

## **2022 Summary of Benefits**

Medicare Advantage Plan with Part D Prescription Drug Coverage

BlueMedicare Group PPO (Employer PPO) 01/01/2022 – 12/31/2022 BlueMedicare Elite PPO Bay County School District #45791



The plan's service area includes:

The benefit information provided is a summary of what we cover and what you pay. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You may also view the "Evidence of Coverage" for this plan on our website, <u>www.floridablue.com/medicare</u>.

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 <a href="https://www.medicare.gov">www.medicare.gov</a> 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.

#### Who Can Join?

You and your dependent(s) can join this plan if you are a retired employee of the group and the following conditions are met:

- You and your dependent(s) are entitled to Medicare Part A and enrolled in Medicare Part B
- You and your dependent(s) live in the plan service area, and
- You are identified as an eligible participant by your former employer

Neither you nor your dependent(s) are eligible for this plan if:

- You are an active employee of the group, or
- You are a retired employee of the group with a dependent who is an active employee of the group and has coverage through the group's plan for active employees

Our service area includes all 50 states and the District of Columbia.

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

We have a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network to receive medical services, you may pay more for these services. If you use pharmacies that are not in our network to fill your covered Part D drugs, the plan will generally not cover your drugs.

You can see our plan's provider and pharmacy directory on our website
 (<u>www.floridablue.com/medicare</u>). Or call us and we will send you a copy of the provider and pharmacy directories.

#### **Have Questions? Call Us**

- If you are a member of this plan, call us at 1-800-926-6565, TTY: 1-800-955-8770
- If you are not a member of this plan, call us at 844-BLUE-MED (844-258-3633), TTY: 1-800-955-8770.
  - From October 1 through March 31, we are open seven days a week, from 8:00 a.m. to
     8:00 p.m. local time, except for Thanksgiving and Christmas
  - From April 1 through September 30, we are open Monday through Friday, from 8:00 a.m. to
     8:00 p.m. local time, except for major holidays
- Or visit our website at www.floridablue.com/medicare

#### **Important Information**

Through this document you will see the "\( \infty \)" symbol. Services with this symbol may require prior authorization from the plan before you receive the services from network providers. If you do not get a prior authorization when required, you may have to pay out-of-network cost-sharing, even though you received services from a network provider. Please contact your doctor or refer to the Evidence of Coverage (EOC) for more information about services that require a prior authorization from the plan.

# **Monthly Premium, Deductible and Limits**

Monthly Plan Premium	<ul> <li>\$205.37 for BlueMedicare Elite PPO</li> <li>You must continue to pay your Medicare Part B premium.</li> </ul>	
Deductible	<ul> <li>\$1,000 per year for Out-of-Network health care services</li> <li>\$0 per year for Part D prescription drugs</li> </ul>	
Maximum Out-of-Pocket	<ul> <li>\$1,000 is the most you pay for copays, coinsurance and other costs for Medicare- covered medical services from in-network providers for the year.</li> </ul>	
Responsibility	\$3,000 is the most you pay for copays, coinsurance and other costs for Medicare- covered medical services you receive from in- and out-of-network providers.	

# **Medical and Hospital Benefits**

	In-Network	Out-of-Network
Inpatient Hospital Care ◊ (Authorization applies to in- network services only.)	<ul> <li>\$200 copay per day, days 1-5</li> <li>\$0 copay per day, after day 5</li> </ul>	20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Outpatient Hospital Care	<ul> <li>\$75 copay per visit for Medicare-covered observation services</li> <li>\$200 copay for all other services ◊</li> </ul>	<ul> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible</li> </ul>
Ambulatory Surgical Center	■ \$150 copay for surgery services provided at an Ambulatory Surgery Center ◊	<ul> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible</li> </ul>
Doctor's Office Visits	<ul><li>\$10 copay per primary care visit</li><li>\$25 copay per specialist visit</li></ul>	<ul> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible</li> </ul>
Preventive Care	<ul> <li>\$0 copay</li> <li>Abdominal aortic aneurysm screening</li> <li>Annual wellness visit</li> <li>Bone mass measurement</li> <li>Breast cancer screening (mammograms)</li> <li>Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</li> <li>Cardiovascular disease testing</li> <li>Cervical and vaginal cancer screening</li> <li>Colorectal cancer screening</li> <li>Depression screening</li> <li>Diabetes screening</li> </ul>	■ 20% of the Medicare-allowed amount

In-Network Out-of-Network

- Diabetes self-management training, diabetic services and supplies
- Health and wellness education programs
- Hepatitis C Screening
- HIV screening
- Immunizations
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy to promote sustained weight loss
- Prostate cancer screening exams
- Screening and counseling to reduce alcohol misuse
- Screening for lung cancer with low dose computed tomography (LDCT)
- Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- Vision care: Glaucoma screening
- "Welcome to Medicare" preventive visit

# Emergency Care

#### **Medicare Covered Emergency Care**

• \$75 copay per visit, in- or out-of-network

This copay is waived if you are admitted to the hospital within 48 hours of an emergency room visit.

#### **Worldwide Emergency Care Services**

- \$75 copay for Worldwide Emergency Care
- \$25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services

Does not include emergency transportation.

	In-Network	Out-of-Network	
Urgently Needed Services	Medicare Covered Urgently Needed Services Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.		
	\$25 copay at an Urgent Care Center, in- or out-of-network		
	Convenient Care Services are outpatier illnesses that need treatment when mos	t services for non-emergency injuries and t family physician offices are closed.	
<ul> <li>\$25 copay at a Convenient Care Center, in- or out-of-network</li> </ul>			
	Worldwide Urgently Needed Services  • \$75 copay for Worldwide Urgently Needed Services		
	<ul> <li>\$25,000 combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services</li> </ul>		
	Does not include emergency transporta	ion.	
Diagnostic Services/ Labs/Imaging ◊ (Authorization applies to in- network services only.)	<ul> <li>Laboratory Services</li> <li>\$0 copay at an Independent Clinical Laboratory</li> <li>\$15 copay at an outpatient hospital facility</li> <li>X-Rays</li> <li>\$25 copay at a physician's office and at an Independent Diagnostic Testing Facility (IDTF)</li> <li>\$100 copay at an outpatient hospital facility</li> <li>Advanced Imaging Services</li> <li>Includes services such as Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), and Computer Tomography (PET), and Computer Tomography (CT) Scan</li> <li>\$50 copay at a physician's office</li> <li>\$75 copay at an IDTF</li> <li>\$100 copay at an outpatient hospital facility</li> <li>Radiation Therapy</li> <li>20% of the Medicare-allowed amount</li> </ul>	20% of the Medicare-allowed amount after \$1,000 out-of-network deductible  100% of the Medicare-allowed amount after \$1,000 out-of-network deductible	
Hearing Services	Medicare-Covered Hearing Services  \$ \$25\$ copay for specialist exams to	Medicare-Covered Hearing Services  20% of the Medicare-allowed amount	

# • \$25 copay for specialist exams to diagnose and treat hearing and balance issues Dental Services Medicare-Covered Dental Services ♦ • \$25 copay for specialist non-routine dental care Medicare-Covered Dental Services ♦ • \$26 copay for specialist non-routine dental care Medicare-Covered Dental Services • 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible for non-routine dental

	In-Network	Out-of-Network
Vision Services	<ul> <li>\$25 copay for specialist to diagnose and treat eye diseases and conditions</li> <li>\$0 copay for glaucoma screening (once per year for members at high risk of glaucoma)</li> <li>\$0 copay for one diabetic retinal exam per year</li> <li>\$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery</li> </ul>	<ul> <li>Medicare-Covered Vision</li> <li>Services</li> <li>20% of the Medicare-allowed amount for glaucoma screening</li> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible for Medicare-covered specialist services to diagnose and treat diseases and conditions of the eye and diabetic retinal exams</li> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible for eyeglasses or contact lenses after cataract surgery</li> </ul>
Mental Health Services ◊ (Authorization	Inpatient Mental Health Services  • \$200 copay per day, days 1-7  • \$0 copay per day, days 8-90	<ul> <li>Inpatient Mental Health Services</li> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible</li> </ul>
applies to in- network services only)	190-day lifetime benefit maximum in a psychiatric hospital.	190-day lifetime benefit maximum in a psychiatric hospital.
,,	Outpatient Mental Health Services • \$30 copay	<ul> <li>Outpatient Mental Health Services</li> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible</li> </ul>
Skilled Nursing Facility (SNF) ◊  (Authorization applies to innetwork services	<ul> <li>\$0 copay per day, days 1-20</li> <li>\$100 copay per day, days 21-100</li> </ul>	20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
only.)	Our plan covers up to 100 days in a SN	F per benefit period.
Physical Therapy	■ \$25 copay per visit ◊	<ul> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible</li> </ul>
Ambulance	■ \$150 copay for each Medicare- covered trip (one-way) ◊	<ul> <li>\$150 copay for each Medicare-covered trip (one-way)</li> </ul>
Transportation	<ul><li>Not covered</li></ul>	<ul><li>Not covered</li></ul>
Medicare Part B Drugs	<ul> <li>\$5 copay for allergy injections</li> <li>20% of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs ◊</li> </ul>	<ul> <li>20% of the Medicare-allowed amount after \$1,000 out-of-network deductible</li> </ul>

## **Part D Prescription Drug Benefits**

#### **Deductible Stage**

**\$0** per year for Part D prescription drugs.

#### **Initial Coverage Stage**

During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.

You remain in this stage until your total yearly drug costs (total drug costs paid by you *and* any Part D plan) reach **\$4,430**. You may get your drugs at network retail pharmacies and mail-order pharmacies.

	Preferred Retail/LTC (31-day supply)	Standard Retail (31-day supply)	Mail Order (90-day supply)
Tier 1 - Preferred Generic	<b>\$0</b> copay	<b>\$8</b> copay	<b>\$0</b> copay
Tier 2 - Generic	<b>\$3</b> copay	<b>\$15</b> copay	<b>\$9</b> copay
Tier 3 - Preferred Brand	<b>\$30</b> copay	<b>\$40</b> copay	<b>\$90</b> copay
Tier 4 - Non-Preferred Drug	<b>\$60</b> copay	<b>\$70</b> copay	<b>\$120</b> copay
Tier 5 - Specialty Tier	33% of the cost	33% of the cost	N/A

#### **Coverage Gap Stage**

Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The Coverage Gap Stage begins after the total yearly drug cost (including total drug costs paid by you *and* any Part D plan) reaches **\$4,430**.

You stay in this stage until your year-to-date "out-of-pocket" costs reach a total of \$7,050.

#### **During the Coverage Gap Stage:**

 You pay the same copays that you paid in the Initial Coverage Stage for all drugs throughout the Coverage Gap.

#### **Catastrophic Coverage Stage**

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach **\$7,050** you pay the *greater* of:

• \$3.95 copay for generic drugs in all tiers (including brand drugs treated as generic) and an \$9.85 copay for all other drugs in all tiers, or 5% of the cost

## **Additional Drug Coverage**

- Please call us or see the plan's "Evidence of Coverage" on our website (<u>www.floridablue.com/medicare</u>) for complete information about your costs for covered drugs. If you request and the plan approves a formulary exception, you will pay Tier 4 (Non-Preferred Drug) cost-sharing.
- Your cost-sharing may be different if you use a Long-Term Care (LTC) pharmacy, a home infusion pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 90 days) of a drug.

# **Additional Benefits**

	In-Network	Out-of-Network
Diabetic Supplies	*\$0 copay at your network retail or mail- order pharmacy for Diabetic Supplies such as:	
	under your Medicare Part D pharmacy be deductibles apply.	enefit. Applicable Part D co-pays and
Medicare Diabetes Prevention Program	<ul> <li>\$0 copay for Medicare-covered services</li> </ul>	■ 20% of the Medicare-allowed amount
Podiatry	<ul> <li>\$25 copay for each Medicare-covered podiatry visit</li> </ul>	20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Chiropractic	<ul> <li>\$20 copay for each Medicare-covered chiropractic service</li> </ul>	■ 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
Medical Equipment and Supplies ◊	■ 20% of the Medicare-allowed amount for all plan approved, Medicare-covered motorized wheelchairs and electric scooters	■ 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible
(Authorization applies to innetwork services only.)	<ul> <li>0% of the Medicare-allowed amount for all other plan approved, Medicare- covered durable medical equipment</li> </ul>	
Occupational and Speech Therapy	■ <b>\$25</b> copay per visit ◊	■ 20% of the Medicare-allowed amount after \$1,000 out-of-network deductible

	In-Network	Out-of-Network
Telehealth ♦  (Authorization applies to innetwork services only)	<ul> <li>\$25 copay for Urgently Needed Services</li> <li>\$10 copay for Primary Care Services</li> <li>\$25 copay for Occupational Therapy/Physical Therapy/Speech Therapy at all locations</li> <li>\$25 copay for Dermatology Services</li> <li>\$30 copay for individual sessions for outpatient Mental Health Specialty Services</li> <li>\$30 copay for individual sessions for outpatient Psychiatry Specialty Services</li> <li>\$30 copay for Opioid Treatment Program Services</li> <li>\$30 copay for individual sessions for outpatient Substance Abuse Specialty Services</li> <li>\$30 copay for Diabetes Self-Management Training</li> <li>\$0 copay for Dietician Services</li> </ul>	20% of the Medicare-allowed amount after \$1,000 out-of-network deductible

## You Get More with BlueMedicare

Health
Education

#### In- and Out-of-Network

meQuilibrium's digital coaching platform delivers clinically validated and highly personalized resilience solutions to help people improve their ability to manage stress and successfully cope with life's challenges. To get started go to <a href="FloridaBlue.com/Medicare">FloridaBlue.com/Medicare</a> log in, click on My Health and select HealthyBlue Rewards.

# Healthy Blue Rewards

 Your BlueMedicare plan rewards you for taking care of your health. Redeem gift card rewards for completing and reporting preventive care and screenings.

## SilverSneakers® Fitness Program

- Gym membership and classes available at fitness locations across the country, including national chains and local gyms
- Access to exercise equipment and other amenities, classes for all levels and abilities, social events, and more

#### **Disclaimers**

Florida Blue is a PPO and Rx (PDP) plan with a Medicare contract. Enrollment in Florida Blue depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Florida Blue members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

If you have any questions, please contact our Member Services number at 1-800-926-6565. (TTY users should call 1-800-955-8770.) Our hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 through March 31, except for Thanksgiving and Christmas. From April 1 through September 30, our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday, except for major holidays.

Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., dba Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association.

Plans may offer supplemental benefits in addition to Part C and Part D benefits.

©2021 Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. All rights reserved.

#### Section 1557 Notification: Discrimination is Against the Law

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### We provide:

- Free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

#### If you need these services, contact:

- Health and vision coverage: 1-800-352-2583
- Dental, life, and disability coverage: 1-888-223-4892
- Federal Employee Program: 1-800-333-2227

If you believe that we have failed to provide these services or discriminate on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation, you can file a grievance with:

# Health and vision coverage (including FEP members):

Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY) Fax: 1-904-301-1580

section1557coordinator@floridablue.com

## Dental, life, and disability coverage:

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator is available to help you. 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.isf, by mail or phone at:

### U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019
1-800-537-7697 (TDD)
Complaint forms are available at www.hhs.gov/ocr/office/file/index.html

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-352-2583(TTY: 1-800-955-8770)。FEP:請致電1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS : 1-800-955-8770). FEP : Appelez le 1-800-333-2227

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-008-253-3852 (رقم هاتف الصم والبكم: 1-008-559-078. اتصل برقم 1-008-7222-333 (رقم هاتف الصم

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુયના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: ફોન કરો 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โดยติดต่อหมายเลขโทรฟรี 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583 (TTY:1-800-955-8770) まで、お電話にてご連絡ください。FEP:1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی رایگان در دسترس شما خواهد بود. با شماره (877-555-800-1 تماس بگیرید. FEP: با شماره (7220-333-800-1 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yánílti'go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Koji' hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí koji' hodíílnih 1-800-333-2227.