

## **2025 Summary of Benefits**

### **Blue adVantage Giveback (HMO-POS)**

**H6453 - 020-1**

### **Blue adVantage Classic (HMO-POS)**

**H6453 - 013-4**

### **Blue adVantage Liberty (PPO)**

**H1248 - 007**

#### Our plans and service areas:

H6453 - 020-1 Blue adVantage Giveback (HMO-POS) includes the following parishes: Ascension, Assumption, East Baton Rouge, East Feliciana, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, West Feliciana.

H6453 - 013-4 Blue adVantage Classic (HMO-POS) includes the following parishes: Ascension, Assumption, East Baton Rouge, East Feliciana, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, Terrebonne, West Baton Rouge, West Feliciana.

H1248 - 007 Blue adVantage Liberty (PPO) is available statewide in Louisiana.

Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross Blue Shield Association.

Blue Advantage from Blue Cross and Blue Shield of Louisiana is an HMO plan with a Medicare contract.

Blue Advantage from Blue Cross and Blue Shield of Louisiana is a PPO plan with a Medicare contract.

Enrollment in either Blue Advantage plan depends on contract renewal.

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## **This is a summary of drug and health services covered by Blue adVantage Giveback (HMO-POS), Blue adVantage Classic (HMO-POS), and Blue adVantage Liberty (PPO) from January 1, 2025 - December 31, 2025.**

Blue Advantage from Blue Cross and Blue Shield of Louisiana is an HMO plan with a Medicare contract. Blue Advantage from Blue Cross and Blue Shield of Louisiana is a PPO plan with a Medicare contract. 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 Giveback (HMO-POS), Blue adVantage Classic (HMO-POS), or Blue adVantage Liberty (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

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

Blue adVantage Giveback (HMO-POS), Blue adVantage Classic (HMO-POS), and Blue adVantage Liberty (PPO) have 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). Because our plan is an HMO-POS plan, you can use Point-of-Service (POS) providers that are outside our network for an additional cost. The maximum benefit for services rendered by POS providers is \$5,000.

## 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 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 three drug payment stages: the Yearly Deductible stage (if applicable), the Initial Coverage Stage, and the Catastrophic Coverage stage. 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 Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<b>Monthly plan premium</b> <i>(includes Part C and D)</i>	\$0  You must keep paying your Medicare Part B premium.	\$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>	This plan offers a \$70 giveback every month in your Social Security check.	Not available	This plan offers a \$0.50 giveback every month in your Social Security check.
<b>Medical Deductible</b>	\$500 per year for point-of-service (POS) benefits	\$500 per year for point-of-service (POS) benefits	For in-network providers: \$0 per year For out-of-network providers: \$1,000 per year for Medicare covered benefits.
<b>Maximum out-of-pocket amount</b> <i>(does not include Part D prescription drugs)</i>	For in-network providers: \$6,500 per year	For in-network providers: \$5,900 per year	For in-network providers: \$6,900 per year For in-network and out-of-network providers combined: \$11,300 per year

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<b>Inpatient Hospital coverage</b>	<p><b>In-Network</b> \$295 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>Out-of-Network</b> 50% coinsurance for each Medicare-covered hospital stay. <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$155 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></p> <p><b>Out-of-Network</b> 50% coinsurance for each Medicare-covered hospital stay. <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$320 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>Out-of-Network</b> 50% coinsurance for each Medicare-covered hospital stay.</p>
<b>Outpatient Hospital coverage</b>	Observation Services coverage applies only if you are under Observation status.		
Outpatient hospital services	<p><b>In-Network</b> \$0 copay for diagnostic colonoscopies \$300 copay for all other outpatient hospital services <i>Prior Authorization is required.</i></p> <p><b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$0 copay for diagnostic colonoscopies \$250 copay for all other outpatient hospital services <i>Prior Authorization is required.</i></p> <p><b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$0 copay for diagnostic colonoscopies \$300 copay for all other outpatient hospital services <i>Prior Authorization is required.</i></p> <p><b>Out-of-Network</b> 50% coinsurance</p>

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
Outpatient hospital observation services	<b>In-Network</b> \$295 copay per day <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$155 copay per day <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$320 copay per day <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Ambulatory Surgical Center (ASC)</b>	<b>In-Network</b> \$0 copay for diagnostic colonoscopies \$300 copay for all other outpatient surgeries <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay for diagnostic colonoscopies \$250 copay for all other outpatient surgeries <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay for diagnostic colonoscopies \$300 copay for all other outpatient surgeries <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Doctor Visits</b>			
Primary Care Provider visit	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance
Specialist visit	<b>In-Network</b> \$50 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$35 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$50 copay  <b>Out-of-Network</b> 50% coinsurance

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<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>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> 50% coinsurance</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>\$125 copay Copay is waived if you are admitted to a hospital within 72 hours.</p>	<p>\$125 copay Copay is waived if you are admitted to a hospital within 72 hours.</p>	<p>\$110 copay Copay is waived if you are admitted to a hospital within 72 hours.</p>

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<b>Urgently Needed Services (Urgent Care)</b>	\$50 copay inside of the United States	\$40 copay inside of the United States	\$45 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>	<b>In-Network</b> \$0 - \$30 copay <i>Prior Authorization may be required.</i>
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance
Diagnostic radiology services (e.g. MRI, CT Scan)	<b>In-Network</b> \$0 copay for mammograms \$250 copay for all other diagnostic radiology services <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$0 copay for mammograms \$250 copay for all other diagnostic radiology services <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$0 copay for mammograms \$290 copay for all other diagnostic radiology services <i>Prior Authorization may be required.</i>
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance
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>	<b>In-Network</b> \$0 copay <i>Prior Authorization may be required.</i>
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance



	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
Outpatient X-rays	<b>In-Network</b> 0% - 20% coinsurance <i>Prior Authorization may be required.</i>	<b>In-Network</b> 0% - 20% coinsurance <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$0 - \$75 copay <i>Prior Authorization may be required.</i>
Therapeutic Radiology	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance
	<b>In-Network</b> 20% coinsurance <i>Prior Authorization may be required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization may be required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization may be required.</i>
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance
<b>Hearing services</b>			
Exam to diagnose and treat hearing and balance issues	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance
Routine hearing exam	Limited to 1 visit(s) every year	Limited to 1 visit(s) every year	Limited to 1 visit(s) every year
	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> 50% coinsurance

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<p>Fitting-evaluation(s) for hearing aids</p> <p><b>Hearing aids</b></p>	<p>Limited to 1 visit(s) every year <b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p> <p>\$0 copay up to a \$800 maximum benefit coverage amount loaded to your Blue Advantage Flex Card for both ears combined every year for hearing aids. Hearing aid fitting is included in the maximum benefit coverage amount. Retailer restrictions apply.</p>	<p>Limited to 1 visit(s) every year <b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p> <p>\$0 copay up to a \$800 maximum benefit coverage amount loaded to your Blue Advantage Flex Card for both ears combined every year for hearing aids. Hearing aid fitting is included in the maximum benefit coverage amount. Retailer restrictions apply.</p>	<p>Limited to 1 visit(s) every year <b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> 50% coinsurance</p> <p>\$0 copay up to a \$1,000 maximum benefit coverage amount loaded to your Blue Advantage Flex Card for both ears combined every year for hearing aids. Hearing aid fitting is included in the maximum benefit coverage amount. Retailer restrictions apply.</p>
<p><b>Dental services</b></p> <p><b>Preventive dental services</b></p> <p>Oral Exams</p>	<p>Up to a \$2,200 combined maximum benefit coverage amount every year for all preventive and comprehensive dental services.</p> <p>Limited to 2 oral exam(s) every year <b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p>	<p>Up to a \$2,200 combined maximum benefit coverage amount every year for all preventive and comprehensive dental services.</p> <p>Limited to 2 oral exam(s) every year <b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p>	<p>Up to a \$2,200 combined maximum benefit coverage amount every year for all preventive and comprehensive dental services.</p> <p>Limited to 2 oral exam(s) every year <b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p>

	<b>Blue adVantage Giveback (HMO-POS) 020-1</b>	<b>Blue adVantage Classic (HMO-POS) 013-4</b>	<b>Blue adVantage Liberty (PPO) 007</b>
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	Limited to 2 cleaning(s) every year <b>In-Network</b> \$0 copay
Fluoride Treatment	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay
	Limited to 2 fluoride treatment(s) every year <b>In-Network</b> \$0 copay	Limited to 2 fluoride treatment(s) every year <b>In-Network</b> \$0 copay	Limited to 2 fluoride treatment(s) every year <b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay
Dental X-rays	One bitewing x-ray per year or one full mouth x-ray every three years. <b>In-Network</b> \$0 copay	One bitewing x-ray per year or one full mouth x-ray every three years. <b>In-Network</b> \$0 copay	One bitewing x-ray per year or one full mouth x-ray every three years. <b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<b>Comprehensive dental services</b>	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
<b>Limited Medicare-covered Dental Services</b>	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay
	<b>In-Network</b> \$0 copay for each Medicare-covered service.	<b>In-Network</b> \$0 copay for each Medicare-covered service.	<b>In-Network</b> \$0 copay for each Medicare-covered service.
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% 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> \$35 copay	<b>In-Network</b> \$50 copay
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance
Diabetic eye exams	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
Eyeglasses or contact lenses after cataract surgery	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance
Glaucoma screening	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 50% coinsurance
Routine eye exam	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	Limited to 1 visit(s) every year <b>In-Network</b> \$0 copay
Supplemental eyewear	<b>Out-of-Network</b> 50% coinsurance	<b>Out-of-Network</b> 50% coinsurance	<b>Out-of-Network</b> \$40 copay
Contact lenses	\$0 copay up to a \$200 combined maximum benefit coverage amount loaded to your Blue Advantage Flex Card every year. Retailer restrictions may apply.	\$0 copay up to a \$400 combined maximum benefit coverage amount loaded to your Blue Advantage Flex Card every year. Retailer restrictions may apply.	\$0 copay up to a \$400 combined maximum benefit coverage amount loaded to your Blue Advantage Flex Card every year. Retailer restrictions may apply.
Eyeglass lenses			
Eyeglass frames			
Eyeglasses (lenses and frames)			
Upgrades			

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<b>Mental Health Services</b>			
Inpatient stay	<p><b>In-Network</b> \$295 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>Out-of-Network</b> 50% coinsurance for each Medicare-covered hospital stay. <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$155 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></p> <p><b>Out-of-Network</b> 50% coinsurance for each Medicare-covered hospital stay. <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$290 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>Out-of-Network</b> 50% coinsurance for each Medicare-covered hospital stay.</p>
Outpatient group therapy visit	<p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p> <p><b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p> <p><b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i></p>	<p><b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i></p> <p><b>Out-of-Network</b> 50% coinsurance</p>

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
Outpatient individual therapy visit	<b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<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 \$200 copay each day for days 21 to 100 for Medicare-covered skilled nursing facility care. <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance for each Medicare-covered skilled nursing facility stay. <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>Out-of-Network</b> 50% coinsurance for each Medicare-covered skilled nursing facility stay. <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>Out-of-Network</b> 50% coinsurance for each Medicare-covered skilled nursing facility stay.
<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> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Ambulance services</b>			

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
Ground Ambulance Copay applies to each one-way trip.	<b>In-Network</b> \$250 copay <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$250 copay <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$300 copay <i>Prior Authorization may be required.</i>
Air Ambulance Copay applies to each one-way trip.	<b>Out-of-Network</b> \$250 copay <i>Prior Authorization may be required.</i>	<b>Out-of-Network</b> \$250 copay <i>Prior Authorization may be required.</i>	<b>Out-of-Network</b> \$300 copay
	<b>In-Network</b> \$300 copay <i>Prior Authorization is required.</i>	<b>In-Network</b> \$260 copay <i>Prior Authorization is required.</i>	<b>In-Network</b> \$300 copay <i>Prior Authorization is required.</i>
	<b>Out-of-Network</b> \$300 copay <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> \$260 copay <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> \$300 copay
<b>Transportation</b>	<b>In-Network</b> <u>Not covered</u>	<b>In-Network</b> <u>Not covered</u>	<b>In-Network</b> <u>Not covered</u>
	<b>Out-of-Network</b> <u>Not covered</u>	<b>Out-of-Network</b> <u>Not covered</u>	<b>Out-of-Network</b> <u>Not covered</u>
<b>Medicare Part B prescription drugs</b> Chemotherapy/Radiation drugs	<b>In-Network</b> 0% - 20% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 0% - 20% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 0% - 20% coinsurance <i>Prior Authorization is required.</i>
	<b>Out-of-Network</b> 0% - 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 0% - 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 0% - 50% coinsurance



	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
Other Part B drugs	<b>In-Network</b> 0% - 20% coinsurance <i>Prior Authorization may be required.</i>	<b>In-Network</b> 0% - 20% coinsurance <i>Prior Authorization may be required.</i>	<b>In-Network</b> 0% - 20% coinsurance <i>Prior Authorization may be required.</i>
Insulin drugs	<b>Out-of-Network</b> 0% - 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 0% - 50% coinsurance <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> 0% - 50% coinsurance
	<b>In-Network</b> \$35 copay <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$35 copay <i>Prior Authorization may be required.</i>	<b>In-Network</b> \$35 copay <i>Prior Authorization may be required.</i>
	<b>Out-of-Network</b> \$35 copay <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> \$35 copay <i>Prior Authorization is required.</i>	<b>Out-of-Network</b> \$35 copay

Prescription Drug Coverage	Blue adVantage Giveback (HMO-POS) 020-1	Blue adVantage Classic (HMO-POS) 013-4	Blue adVantage Liberty (PPO) 007						
<b>Stage 1: Annual Prescription Deductible</b>									
<b>Deductible</b>	\$195 prescription drug deductible applies to drugs in Tier 3, Tier 4, and Tier 5  The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.	\$0 prescription drug deductible	\$195 prescription drug deductible applies to drugs in Tier 3, Tier 4, Tier 5  The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.						
<b>Stage 2: Initial Coverage (after you meet your deductible, if applicable)</b>									
You pay the following until your total yearly drug costs reach \$2,000. This includes drugs purchased through your retail pharmacy and through mail order.									
<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	1-month supply	2-month supply	3-month supply
<b>Tier 1</b> (Preferred Generics)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Tier 2</b> (Generics)	\$12	\$24	\$36	\$12	\$24	\$36	\$12	\$24	\$36
<b>Tier 3**</b> (Preferred Brand)	\$45	\$90	\$135	\$45	\$90	\$135	\$45	\$90	\$135
<b>Tier 4</b> (Non-Preferred Drug)	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Tier 5</b> (Specialty)	29%	Not Offered	Not Offered	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 Giveback (HMO-POS) 020-1			Blue adVantage Classic (HMO-POS) 013-4			Blue adVantage Liberty (PPO) 007		
<b>Standard 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	1-month supply	2-month supply	3-month supply
<b>Tier 1</b> (Preferred Generics)	\$10	\$20	\$30	\$8	\$16	\$24	\$10	\$20	\$30
<b>Tier 2</b> (Generics)	\$18	\$36	\$54	\$16	\$32	\$48	\$18	\$36	\$54
<b>Tier 3**</b> (Preferred Brand)	\$47	\$94	\$141	\$47	\$94	\$141	\$47	\$94	\$141
<b>Tier 4</b> (Non-Preferred Drug)	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Tier 5</b> (Specialty)	29%	Not Offered	Not Offered	33%	Not Offered	Not Offered	29%	Not Offered	Not Offered
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. **Some generics may be included on Tier 3.									
<b>Stage 3: Catastrophic Coverage</b>									
After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,000, you pay nothing.									

For each covered insulin product, you won't pay more than \$35 for a 1-month supply, \$70 for a 2-month supply, and \$105 for a 3-month supply, regardless of the cost-sharing tier, even if you haven't paid your deductible.

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).

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**Other Covered Benefits**

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<b>Cardiac (Heart) Rehabilitation Services</b>	<b>In-Network</b> \$20 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$20 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$20 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Chiropractic services</b>	<b>In-Network</b> \$20 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$20 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$15 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Diabetic monitoring supplies</b>	<b>In-Network</b> \$0 copay <i>Prior Authorization may be required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization may be required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization may be required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Diabetes Self-Management Training</b>	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<b>Diabetic therapeutic shoes or inserts</b>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Durable medical equipment (DME) and related supplies</b>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Podiatry services (foot care)</b>	<b>In-Network</b> \$50 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$35 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$50 copay  <b>Out-of-Network</b> 50% coinsurance
<b>Home health agency care</b>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<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.	<b>In-Network</b> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Outpatient substance use disorder services</b>	<b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$40 copay <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Prosthetic and orthotic devices and related supplies</b>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Renal Dialysis Services</b>	<b>In-Network</b> 20% coinsurance  <b>Out-of-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 20% coinsurance  <b>Out-of-Network</b> 20% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> 20% coinsurance  <b>Out-of-Network</b> 50% coinsurance

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<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.	<b>In-Network</b> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$35 copay per visit <i>Prior Authorization is required.</i>  <b>Out-of-Network</b> 50% coinsurance
<b>Worldwide emergency coverage</b>	\$125 copay	\$125 copay	\$110 copay
<b>Annual routine physical exam</b>	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance <i>Prior Authorization is required.</i>	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> 50% coinsurance

**Extra Benefits**

	<b>Blue adVantage Giveback (HMO-POS)</b> 020-1	<b>Blue adVantage Classic (HMO-POS)</b> 013-4	<b>Blue adVantage Liberty (PPO)</b> 007
<b>Fitness benefit</b>	Your plan provides a membership to FitOn Health, a fitness and health platform that provides access to a nationwide network of gyms, local fitness studios, and community centers. Monthly subsidies can be used to cover a variety of options - monthly gym membership with unlimited visits, fitness studio classes, and at-home fitness accessories and equipment. FitOn Health also includes unlimited access to a digital library of at-home workouts, nutrition and meal planning guidance, lifestyle advice, condition management courses, challenges and more.		
<b>Over-the-counter benefit</b>	You are eligible for a \$75 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-related items.	You are eligible for \$140 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-related items.	You are eligible for \$130 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-related items.
<b>BlueCare 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.		
<b>Additional Telehealth</b>	Includes qualifying appointments with primary care providers, physician specialists, podiatrists, other healthcare professionals, dieticians, behavioral health providers, and occupational/physical/speech therapists.		



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