: Preventive services: **$0** copay until annual allowance is reached Restorative services: **20%** of the Plan-allowed amount until annual allowance is reached Specialty services: **20%** of the Plan-allowed amount until annual allowance is reached Out-of-Network: Preventive services: **50%** of billed charges until annual allowance is reached Restorative services: **50%** of billed charges until annual allowance is reached Specialty services: **50%** of billed charges until annual allowance is reached You pay **100%** of charges beyond the **$1,000** annual allowance, for non-covered services or if you exceed a service limit. Service limits and exclusions apply. All allowable charges and treatments will be based on generally accepted standards of care. Dental services provided by a provider who has formally "opted out" of the Medicare program are not covered or payable by the plan.

Comprehensive Vision Services Routine vision care copayments and eyewear cost share do not count toward your in-network or combined maximum out-of-pocket amount.	This package includes supplemental vision benefits below: One routine vision exam per year (including eye refraction for eyeglasses/contact lenses) - **$0** copay Eyewear allowance - **$150** annual allowance Members are **limited to one pair** of eyeglasses (lenses and frames) or contact lenses (conventional or disposable) per year, not to exceed the annual allowance. For example: If your total cost for eyewear is **$350**, your plan will pay **$150,** and you will pay **$200**.

PRESCRIPTION DRUG BENEFITS		
Deductible	Prescription Drug Deductible: **No deductible** This plan does not have a deductible for drug benefits. Prescription drug copays and coinsurance do not apply to the maximum out-of-pocket.	
Initial Coverage	What you pay for: **Preferred** Retail and Mail Order Pharmacy OR **Standard** Retail Pharmacy. You pay the following until your total yearly drug costs reach **$2,000**. Total yearly drug costs are the drug costs paid by both you and our Part D plan.	
	Preferred Retail and Mail-Order Pharmacy **30 / 100 Day Supply**	**Standard Retail and Mail-Order Pharmacy** **30 / 100 Day Supply**
Tier 1: Preferred Generic	**$0 / $0**	**$6 / $15**
Tier 2: Generic	**$10 / $10**	**$15 / $35**
	Preferred Retail and Mail Order Pharmacy **30 / 90 Day Supply**	**Standard Retail and Mail Order Pharmacy** **30 / 90 Day Supply**
Tier 3: Insulins	**$35 / $105**	**$35 / $105**
Tier 3: Preferred Brand	**$42 / $105**	**$47 / $135**
Tier 4: Non-Preferred Drug	**50% coinsurance**	**50% coinsurance**
Tier 5: Specialty Drugs	**33% coinsurance** Specialty medications are limited to a 30-day supply	
	You won't pay more than **$35** for a one-month supply of each covered insulin product regardless of the cost-sharing tier.	
Catastrophic Cover Stage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **$2,000**, until 12/31/25, you pay nothing for Part D covered drugs, except for the four drugs on the additional covered drug list.	

Additional Covered Drugs
Our plan has additional coverage for the prescription drugs listed below. They're covered at a Tier 2 cost share. They're not normally covered in a Medicare Advantage plan with prescription drug coverage. The amount you pay for these drugs doesn't count toward your total drug costs or help you qualify for catastrophic coverage. If you get "Extra Help" to pay for your prescriptions, it doesn't apply to these drugs.

Respiratory and Allergy, Vitamins, and Erectile Dysfunction

Additional Benefits/Services	
24/7 NurseLine	In- and Out-of-Network: **$0** copay per visit
Acupuncture Prior authorization is required.	In- and Out-of-Network: **$0** copay per visit
Chiropractic Care Prior authorization is required.	In- and Out-of-Network: Manual manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position). **$0** copay per visit
Diabetic Supplies and Services Prior authorization may be required.	In- and Out-of-Network: **Diabetes self-management training: $0** copay **Diabetes monitoring supplies: $0** copay **Therapeutic shoes and inserts: $0** copay
Durable Medical Equipment Prior authorization may be required.	In- and Out-of-Network: **$0** copay
Home Health Care Prior authorization is required.	In- and Out-of-Network: **$0** copay per visit

Additional Benefits/Services	
Outpatient Rehabilitation (Cardiac & Pulmonary) Prior authorization is required.	In- and Out-of-Network: **Cardiac (heart) rehab services: $0** copay **Pulmonary (lung) rehab services: $0** copay
Prosthetics Devices & Related Medical Supplies	In- and Out-of-Network: **$0** copay
Renal Dialysis	In- and Out-of-Network: **$0** copay
Fitness Program This plan includes a free standard fitness program.	In-Network: **You pay nothing.** Out-of-Network: **Not covered**

For more details, refer to the Evidence of Coverage (EOC) online at **bcbstmedicare.com/documents**.

BlueAdvantage Prime (PPO)SM

DISCLAIMERS

This is a summary of drugs and health services covered by BlueAdvantage Prime Preferred Provider Organization (PPO) Prime East health plan January 1, 2025 through December 31, 2025.

BlueAdvantage Prime is a Local PPO plan with a Medicare contract. Enrollment in BlueAdvantage Prime depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, go to **bcbstmedicare.com** or call us and ask for the "**Evidence of Coverage**."

To join BlueAdvantage Prime, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area. Our service area includes these counties in Tennessee:

Anderson, Bledsoe, Blount, Bradley, Campbell, Cannon, Carter, Claiborne, Clay, Cocke, Cumberland, DeKalb, Fentress, Franklin, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hawkins, Jackson, Jefferson, Johnson, Knox, Loudon, Macon, Marion, McMinn, Meigs, Monroe, Morgan, Overton, Pickett, Polk, Putnam, Rhea, Roane, Scott, Sequatchie, Sevier, Smith, Sullivan, Unicoi, Union, Van Buren, Warren, Washington and White

This document is available in other alternate formats.

This document may be available in a non-English language. For additional information, call us at **1-800-831-2583**, TTY **711**.

BlueAdvantage plans have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. In most cases, you can use providers that are not in our network as long as they accept Medicare. You may pay more for care from an out-of-network provider.

Out-of-network/non-contracted providers are under no obligation to treat BlueCross BlueShield of Tennessee 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 Member Services number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

If you have any questions about this plan's benefits or costs,
please contact BlueCross BlueShield of Tennessee.

BlueCross BlueShield of Tennessee

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the Blue Cross Blue Shield Association

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 our representative at **1-800-292-5146**, TTY **711**.

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 **bcbstmedicare.com** or call **1-800-292-5146**, TTY **711**, 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 medicine 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

- ☐ 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/coinsurance may change on January 1, 2026.
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
- ☐ 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.

*BlueAdvantage Sapphire (PPO)SM and BlueAdvantage Garnet (PPO)SM plans have a $0 plan premium.

Note: For BlueAdvantage Prime (PPO)SM there are limited times when you can add or remove the Optional Supplemental Benefits: Dental and Vision package.

H7917_25PECL_C (08/24)

of Tennessee

Nondiscrimination Notice

BlueCross BlueShield of Tennessee (BlueCross), including its subsidiaries SecurityCare of Tennessee, Inc. and Volunteer State Health Plan, Inc. also doing business as BlueCare Tennessee, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them less favorably because of race, color, national origin, age, disability or sex.

BlueCross:

Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as: (1) qualified sign language interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.

Provides free language assistance services to people whose primary language is not English, such as: (1) qualified interpreters and (2) information written in other languages.

If you need these reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Member Service at the number on the back of your Member ID card or call **1-800-831-2583**, TTY **711**. From **Oct. 1 to March 31**, you can call us 7 days a week from 8 a.m. to 9 p.m. ET. From **April 1 to Sept. 30**, you can call us Monday through Friday from 8 a.m. to 9 p.m. ET. Our automated phone system may answer your call outside of these hours and during holidays.

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact Member Service at the number on the back of your Member ID card or call **1-800-831-2583**, TTY **711**. They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Grievance; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD), 8:30 a.m. to 8 p.m. ET. Complaint forms are available at hhs.gov/ocr/office/file/index.html.

You can contact BlueCross's Nondiscrimination Coordinator at 423-535-1010 (phone), Nondiscrimination_CoordinatorGM@bcbst.com (email), or Corporate Compliance, 1 Cameron Hill Circle, 1.4, Chattanooga, TN 37402.

This notice is available at BlueCross's website: **bcbst.com**.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association

H7917_25NDMLI_C (07/24)

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-831-2583, TTY 711. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-831-2583, TTY 711. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 1-800-831-2583, TTY 711。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-800-831-2583, TTY 711。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-831-2583, TTY 711. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-831-2583, TTY 711. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-831-2583, TTY 711 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-831-2583, TTY 711. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-831-2583, TTY 711 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-831-2583, TTY 711. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-831-2583, TTY 711 . سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-831-2583, TTY 711 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-831-2583, TTY 711. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-831-2583, TTY 711. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-831-2583, TTY 711. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-831-2583, TTY 711. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-831-2583, TTY 711 にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

Notes

Notes

We're right here when you need us.

bcbstmedicare.com

If you're a member, call toll-free
1-800-831-2583 TTY **711**.

If you're not a member, call toll-free
1-800-292-5146 TTY **711**.

OCT. 1 TO MARCH 31, SEVEN DAYS A WEEK FROM 8 A.M. TO 9 P.M. ET. FROM **APRIL 1 TO SEPT. 30**, M-F FROM 8 A.M. TO 9 P.M. ET.

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