

## 2023 Summary of Benefits

### Blue Advantage (HMO)

H6453 - 006

### Blue Advantage (HMO)

H6453 - 011

Our plans and service areas:

H6453 - 006 Blue Advantage (HMO) includes the following parishes: Caldwell, Catahoula, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, West Carroll, Winn.

H6453 - 011 Blue Advantage (HMO) is available statewide in Louisiana.

Blue Advantage (HMO) is a product of HMO Louisiana, Inc., a subsidiary of Blue Cross and Blue Shield of Louisiana, an independent licensee of the Blue Cross Blue Shield Association.

Blue Advantage from Blue Cross and Blue Shield of Louisiana HMO is an HMO plan with a Medicare contract. Enrollment in Blue Advantage depends on contract renewal.

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## **This is a summary of drug and health services covered by Blue Advantage (HMO) from January 1, 2023 - December 31, 2023.**

Blue Advantage from Blue Cross and Blue Shield of Louisiana HMO is an HMO plan with a Medicare contract. Enrollment in Blue Advantage depends on contract renewal. Enrollment in either Blue Advantage plan 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, please call Customer Service and request the *Evidence of Coverage*.

## **You have choices about how to get your Medicare benefits**

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare Advantage health plan, such as Blue Advantage.

## **Tips for comparing your Medicare choices:**

This Summary of Benefits booklet gives you a summary of what Blue Advantage covers and what you pay.

- If you want to compare our plan with other Medicare Advantage health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).
- If you want to know more about the coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get 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.

## **Contact us**

Please contact our Customer Service number at 1-866-508-7145 for additional information. (TTY users should call 711.) Our phone lines are open 8 a.m. to 8 p.m. CST, 7 days a week from October – March and 8 a.m. to 8 p.m. CST, Monday – Friday from April – September. You may also visit our website at [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage).

## **Who can join?**

To join Blue Advantage (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

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## Which doctors, hospitals, and pharmacies can I use?

Blue Advantage (HMO) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage). If you use providers that are not in our network, the plan may not pay for these services.

## What do we cover?

Like all Medicare Advantage health plans, we cover everything that Original Medicare covers - *and more*.

- **Our plan members get *all of the benefits covered by Original Medicare*.** For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.
- **Our plan members also get *more than what is covered by Original Medicare*.** Some of the extra benefits are outlined in this booklet.

## What drugs do we cover?

We cover Part D drugs. In addition, we cover Part B drugs such as most oral chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage).
- Or call us and we will send you a copy of the formulary.

## How will I determine my drug costs?

Our plan groups each prescription drug into one of five "tiers." You will need to use our formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur after you meet your deductible, if applicable: Initial Coverage, Coverage Gap, and Catastrophic Coverage. If you have questions about the different benefit stages, please contact the Plan for more information or access the *Evidence of Coverage* on our website.

This document is available in other formats such as Braille and large print. This document may be available in a non-English language. Please contact our Customer Service number at 1-866-508-7145 for additional information. (TTY users should call 711.) Our phone lines are open 8 a.m. to 8 p.m. CST, 7 days a week from October – March and 8 a.m. to 8 p.m. CST, Monday – Friday from April – September. You may also visit our website at [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage).

	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<b>Monthly plan premium</b>	\$0  You must keep paying your Medicare Part B premium.	\$0  You must keep paying your Medicare Part B premium.
<b>Part B Premium Reduction</b>	Not available	This plan offers a \$30 give back every month in your Social Security check.
<b>Medical Deductible</b>	\$0 per year	\$0 per year
<b>Maximum out-of-pocket amount</b> <i>(does not include Part D prescription drugs)</i>	\$5,900 per year	\$7,550 per year
<b>Inpatient Hospital coverage</b>	<b>In-Network</b> \$215 copay each day for days 1 to 10 and \$0 copay each day for days 11 to 90 for Medicare-covered hospital care. \$0 copay for an additional Medicare-covered 60 lifetime reserve days. <i>Prior Authorization is required.</i>	<b>In-Network</b> \$350 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care. \$0 copay for an additional Medicare-covered 60 lifetime reserve days. <i>Prior Authorization is required.</i>
<b>Outpatient Hospital coverage</b>	Observation Services coverage applies only if you are under Observation status.	
Outpatient hospital services	<b>In-Network</b> \$350 copay or a 20% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$75 - \$300 copay <i>Prior Authorization is required.</i>
Outpatient hospital observation services	<b>In-Network</b> \$215 copay per day <i>Prior Authorization is required.</i>	<b>In-Network</b> \$350 copay per day <i>Prior Authorization is required.</i>

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	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<b>Ambulatory Surgical Center (ASC)</b>	<b>In-Network</b> \$350 copay <i>Prior Authorization is required.</i>	<b>In-Network</b> \$300 copay <i>Prior Authorization is required.</i>
<b>Doctor Visits</b> Primary Care Provider visit  Specialist visit	<b>In-Network</b> \$0 copay  <b>In-Network</b> \$50 copay	<b>In-Network</b> \$0 copay  <b>In-Network</b> \$50 copay

	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<p><b>Preventive Care</b> Our plan covers many preventive services, including:</p> <ul style="list-style-type: none"> <li>• Abdominal aortic aneurysm screening</li> <li>• Annual wellness visit</li> <li>• Bone mass measurement</li> <li>• Breast cancer screening (mammogram)</li> <li>• Cervical and vaginal cancer screening</li> <li>• Cologuard or FOBT colorectal screenings</li> <li>• Colonoscopy and all other colorectal screenings</li> <li>• Diabetes screenings</li> <li>• Glaucoma screenings</li> <li>• Prostate cancer screenings (PSA)</li> <li>• Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li> <li>• Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots</li> <li>• "Welcome to Medicare" preventive visit (one-time)</li> </ul> <p>Other preventive services are available. Any additional preventive services approved by Medicare during the contract year will be covered.</p>	<p><b>In-Network</b> \$0 copay</p>	<p><b>In-Network</b> \$0 copay</p>
<p><b>Emergency care</b> Emergency coverage is worldwide, but the copay is not waived if you are admitted to a hospital outside of the United States.</p>	<p>\$90 copay Copay is waived if you are admitted to a hospital within 72 hours.</p>	<p>\$90 copay Copay is waived if you are admitted to a hospital within 72 hours.</p>

	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<b>Urgently Needed Services (Urgent Care)</b>	\$50 copay inside of the United States	\$50 copay inside of the United States
<b>Diagnostic Services/Labs/Imaging</b>	Authorization rules may apply for certain outpatient diagnostic procedures, X-rays, or tests.	
Diagnostic tests and procedures	<b>In-Network</b> \$0 - \$30 copay <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$0 - \$30 copay <i>Prior Authorization may be required.</i>
Diagnostic radiology services (e.g. MRI, CT Scan)	<b>In-Network</b> \$0 copay for mammograms \$40 copay for Holter Monitors \$200 copay for all other diagnostic radiology services <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$0 copay for mammograms \$350 copay for all other diagnostic radiology services <i>Prior Authorization may be required.</i>
Lab services	<b>In-Network</b> \$0 copay <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization may be required.</i>
Outpatient X-rays	<b>In-Network</b> \$35 copay <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$75 copay <i>Prior Authorization may be required.</i>
Therapeutic Radiology	<b>In-Network</b> \$60 copay <i>Prior Authorization may be required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization may be required.</i>
<b>Hearing services</b>		
Exam to diagnose and treat hearing and balance issues	<b>In-Network</b> \$10 copay	<b>In-Network</b> \$10 copay
Routine hearing exam	Limited to 1 visit(s) every year <b>In-Network</b> \$10 copay	Limited to 1 visit(s) every year <b>In-Network</b> \$10 copay
Fitting-evaluation(s) for hearing aids	Limited to 1 visit(s) every year <b>In-Network</b> \$0 copay	Limited to 1 visit(s) every year <b>In-Network</b> \$0 copay

	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<b>Hearing aids</b>	\$0 copay up to a \$500 maximum benefit coverage amount loaded to your Blue Advantage Flex Card for both ears combined every year for hearing aids.	\$0 copay up to a \$500 maximum benefit coverage amount loaded to your Blue Advantage Flex Card for both ears combined every year for hearing aids.
<b>Dental services</b>	Up to a \$1,200 combined maximum benefit coverage amount every year for all preventive and basic dental services.	Up to a \$1,200 combined maximum benefit coverage amount every year for all preventive and basic dental services.
<b>Preventive dental services</b>		
Oral Exams	Limited to 2 oral exam(s) every year <b>In-Network</b> \$0 copay	Limited to 2 oral exam(s) every year <b>In-Network</b> \$0 copay
Prophylaxis (Cleaning)	Limited to 2 cleaning(s) every year <b>In-Network</b> \$0 copay	Limited to 2 cleaning(s) every year <b>In-Network</b> \$0 copay
Dental X-rays	Limited to 1 set(s) of horizontal bitewing x-rays every year <b>In-Network</b> \$0 copay	Limited to 1 set(s) of horizontal bitewing x-rays every year <b>In-Network</b> \$0 copay
<b>Basic dental services</b>	<b>In-Network</b> 0% coinsurance	<b>In-Network</b> 0% coinsurance
<b>Vision care</b>		
Exam to diagnose and treat diseases and conditions of the eye	<b>In-Network</b> \$50 copay	<b>In-Network</b> \$50 copay
Diabetic eye exams	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
Eyeglasses or contact lenses after cataract surgery	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay



	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<p>Glaucoma screening</p> <p>Routine eye exam</p> <p>Supplemental eyewear            Contact lenses            Eyeglass lenses            Eyeglass frames            Eyeglasses (lenses and frames)            Upgrades</p>	<p><b>In-Network</b> \$0 copay</p> <p>Limited to 1 visit(s) every year <b>In-Network</b> \$0 copay</p> <p>\$0 copay up to a \$225 combined maximum benefit coverage amount loaded to your Blue Advantage Flex Card every year. Retailer restrictions may apply.</p>	<p><b>In-Network</b> \$0 copay</p> <p>Limited to 1 visit(s) every year <b>In-Network</b> \$0 copay</p> <p>\$0 copay up to a \$225 combined maximum benefit coverage amount loaded to your Blue Advantage Flex Card every year. Retailer restrictions may apply.</p>
<p><b>Mental Health Services</b></p> <p>Inpatient stay</p> <p>Outpatient group therapy visit</p> <p>Outpatient individual therapy visit</p>	<p><b>In-Network</b> \$195 copay each day for days 1 to 8 and \$0 copay each day for days 9 to 90 for Medicare-covered hospital care. \$0 copay for an additional Medicare-covered 60 lifetime reserve days. <i>Prior Authorization is required.</i></p> <p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p> <p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$265 copay each day for days 1 to 7 and \$0 copay each day for days 8 to 90 for Medicare-covered hospital care. \$0 copay for an additional Medicare-covered 60 lifetime reserve days. <i>Prior Authorization is required.</i></p> <p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p> <p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p>

	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<b>Skilled nursing facility (SNF) care</b> Our plan covers up to 100 days in a Skilled Nursing Facility. Three-day prior hospital stay is required.	<b>In-Network</b> \$0 copay each day for days 1 to 20 and \$165 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care. <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay each day for days 1 to 20 and \$165 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care. <i>Prior Authorization is required.</i>
<b>Physical Therapy</b> Cost share applies to each Medicare-covered therapy visit. Separate cost share will apply for each type of therapy services rendered on the same day.	<b>In-Network</b> \$20 copay per visit <i>Prior Authorization is required.</i>	<b>In-Network</b> \$20 copay per visit <i>Prior Authorization is required.</i>
<b>Ambulance services</b> Ground Ambulance Copay applies to each one-way trip.  Air Ambulance Copay applies to each one-way trip.	<b>In-Network</b> \$260 copay <i>Prior Authorization may be required.</i>  <b>In-Network</b> \$260 copay <i>Prior Authorization is required.</i>	<b>In-Network</b> \$300 copay <i>Prior Authorization may be required.</i>  <b>In-Network</b> \$300 copay <i>Prior Authorization is required.</i>
<b>Transportation</b>	<b>In-Network</b> <u>Not covered</u>	<b>In-Network</b> <u>Not covered</u>
<b>Medicare Part B prescription drugs</b>  Chemotherapy/Radiation drugs  Other Part B drugs	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>  <b>In-Network</b> 20% coinsurance <i>Prior Authorization may be required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>  <b>In-Network</b> 20% coinsurance <i>Prior Authorization may be required.</i>

Prescription Drug Coverage	Blue Advantage (HMO) 006			Blue Advantage (HMO) 011		
<b>Stage 1: Annual Prescription Deductible</b>						
<b>Deductible</b>	\$0 prescription drug deductible			\$195 prescription drug deductible applies to drugs in Tier 3, Tier 4, and Tier 5		
<b>Stage 2: Initial Coverage (after you meet your deductible, if applicable)</b>						
You pay the following until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.						
<b>Preferred Retail and Mail-Order Cost-Sharing*</b>						
	1-month supply	2-month supply	3-month supply	1-month supply	2-month supply	3-month supply
<b>Tier 1</b> (Preferred Generics)	\$3	\$6	\$0	\$3	\$6	\$0
<b>Tier 2</b> (Generics)	\$12	\$24	\$36	\$12	\$24	\$36
<b>Tier 3**</b> (Preferred Brand)	\$45	\$90	\$135	\$45	\$90	\$135
<b>Tier 4</b> (Non-Preferred Drug)	\$100	\$200	\$300	\$100	\$200	\$300
<b>Tier 5</b> (Specialty)	33%	Not Offered	Not Offered	29%	Not Offered	Not Offered
*If you reside in a long-term care facility, you pay the same as at a preferred retail pharmacy. **Some generics may be included on Tier 3.						

Prescription Drug Coverage	Blue Advantage (HMO) 006			Blue Advantage (HMO) 011		
	1-month supply	2-month supply	3-month supply	1-month supply	2-month supply	3-month supply
<b>Standard Retail and Mail-Order Cost-Sharing</b>						
<b>Tier 1</b> (Preferred Generics)	\$10	\$20	\$30	\$10	\$20	\$30
<b>Tier 2</b> (Generics)	\$18	\$36	\$54	\$18	\$36	\$54
<b>Tier 3**</b> (Preferred Brand)	\$47	\$94	\$141	\$47	\$94	\$141
<b>Tier 4</b> (Non-Preferred Drug)	\$100	\$200	\$300	\$100	\$200	\$300
<b>Tier 5</b> (Specialty)	33%	Not Offered	Not Offered	29%	Not Offered	Not Offered
<p>If an in-network pharmacy is not available, you may get drugs from an out-of-network pharmacy. Your prescription cost may be more at an out-of-network pharmacy than at an in-network pharmacy.</p> <p>**Some generics may be included on Tier 3.</p>						
<b>Stage 3: Coverage Gap</b>						
<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660.</p> <p>After you enter the coverage gap, you will continue to pay your regular copay for Tier 1 and Tier 2 generics. For drugs in Tiers 3, 4, and 5 you will pay 25% of the plan’s cost for covered generic drugs and 25% of the plan’s cost for covered brand-name drugs until your true out-of-pocket costs total \$7,400. Not everyone will enter the coverage gap.</p>						
<b>Stage 4: Catastrophic Coverage</b>						
<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$4.15 copay for generic drugs (including brand drugs treated as generic) and a \$10.35 copay for all other drugs.</li> </ul>						

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our preferred or standard network, or whether the prescription is a short-term (1-month) supply or long-term (3-month) supply.

**Other Covered Benefits**

	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<b>Cardiac (Heart) Rehabilitation Services</b>	<b>In-Network</b> \$20 copay per visit <i>Prior Authorization is required.</i>	<b>In-Network</b> \$20 copay per visit <i>Prior Authorization is required.</i>
<b>Chiropractic services</b>	<b>In-Network</b> \$20 copay <i>Prior Authorization is required.</i>	<b>In-Network</b> \$20 copay <i>Prior Authorization is required.</i>
<b>Diabetic monitoring supplies</b>	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
<b>Diabetes Self-Management Training</b>	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
<b>Diabetic therapeutic shoes or inserts</b>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>
<b>Durable medical equipment (DME) and related supplies</b>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>
<b>Podiatry services (foot care)</b>	<b>In-Network</b> \$50 copay	<b>In-Network</b> \$50 copay
<b>Home health agency care</b>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>

	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<p><b>Hospice</b> Services must be provided by a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Contact us for more details.</p>	\$0 copay	\$0 copay
<p><b>Outpatient rehabilitation services</b> Services provided by an occupational therapist. Cost share applies to each Medicare-covered therapy visit. Separate cost share will apply for each type of therapy services rendered on the same day.</p>	<p><b>In-Network</b> \$20 copay per visit <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$20 copay per visit <i>Prior Authorization is required.</i></p>
<p><b>Outpatient substance abuse services</b></p>	<p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p>
<p><b>Prosthetic devices and related supplies</b></p>	<p><b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i></p>
<p><b>Renal Dialysis Services</b></p>	<p><b>In-Network</b> 20% coinsurance</p>	<p><b>In-Network</b> 20% coinsurance</p>
<p><b>Speech and Language Therapy</b> Cost share applies to each Medicare-covered therapy visit. Separate cost share will apply for each type of therapy services rendered on the same day.</p>	<p><b>In-Network</b> \$20 copay per visit <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$20 copay per visit <i>Prior Authorization is required.</i></p>
<p><b>Worldwide emergency coverage</b></p>	\$90 copay	\$90 copay

**Extra Benefits**

	<b>Blue Advantage (HMO) 006</b>	<b>Blue Advantage (HMO) 011</b>
<b>Health and wellness education programs</b>	Members have access to a Fitness Facility Membership with fitness advisors onsite to assist and provide orientation to the facility. Members have access to over 11,000 facilities throughout the U.S. Home fitness kits offering a broad range of activity levels may be used by members who prefer exercise at home or while traveling.	
<b>Over-the-counter benefit</b>	You are eligible for a \$50 maximum benefit coverage amount loaded to your Blue Advantage Flex Card every three months to be used toward the purchase of over-the-counter (OTC) health and wellness products.	
<b>Telehealth</b> (online doctor visits)	\$0 copay Available 24/7 through BlueCare on a computer, tablet or smartphone. Primary Care Provider services only. Network restrictions may apply.	

## **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 1-800-363-9152 (TTY users should call 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 [www.bcbsla.com/blueadvantage](http://www.bcbsla.com/blueadvantage) or call 1-800-363-9152 (TTY users should call 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 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**

- 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, 2024.

#### **If selecting Blue Advantage (HMO):**

- 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).

#### **If selecting Blue Advantage (PPO):**

- 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 situations, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.