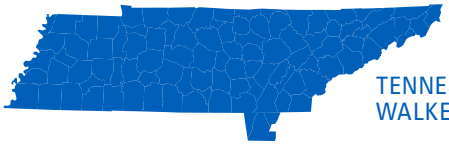
2025 Summary of Benefits

BLUEADVANTAGE FREEDOM (PPO)SM

A Medicare Advantage plan that does not include Medicare Part D prescription drug coverage.



TENNESSEE AND CATOOSA, DADE AND WALKER COUNTIES IN NORTH GEORGIA

Freedom

BlueAdvantage (PPO)SM

of Tennessee

H7917_25MASBR1_M (08/24)

	SUMMARY OF BENEFITS **BlueAdvantage Freedom**

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
Monthly Plan Premium	**$0** per month. You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	This plan can reduce your monthly Part B premium by **$40** per month.
Deductible	Medical Deductible: **No Deductible**
Maximum Out-of-Pocket Responsibility	Your yearly limit(s) in this plan: • **$3,200** for services you receive from in-network providers. • **$5,750** for services you receive from in and out-of-network providers combined. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services, and we will pay the full cost for the rest of the year.

COVERED MEDICAL AND HOSPITAL BENEFITS	
Inpatient Hospital and Inpatient Services in a Psychiatric Hospital Prior authorization is required. Our plan covers an unlimited number of days for an inpatient hospital stay. Our plan covers a maximum of **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.	<u>In-Network:</u> Days 1-5: **$175** copay per day Additional days: **$0** copay per day <u>Out-of-Network:</u> Days 1-5: **$225** copay per day Additional days: **$0** copay per day

HEALTH BENEFITS	BlueAdvantage Freedom	
Outpatient Surgical Services Prior authorization may be required. • **Ambulatory Surgical Center:** • **Outpatient hospital facility:**	 In-Network: **$125** copay **$175** copay	 Out-of-Network: **50%** of the Medicare-allowed amount **$225** copay
Doctor Visits • **Primary Care Provider visit:** • **Specialist visit:**	In-Network: **$0** copay **$25** copay	Out-of-Network: **$10** copay **$30** copay
Preventive Care ***Our plan covers many preventive services, for example:*** • Bone mass measurements (bone density) • Cardiovascular disease screenings • Cervical & vaginal cancer screening • Colorectal cancer screenings • Diabetes screenings • Glaucoma tests • Mammograms (screening) • Prostate cancer screenings • Vaccines: ➢ COVID-19 ➢ Flu ➢ Hepatitis B ➢ Pneumococcal Any additional preventive services approved by Medicare during the contract year will be covered.	In-Network: **$0** copay Out-of-Network: **50%** of the Medicare-allowed amount	

HEALTH BENEFITS	BlueAdvantage Freedom
Emergency Care	**Domestic:** **$140** copay per visit **Worldwide:** **$60** copay per visit Copay is waived if you are admitted to the hospital within 24 hours for the same condition. All emergency care is considered in-network.
Urgently Needed Services	**Domestic:** **$25** copay per visit **Worldwide:** **$60** copay per visit Copay is waived if you are admitted to the hospital within 24 hours for the same condition. All urgently needed care is considered in-network.
Diagnostic Services/ Labs/ Imaging Prior authorization may be required.	In-Network: **Diagnostic tests and procedures:** **$0** copay at a Primary Care Provider's office **$25** copay at a Specialist's office **$25** copay at a Free-Standing Facility **$35** copay at an Outpatient Hospital **Lab services:** **$0** copay at a Primary Care Provider's office **$0** copay at a Specialist's office **$0** copay at a Free-Standing Facility **$30** copay at an Outpatient Hospital **X-rays:** **$0** copay at a Primary Care Provider's office **$25** copay at a Specialist's office **$25** copay at a Free-Standing Facility **$35** copay at an Outpatient Hospital **Coumadin Services:** **$0** copay at a Primary Care Provider's office **$0** copay at a Specialist's office **$0** copay at a Free-Standing Facility **$10** copay at an Outpatient Hospital

HEALTH BENEFITS	BlueAdvantage Freedom	
	In-Network: **Sleep Studies:** **$0** copay for in-home **$30** copay at an Outpatient Facility **Therapeutic Radiology Services:** **$50** copay **Advanced Imaging (such as MRI, CT scans):** **$110** copay Out-of-Network: **50%** of the Medicare-allowed amount	
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: **$10** 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: **$10** copay **Routine hearing exam:** **Not covered** **Hearing Aids:** **Not covered**

HEALTH BENEFITS	BlueAdvantage Freedom	
Dental Services Our plan includes Medicare-covered and supplemental dental, such as preventive, restorative and specialty services. Comprehensive and preventive dental benefits do not count toward the maximum out-of-pocket amount. (Service limits and other restrictions may apply to the comprehensive dental benefits.)	Our plan pays a **$2,500** annual allowance for all of the covered dental services listed below. In-Network: **Medicare-covered: $25** copay **Preventive services: $0** copay until annual allowance is reached. **Restorative services: 20%** of the Plan-allowed amount until annual allowance is reached. **Specialty services**: **$0** copay until annual allowance is reached. You pay **100%** of charges beyond the **$2,500** annual allowance, for non-covered services or if you exceed a service limit.	Our plan pays a **$2,500** annual allowance for all of the covered dental services listed below. Out-of-Network: **Medicare-covered: 50%** of the Medicare-allowed amount **Preventive services: 50%** of the Plan-allowed amount until annual allowance is reached **Restorative services: 50%** of the Plan-allowed amount until annual allowance is reached. **Specialty services: 50%** of billed charges until annual allowance is reached. You pay **100%** of charges beyond the **$2,500** annual allowance, for non-covered services or if you exceed a service limit.
Vision Services Members are encouraged to use the defined vision care network to obtain routine eye exam and eyewear benefit coverage. Routine eye exam and eyewear copays and coinsurance do not apply to the maximum out-of-pocket.	In- and Out-of-Network: **Medicare-covered exam** to diagnose and treat diseases and conditions of the eye: **$0** copay **Routine eye exam** (1 per year): **$0** copay **Eyeglasses or contact lenses after cataract surgery:** **$0** copay **Contact lenses and eyeglasses (frames and lenses):** **$0** copay through the allowance Our plan pays a maximum of **$225** every year for eyewear. For example: If your total cost for eyewear is **$350**, your plan will pay **$225** and you will pay **$125**.	

HEALTH BENEFITS	BlueAdvantage Freedom	
Mental Health Services Prior authorization is required. • **Individual therapy visit:** • **Outpatient group therapy visit:**	<u>In-Network:</u> **$25** copay **$15** copay	<u>Out-of-Network:</u> **50%** of the Medicare -allowed amount **50%** of the Medicare-allowed amount
Skilled Nursing Facility (SNF) Prior authorization is required.	<u>In-Network:</u> Days 1-20: **$0** copay per day Days 21-100: **$214** copay per day <u>Out-of-Network:</u> **50%** of the Medicare-allowed amount per stay The amounts above apply per benefit period. Our plan covers up to 100 days in a SNF per benefit period. A benefit period begins the day you go into a SNF. The benefit period will accumulate one day for each day you are inpatient at a SNF. The benefit period ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a SNF after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.	
Outpatient Rehabilitation (Physical Therapy) Prior authorization is required. • **Occupational therapy visit:** • **Physical therapy visit:** • **Speech and language therapy visit:**	<u>In-Network:</u> **$25** copay **$25** copay **$25** copay	<u>Out-of-Network:</u> **50%** of the Medicare-allowed amount **50%** of the Medicare-allowed amount **50%** of the Medicare-allowed amount

HEALTH BENEFITS	BlueAdvantage Freedom	
Ambulance Prior authorization is required for all nonemergency ambulance transport.	**Domestic:** Ground Ambulance: **$250** copay per one-way trip Air Ambulance: **20%** of the Medicare-allowed amount per one-way trip **Worldwide:** Ground Ambulance: **$250** copay per one-way trip Air Ambulance: **20%** of the plan-allowed amount per one-way trip	
Transportation	Not covered	
Medicare Part B Drugs Prior authorization may be required.	In-Network:	Out-of-Network:
• **Part B chemotherapy drugs:**	**20%** of the Plan-allowed amount	**50%** of the Medicare-allowed amount
• **Other Part B drugs:**	**20%** of the Plan-allowed amount	**50%** of the Medicare-allowed amount
• **Part B insulin:**	**20%** of the Plan-allowed amount, with a **$35** maximum copay for a one-month supply of each covered insulin product.	**20%** of the Plan-allowed amount, with a **$35** maximum copay for a one-month supply of each covered insulin product.

ADDITIONAL HEALTH BENEFITS		
24/7 Nurseline	In-Network: **$0** copay	Out-of-Network: **Not covered**
Acupuncture Prior authorization is required.	In-Network: **$20** copay	Out-of-Network: **50%** of the Medicare-allowed amount
Chiropractic Care Manual manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position). Prior authorization is required.	In-Network: **$20** copay	Out-of-Network: **50%** of the Medicare-allowed amount
Diabetic Supplies and Services Prior authorization may be required. Diabetic supplies are only available through a Durable Medical Equipment provider.	In-Network:	Out-of-Network:
• **Diabetes self-management training**	**$0** copay	**20%** of the Medicare-allowed amount
• **Diabetes monitoring supplies**	Preferred: **$0** copay Non-Preferred: **20%** of the plan-allowed amount	**50%** of the Medicare-allowed amount
• **Therapeutic shoes/inserts**	**$10** copay	**50%** of the Medicare-allowed amount
Home Health Care Prior Authorization is required.	In-Network: **$0** copay	Out-of-Network: **50%** of the Medicare-allowed amount

ADDITIONAL HEALTH BENEFITS		
Meal Benefit Must use designated vendor.	In-Network: **$0** copay meal benefit includes 14 meals following an acute inpatient stay, SNF discharge, or observation stay to a home setting. There is not a limit to the number of discharges for meals,	Out-of-Network: **Not covered**
Medical Equipment/Supplies Prior authorization is required. • **Durable Medical Equipment:** • **Prosthetics:**	In-Network: **20%** of the Plan-allowed amount **20%** of the Plan-allowed amount	Out-of-Network: **50%** of the Medicare-allowed amount **50%** of the Medicare-allowed amount
Outpatient Cardiac and Pulmonary Rehabilitation Prior authorization is required • **Cardiac (heart) rehab services:** • **Pulmonary (lung) rehab services:**	In-Network: **$0** copay **$15** copay	Out-of-Network: **50%** of the Medicare-allowed amount **50%** of the Medicare-allowed amount
Over-the-Counter (OTC) items	In-Network: The plan pays **$100** per quarter (no roll-over) for certain OTC items such as vitamins, cough/cold/allergy medicines, dental products and skin care items. Must use designated vendor.	Out-of-Network: **Not covered**

ADDITIONAL HEALTH BENEFITS		
Renal Dialysis	In-Network: **20%** of the Plan-allowed amount	Out-of-Network: **20%** of the Medicare-allowed amount
Fitness Program This plan includes a free standard fitness center membership, tools and online resources.	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**.

DISCLAIMERS

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

BlueAdvantage Freedom is a PPO plan with a Medicare contract. Enrollment in BlueAdvantage Freedom 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 Freedom, 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 all Tennessee counties and Catoosa, Dade and Walker Counties in Northern Georgia.

This plan does not include Part D drug coverage.

This document is available in other alternate formats.

Out-of-network/non-contracted providers are under no obligation to treat BlueCross BlueShield of Tennessee members, except in emergency situations. Please call Member Service or see the "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, 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.

Understanding Important Rules

- ☐ 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.

H7917_25PECLMA_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**.

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 है. 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。

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.

of Tennessee