

2025 Summary of Benefits

Medicare Advantage Plan with Part D Prescription Drug Coverage

BlueMedicare Group PPO (Employer PPO) Advanced PPO + Platinum Rx Leon County School District #78116



The plan's service area includes:

Nationwide

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**." To get a complete list of the drugs we cover, call us and ask for the List of Covered Drugs ("Formulary"). You may also contact your former employer's benefits administrator for the "Evidence of Coverage" and "Formulary."

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** 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 is nationwide. It includes all fifty states, the District of Columbia and the United States territories.

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>). At the top navigation, click Member Resources, then click
 Find a Doctor or Find a Pharmacy. 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 <u>www.floridablue.com/medicare</u>

Important Information

Our plans group each medication into a tier. The number of tiers may vary based on the plan you choose. You will need to use your 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. Through this document you will see the "\$" 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	\$265.74 You must continue to pay your Medicare Part B premium.		
Deductible	 \$0 per year for In-Network health care services \$2,000 per year for Out-of-Network health care services \$0 per year for Part D prescription drugs. There is no deductible for insulins. 		
Maximum Out-of-Pocket Responsibility	 \$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. \$3,000 is the most you pay for copays, coinsurance, and other costs for Medicare-covered medical services you receive from in- and 		

Medical and Hospital Benefits

	In-Network	Out-of-Network
Inpatient Hospital Coverage ◊ (Authorization applies to in-network services only.)	 \$200 copay per day, for days 1-7 \$0 copay per day, after day 7 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Outpatient Hospital Coverage	 \$75 copay per visit for Medicare-covered observation services \$250 copay for all other services ◊ \$0 copay for diagnostic colonoscopy 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
Ambulatory Surgical Center (ASC) Services	 \$200 copay for surgery services provided at an Ambulatory Surgical Center ◊ \$0 copay for diagnostic colonoscopy 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Doctor Visits	 \$25 copay per provider of choice visit \$45 copay per specialist visit 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Preventive Care	 \$0 copay Abdominal aortic aneurysm screening Annual wellness visit Bone mass measurement Breast cancer screening (mammograms) Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) Cardiovascular disease testing Cervical and vaginal cancer screening Colorectal cancer screening Diabetes screening Diabetes self-management training, diabetic services and supplies Health and wellness education programs Hepatitis C Screening Hmunizations Medical nutrition therapy Medicare Diabetes Prevention Program (MDPP) Obesity screening and therapy to promote sustained weight loss 	40% of the Medicare-allowed amount

In-Network

Out-of-Network

- 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.

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.

• \$30 copay at an Urgent Care Center, in- or out-of-network

Convenient Care Services are outpatient services for non-emergency injuries and illnesses that need treatment when most family physician offices are closed.

• \$30 copay at a Convenient Care Center, in- or out-of-network

Worldwide Urgently Needed Services

\$75 copay for Worldwide Urgently Needed Services

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Out-of-Network

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

Does not include emergency transportation.

Diagnostic Services/ Labs/Imaging ♦

(Authorization applies to in-network services only.)

Diagnostic Procedures and Tests

- \$30 copay at an Independent
 Diagnostic Testing Facility (IDTF)
- \$100 copay at an outpatient hospital facility
- \$0 copay for allergy testing

Laboratory Services

- **\$0** copay at an Independent Clinical Laboratory
- \$30 copay at an outpatient hospital facility

X-Rays

- \$50 copay at a physician's office or at an IDTF
- \$150 copay at an outpatient hospital facility

Advanced Imaging Services

Includes services such as Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Positron Emission Tomography (PET), Computer Tomography (CT) scan or Nuclear Medicine testing.

- \$75 copay at a physician's office
- \$100 copay at an IDTF
- \$150 copay at an outpatient hospital facility

Radiation Therapy

 20% of the Medicare-allowed amount 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
Hearing Services	 Medicare-Covered Hearing Services \$45 copay for specialist exams to diagnose and treat hearing and balance issues 	 Medicare-Covered Hearing Services 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Dental Services	 Medicare-Covered Dental Services ◊ \$45 copay for specialist non-routine dental care 	 Medicare-Covered Dental Services 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible for non-routine dental
Vision Services	 Medicare-Covered Vision Services \$45 copay for specialist to diagnose and treat eye diseases and conditions \$0 copay for glaucoma screening (once per year for members at high risk of glaucoma) \$0 copay for one diabetic retinal exam per year \$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery 	 Medicare-Covered Vision Services 40% of the Medicare-allowed amount for glaucoma screening 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible for Medicare-covered specialist services to diagnose and treat diseases and conditions of the eye and diabetic retinal exams 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible for eyeglasses or contact lenses after cataract surgery
Mental Health Services ♦ (Authorization applies to in-network services only)	 Inpatient Mental Health Services \$200 copay per day for days 1-7 \$0 copay per day for days 8-90 190-day lifetime benefit maximum in a psychiatric hospital. 	 Inpatient Mental Health Services 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible 190-day lifetime benefit maximum in a psychiatric hospital.
	Outpatient Mental Health Services • \$40 copay	 Outpatient Mental Health Services 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
Skilled Nursing Facility (SNF) (Authorization applies to	 \$0 copay per day for days 1-20 \$100 copay per day for days 21-100 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
in-network services only.)	Our plan covers up to 100 days in a SNF	per benefit period.
Physical Therapy	\$35 copay per visit ◊\$0 copay for Lymphedema Therapy	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Ambulance	■ \$200 copay for each Medicare-covered trip (one-way) ◊	 \$200 for each Medicare- covered trip (one-way)
Transportation	Not Covered	Not Covered
Medicare Part B Drugs	 \$0 Copay copay for allergy injections Up to 20% of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs ◊ 20% up to \$35 per month for insulin if you use an insulin pump that's covered under Part B's durable medical equipment benefit ◊ 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

Additional Benefits

	In-Network	Out-of-Network
Diabetic Supplies	 \$0 copay at a Florida Blue Medicare contracted network retail or mail-order pharmacy for Diabetic Supplies such as: 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
	 Lifescan (One Touch®) and Ascensia (Contour®) glucose meters and test strips are preferred. Other brands will require prior authorization ◊ Lancets Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, (and supplies) are preferred. Other brands may require prior authorization ◊ 	
• Insu syri self hon in-n pha und pha	ant Note: Ilin, alcohol swabs, insulin Inges and needles for -administration in the Ine are obtained from an Inetwork retail or mail order Irmacy and are covered Iler your Medicare Part D Irmacy benefit. Applicable If D co-pays and deductibles Ily.	
alco syrii used insu • The whe pun	ise note: Medical supplies i.e. whol swabs, gauze, and/or inges are not coverable if not d for the administration of ilin. initial fill of a CGM or insulin in being used with an insulin in can be obtained through participating DME provider.	

Prevention **Program**

- **Medicare Diabetes \$0** copay for Medicare-covered services
- **40%** of the Medicare-allowed amount

	In-Network	Out-of-Network
Podiatry	 \$45 copay for each Medicare-covered podiatry visit 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Chiropractic	 \$20 copay for each Medicare-covered chiropractic service 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Medical Equipment and Supplies ♦ (Authorization applies to in-network services only.)	 20% of the Medicare-allowed amount for all plan approved, Medicare-covered motorized wheelchairs and electric scooters 0% of the Medicare-allowed amount for all other plan approved, Medicare-covered durable medical equipment 	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Occupational and Speech Therapy	■ \$35 copay per visit ◊	 40% of the Medicare-allowed amount after \$2,000 out-of-network deductible
Telehealth ♦ (Authorization applies to in-network services only)	 \$30 copay for Urgently Needed Services \$25 copay for Primary Care Services \$35 copay for Occupational Therapy/Physical Therapy/Speech Therapy at all locations \$45 copay for Dermatology Services \$40 copay for individual sessions for outpatient Mental Health Specialty Services \$40 copay for individual sessions for outpatient Psychiatry Specialty Services \$40 copay for Opioid Treatment Program Services 	40% of the Medicare-allowed amount after \$2,000 out-of-network deductible

	In-Network	Out-of-Network
	 \$40 copay for individual sessions for outpatient Substance Abuse Specialty Services in an office setting \$0 copay for Diabetes Self-Management Training \$0 copay for Dietician Services 	
Blue Dollars Benefits MasterCard® Prepaid Card NOTE: See Healthy Blue Rewards	 Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically. Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan. Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply. The Blue Dollars card will be mailed directly to you. Reward dollars must be used by 12/31. Any unused allowance will not be rolled over. 	 Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically. Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan. Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply. The Blue Dollars card will be mailed directly to you. Reward dollars must be used by 12/31. Any unused allowance will not be rolled over.
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. 	 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.
HealthyBlue Rewards	 Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars card for completing and/or reporting preventive care and screenings. 	 Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars card for completing and/or reporting preventive care and screenings.

In-Network	Out-of-Network
 Rewards are available after opting in to the program. 	 Rewards are available after opting in to the program.

Part D Prescription Drug Benefits

Deductible Stage

This plan does not have a prescription drug deductible.

Initial Coverage Stage

You begin in this stage when you fill your first prescription of the year.

During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost (your copayment or coinsurance amount). You stay in the Initial Coverage Stage until your total out-of-pocket costs reach **\$2,000**. You then move on to the Catastrophic Coverage Stage. You may get your drugs at network retail pharmacies and mail order pharmacies.

See Evidence of Coverage for details.	Standard Retail (31-day supply)	Standard Retail (90 to 100-day supply)	Mail Order (90 to 100-day supply)
Tier 1 - Preferred Generic	\$3 copay	\$9 copay	\$0 copay
Tier 2 - Generic	\$8 copay	\$24 copay	\$8 copay
Tier 3 - Preferred Brand	\$35 copay	\$105 copay	\$70 copay
Tier 4 - Non-Preferred Drug	\$65 copay	\$195 copay	\$195 copay
Tier 5 - Specialty Tier	33% of the cost	N/A	N/A

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

Catastrophic Coverage Stage

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the **\$2,000** limit for the calendar year. During the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs. You will stay in this payment stage until the end of the calendar year.

Additional Drug Coverage

- Please call us or see the plan's "Evidence of Coverage" on our website
 (www.floridablue.com/medicare/forms) 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.
- Our plan covers most Part D vaccines at no cost to you including shingles, tetanus and travel vaccines.

Disclaimers

Florida Blue is a PPO 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.

PPO 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 benefits and Part D benefits.

The Blue Dollars Benefits Mastercard[®] Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Card can be used for eligible expenses wherever Mastercard is accepted. Valid only in the U.S. No cash access. Mastercard and the circles design is a trademark of Mastercard International Incorporated.

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We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. View the Discrimination and Accessibility Notice at <u>floridablue.com/ndnotice</u>, plus information on our free language assistance services. Or call 1-800-352-2583 (TTY: 1-800-955-8770).

Puede ver la notificación de no discriminación y accesibilidad, además de información sobre nuestros servicios gratuitos de asistencia lingüística en <u>floridablue.com/es/ndnotice</u>. O llame al 1-800-352-2583 (TTY: 1-877-955-8773).

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-926-6565. (TTY users should call 1-800-955-8770). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-926-6565 (TTY: 1-877-955-8773). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-800-926-6565。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-800-926-6565。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-926-6565. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-926-6565. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-926-6565. sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-926-6565. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-926-6565. 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-926-6565. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Form CMS-10802 (Expires 12/31/25)

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على Arabic: يستقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مترجم فوري، ليس عليك سوى الاتصال بنا على 6566-926-920. يستقوم شخص ما يتحدث العربية مجانبة

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-926-6565. पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-926-6565. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-926-6565. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-926-6565. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-926-6565. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-926-6565 にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

Form CMS-10802 (Expires 12/31/25)