

## **2022 Summary of Benefits** Medicare Advantage Plan with Part D Prescription Drug Coverage

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BlueMedicare Choice (Regional PPO) R3332-001

1/1/2022 – 12/31/2022



The plan's service area includes:

**State of Florida**

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, [www.floridablue.com/medicare](http://www.floridablue.com/medicare).

If you want to know more about the coverage and costs of Original Medicare, look in your current 2022 “*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.

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### **Who Can Join?**

To join, you must:

- be entitled to Medicare Part A; and
- be enrolled in Medicare Part B; and
- live in **our service area.**

Our service area includes: State of Florida

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### **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, you may pay more for these services.

- You can see our plan's provider and pharmacy directory on our website ([www.floridablue.com/medicare](http://www.floridablue.com/medicare)). Or call us and we will send you a copy of the provider and pharmacy directories.
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### **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 1-855-601-9465, 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](http://www.floridablue.com/medicare).
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### **Important Information**

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.

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## Monthly Premium, Deductible and Limits

<b>Monthly Plan Premium</b>	<ul style="list-style-type: none"> <li>▪ <b>\$51.90</b></li> </ul> <p>You must continue to pay your Medicare Part B premium.</p>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> per year for in-network health care services</li> <li>▪ <b>\$950</b> per year for out-of-network (OON) health care services</li> <li>▪ <b>\$250</b> per year for Part D prescription drugs (applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) only.)</li> </ul>
<b>Maximum Out-of-Pocket Responsibility</b>	<ul style="list-style-type: none"> <li>▪ <b>\$6,500</b> is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services from in-network providers for the year.</li> <li>▪ <b>\$10,000</b> 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 combined.</li> </ul>

## Medical and Hospital Benefits

	In-Network	Out-of-Network
<b>Inpatient Hospital Care</b> ◇ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>▪ <b>\$345</b> copay per day, days 1-5</li> <li>▪ <b>\$0</b> copay per day, after day 5</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>\$495</b> copay per day, after OON deductible for days 1-27</li> <li>▪ <b>\$0</b> copay per day, days 28-90</li> </ul>
<b>Outpatient Hospital Care</b>	<ul style="list-style-type: none"> <li>▪ <b>20%</b> of the Medicare-allowed amount for Medicare-covered surgeries ◇</li> <li>▪ <b>\$90</b> copay per visit for Medicare-covered observation services</li> <li>▪ <b>\$150</b> copay for all other services ◇</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Ambulatory Surgery Center</b> ◇ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>▪ <b>\$120</b> copay for surgery services provided at an Ambulatory Surgery Center</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Doctor's Office Visits</b>	<ul style="list-style-type: none"> <li>▪ <b>\$10</b> copay per primary care visit</li> <li>▪ <b>\$50</b> copay per specialist visit</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Preventive Care</b>	<b>\$0</b> copay <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 (mammograms)</li> <li>▪ Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)</li> <li>▪ Cardiovascular disease testing</li> </ul>	<b>50%</b> of the Medicare-allowed amount

	In-Network	Out-of-Network
	<ul style="list-style-type: none"> <li>▪ Cervical and vaginal cancer screening</li> <li>▪ Colorectal cancer screening</li> <li>▪ Depression screening</li> <li>▪ Diabetes screening</li> <li>▪ Diabetes self-management training, diabetic services and supplies</li> <li>▪ Health and wellness education programs</li> <li>▪ Hepatitis C Screening</li> <li>▪ HIV screening</li> <li>▪ Immunizations</li> <li>▪ Medical nutrition therapy</li> <li>▪ Medicare Diabetes Prevention Program (MDPP)</li> <li>▪ Obesity screening and therapy to promote sustained weight loss</li> <li>▪ Prostate cancer screening exams</li> <li>▪ Screening and counseling to reduce alcohol misuse</li> <li>▪ Screening for lung cancer with low dose computed tomography (LDCT)</li> <li>▪ Screening for sexually transmitted infections (STIs) and counseling to prevent STIs</li> <li>▪ Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)</li> <li>▪ Vision care: Glaucoma screening</li> <li>▪ “Welcome to Medicare” preventive visit</li> </ul>	
<b>Emergency Care</b>	<p><b>Medicare-Covered Emergency Care</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$90</b> copay per visit, in- or out-of-network</li> </ul> <p>This copay is waived if you are admitted to the hospital within 48 hours of an emergency room visit.</p> <p><b>Worldwide Emergency Care Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$125</b> copay for Worldwide Emergency Care</li> <li>▪ <b>\$25,000</b> combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services</li> </ul> <p>Does not include emergency transportation.</p>	
<b>Urgently Needed Services</b>	<p><b>Medicare-Covered Urgently Needed Services</b></p> <p>Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury or condition that requires immediate medical attention.</p> <ul style="list-style-type: none"> <li>▪ <b>\$50</b> copay at an Urgent Care Center, in- or out-of-network</li> </ul> <p>Convenient Care Services are outpatient services for non-emergency injuries and illnesses that need treatment when most family physician offices are closed.</p> <ul style="list-style-type: none"> <li>▪ <b>\$50</b> copay at a Convenient Care Center, in- or out-of-network</li> </ul> <p><b>Worldwide Urgently Needed Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$125</b> copay for Worldwide Urgently Needed Services</li> <li>▪ <b>\$25,000</b> combined yearly limit for Worldwide Emergency Care and Worldwide Urgently Needed Services</li> </ul> <p>Does not include emergency transportation.</p>	

	In-Network	Out-of-Network
<p><b>Diagnostic Services/ Labs/Imaging</b> ◇ (Authorization applies to in-network services only)</p>	<p><b>Laboratory Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay at an Independent Clinical Laboratory</li> <li>▪ <b>\$40</b> copay at an outpatient hospital facility</li> </ul> <p><b>X-Rays</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$50</b> copay at a physician's office or at an Independent Diagnostic Testing Facility (IDTF)</li> <li>▪ <b>\$150</b> copay at an outpatient hospital facility</li> </ul> <p><b>Advanced Imaging Services</b> Includes services such as Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), and Computer Tomography (CT) Scan</p> <ul style="list-style-type: none"> <li>▪ <b>\$40</b> copay at a physician's office or at an IDTF</li> <li>▪ <b>\$150</b> copay at an outpatient hospital facility</li> </ul> <p><b>Radiation Therapy</b></p> <ul style="list-style-type: none"> <li>▪ <b>20%</b> of the Medicare-allowed amount</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<p><b>Hearing Services</b></p>	<p><b>Medicare-Covered Hearing Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$50</b> copay for exams to diagnose and treat hearing and balance issues</li> </ul> <p><b>Additional Hearing Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay for one routine hearing exam per year</li> <li>▪ <b>\$0</b> copay for evaluation and fitting of hearing aids</li> <li>▪ <b>\$350 per ear.</b> You pay a \$0 copay for up to 2 hearing aids every year with a maximum benefit allowance of \$350 per ear.</li> </ul> <p><b>NOTE:</b> Hearing aids must be purchased through our participating provider to receive in-network benefits.</p> <ul style="list-style-type: none"> <li>▪ Member is responsible for any amount after the benefit allowance has been applied. Subject to benefit maximum.</li> </ul>	<p><b>Medicare-Covered Hearing Services</b></p> <ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul> <p><b>Additional Hearing Services</b></p> <ul style="list-style-type: none"> <li>▪ Member must submit receipts for reimbursement at 50% of maximum allowed for one routine hearing exam per year.</li> <li>▪ Member must submit receipts for reimbursement at 50% of maximum allowed for evaluation and fitting of hearing aids.</li> <li>▪ Member must submit receipts for reimbursement at 50% of maximum allowed for up to 2 hearing aids every year. Subject to benefit maximum.</li> <li>▪ Member is responsible for any amount after the benefit allowance has been applied.</li> </ul>

	In-Network	Out-of-Network
<b>Dental Services</b>	<b>Medicare-Covered Dental Services</b> ◇ <ul style="list-style-type: none"> <li>▪ <b>\$50</b> copay for non-routine dental care</li> </ul>	<b>Medicare-Covered Dental Services</b> <ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Vision Services</b>	<b>Medicare-Covered Vision Services</b> <ul style="list-style-type: none"> <li>▪ <b>\$50</b> copay for physician services to diagnose and treat eye diseases and conditions</li> <li>▪ <b>\$0</b> copay for glaucoma screening (once per year for members at high risk of glaucoma)</li> <li>▪ <b>\$0</b> copay for one diabetic retinal exam per year</li> <li>▪ <b>\$0</b> copay for one pair of eyeglasses or contact lenses after each cataract surgery</li> </ul> <b>Additional Vision Services</b> <ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay for an annual routine eye examination</li> </ul>	<b>Medicare-Covered Vision Services</b> <ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount for glaucoma screening</li> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible for Medicare-covered physician services to diagnose and treat diseases and conditions of the eye and diabetic retinal exams</li> </ul> <b>Additional Vision Services</b> <ul style="list-style-type: none"> <li>▪ Member must pay 100% of the charges and submit the itemized receipt(s) for reimbursement of 50% of the in-network allowed amount for an annual routine eye examination.</li> </ul>
<b>Mental Health Services</b> ◇ (Authorization applies to in-network services only)	<b>Inpatient Mental Health Services</b> <ul style="list-style-type: none"> <li>▪ <b>\$318</b> copay per day for days 1-5</li> <li>▪ <b>\$0</b> copay per day for days 6-90</li> <li>▪ 190-day lifetime benefit maximum in a psychiatric hospital</li> </ul> <b>Outpatient Mental Health Services</b> <ul style="list-style-type: none"> <li>▪ <b>\$20</b> copay</li> </ul>	<b>Inpatient Mental Health Services</b> <ul style="list-style-type: none"> <li>▪ <b>\$495</b> copay per day after OON deductible for days 1-27</li> <li>▪ <b>\$0</b> copay per day for days 28-90</li> <li>▪ 190-day lifetime benefit maximum in a psychiatric hospital</li> </ul> <b>Outpatient Mental Health Services</b> <ul style="list-style-type: none"> <li>▪ <b>\$40</b> copay after OON deductible</li> </ul>
<b>Skilled Nursing Facility (SNF)</b> ◇ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay per day for days 1-20</li> <li>▪ <b>\$160</b> copay per day for days 21-100</li> </ul> <p>Our plan covers up to 100 days in a SNF per benefit period.</p>	<ul style="list-style-type: none"> <li>▪ <b>\$250</b> copay per day after OON deductible for days 1-58</li> <li>▪ <b>\$0</b> copay per day for days 59-100</li> </ul>
<b>Physical Therapy</b>	<ul style="list-style-type: none"> <li>▪ <b>\$40</b> copay per visit ◇</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Ambulance</b>	<ul style="list-style-type: none"> <li>▪ <b>\$225</b> copay for each Medicare-covered trip (one-way) ◇</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>\$250</b> copay for each Medicare-covered trip (one-way)</li> </ul>
<b>Transportation</b>	<ul style="list-style-type: none"> <li>▪ Not covered</li> </ul>	<ul style="list-style-type: none"> <li>▪ Not covered</li> </ul>

	In-Network	Out-of-Network
<b>Medicare Part B Drugs</b>	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <li>▪ 50% of the Medicare-allowed amount after OON deductible</li> </ul>

## Part D Prescription Drug Benefits

### Deductible Stage

**\$250** per year for Part D prescription drugs

The deductible does not apply to Tier 1 (Preferred Generic), Tier 2 (Generic), and Tier 6 (Select Care Drugs).

There is no deductible for BlueMedicare Choice for Select Insulins. You pay \$35 for Select Insulins.

### 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	\$0 copay	\$10 copay	\$0 copay
Tier 2 - Generic	\$10 copay	\$20 copay	\$30 copay
Tier 3 - Preferred Brand	\$40 copay \$35 copay for Select Insulins	\$47 copay \$35 copay for Select Insulins	\$120 copay \$105 copay for Select Insulins
Tier 4 - Non-Preferred Drug	\$93 copay \$35 copay for Select Insulins	\$100 copay \$35 copay for Select Insulins	\$279 copay \$105 copay for Select Insulins
Tier 5 - Specialty Tier	28% of the cost	28% of the cost	N/A
Tier 6 - Select Care Drugs	\$0 copay	\$0 copay	\$0 copay

## 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 (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 drugs in Tier 1 (Preferred Generic) and Tier 6 (Select Care Drugs) – or **25%** of the cost, whichever is lower.
- For generic drugs in all other tiers, you pay **25%** of the cost.
- For brand-name drugs, you pay **25%** of the cost (plus a portion of the dispensing fee).

BlueMedicare Choice offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will be \$35.

## Catastrophic Coverage Stage

After your yearly out-of-pocket drug costs 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 ([www.floridablue.com/medicare](http://www.floridablue.com/medicare)) 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
<b>Caregiver Support for Member</b>	Provides coverage for coaching, education and support services such as counseling and training courses for caregivers of enrollees. Benefits include: <ul style="list-style-type: none"><li>▪ A web-based tool that contains educational content covering topics on health, wealth, senior living, in-home care and lifestyle</li><li>▪ Access for caregivers and family members to post updates and videos; tools to manage documents, stay organized and on top of upcoming tasks and appointments. Search tools (i.e., senior housing search and in-home care search)</li></ul> See the " <i>Evidence of Coverage</i> " for benefit details.	Not available



	In-Network	Out-of-Network
<b>Diabetic Supplies</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay at your network retail or mail-order pharmacy for Diabetic Supplies such as:               <ul style="list-style-type: none"> <li>• Lifescan (One Touch®) Glucose Meters</li> <li>• Lancets</li> <li>• Test Strips</li> </ul> </li> </ul> <p><b>Important Note: Insulin, insulin syringes and needles for self-administration in the home are obtained from a retail or mail order pharmacy and are covered under your Medicare Part D pharmacy benefit.</b> Applicable Part D co-pays and deductibles apply.</p>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Medicare Diabetes Prevention Program</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay for Medicare-covered services</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount</li> </ul>
<b>Podiatry</b>	<ul style="list-style-type: none"> <li>▪ <b>\$40</b> copay for each Medicare-covered podiatry visit</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Chiropractic</b>	<ul style="list-style-type: none"> <li>▪ <b>\$20</b> copay for each Medicare-covered chiropractic visit</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Medical Equipment and Supplies</b> ◇ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>▪ <b>20%</b> of the Medicare-allowed amount for all plan approved, Medicare-covered motorized wheelchairs and electric scooters</li> <li>▪ <b>0%</b> of the Medicare-allowed amount for all other plan approved, Medicare-covered durable medical equipment</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>
<b>Outpatient Occupational and Speech Therapy</b>	<ul style="list-style-type: none"> <li>▪ <b>\$40</b> copay per visit ◇</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>

	In-Network	Out-of-Network
<b>Telehealth</b> ◇ (Authorization applies to in-network services only)	<ul style="list-style-type: none"> <li>▪ <b>\$50</b> copay for Urgently Needed Services</li> <li>▪ <b>\$10</b> copay for Primary Care Services</li> <li>▪ <b>\$40</b> copay for Occupational Therapy/Physical Therapy/Speech Therapy at a freestanding location</li> <li>▪ <b>\$40</b> copay Occupational Therapy/Physical Therapy/Speech Therapy at an outpatient hospital</li> <li>▪ <b>\$50</b> copay for Dermatology Services</li> <li>▪ <b>\$20</b> copay for individual sessions for outpatient Mental Health Specialty Services</li> <li>▪ <b>\$20</b> copay for individual sessions for outpatient Psychiatry Specialty Services</li> <li>▪ <b>\$20</b> copay for Opioid Treatment Program Services</li> <li>▪ <b>\$20</b> copay for individual sessions for outpatient Substance Abuse Specialty Services in an office setting, <b>\$150</b> copay in an Outpatient Facility</li> <li>▪ <b>\$0</b> copay for Diabetes Self-Management Training</li> <li>▪ <b>\$0</b> copay for Dietician Services</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>50%</b> of the Medicare-allowed amount after OON deductible</li> </ul>

## You Get More with BlueMedicare

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### 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 [FloridaBlue.com/Medicare](https://FloridaBlue.com/Medicare) log in, click on My Health and select HealthyBlue Rewards.

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### HealthyBlue Rewards

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

Florida Blue is an RPP0 plan with a Medicare contract. Enrollment in Florida Blue depends on contract renewal.

This information is not a complete description of benefits. Call 1-855-601-9465 (TTY: 1-800-955-8770) for more information.

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 benefits and Part D benefits.

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## **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](mailto: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)  
**[civilrightscordinator@fclife.com](mailto:civilrightscordinator@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.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf)**, by mail or phone at:

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

200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20211  
1-800-368-1019  
1-800-537-7697 (TDD)  
Complaint forms are available at **[www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html)**.

