

## 2021 Summary of Benefits

### Medicare Advantage Plans with Part D Prescription Drug Coverage

---

BlueMedicare Classic (HMO) H1035-019

1/1/2021 – 12/31/2021



The plan's service area includes:

**Bay, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Duval, Escambia, Lake, Lee, Manatee, Marion, Martin, Okaloosa, Santa Rosa, Sarasota, St. Johns, St. Lucie and Sumter Counties**

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 "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.

---

## 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 the following counties in Florida: Bay, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Duval, Escambia, Lake, Lee, Manatee, Marion, Martin, Okaloosa, Santa Rosa, Sarasota, St. Johns, St. Lucie and Sumter.

---

## 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, the plan may not pay for these services.

- You can see our plan's provider and pharmacy directory at 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.
- 

## 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).
- 

## Important Information

Through this document you will see the symbols below.

- \* Services with this symbol may require approval in advance (a referral) from your Primary Care Doctor (PCP) in order for the plan to cover them.
- ◇ Services with this symbol may require prior authorization from the plan before you receive services.

If you do not get a referral or prior authorization when required, you may have to pay the full cost of the services. Please contact your PCP or refer to the Evidence of Coverage (EOC) for more information about services that require a referral and/or prior authorization from the plan.

---

# Monthly Premium, Deductible and Limits



<b>Monthly Plan Premium</b>	<b>\$0</b> You must continue to pay your Medicare Part B premium
<b>Deductible</b>	This plan does not have a deductible
<b>Maximum Out-of-Pocket Responsibility</b>	<b>\$4,900</b> is the most you pay for copays, coinsurance and other costs for Medicare-covered medical services from in-network providers for the year

## Medical and Hospital Benefits



<b>Inpatient Hospital Care</b> ◇	<ul style="list-style-type: none"> <li>▪ <b>\$200</b> copay per day, days 1-5</li> <li>▪ <b>\$0</b> copay per day after day 5</li> </ul>
<b>Outpatient Hospital Care</b>	<ul style="list-style-type: none"> <li>▪ <b>\$175</b> copay per visit for Medicare-covered services ◇</li> <li>▪ <b>\$90</b> copay per visit for Medicare-covered observation services</li> </ul>
<b>Ambulatory Surgery Center</b> ◇	<ul style="list-style-type: none"> <li>▪ <b>\$150</b> copay for surgery services provided at an Ambulatory Surgery Center</li> </ul>
<b>Doctor's Office Visits</b>	<ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay per primary care visit</li> <li>▪ <b>\$40</b> copay per specialist* visit</li> </ul>
<b>Preventive Care</b>	<p><b>\$0</b> copay for Medicare-covered services</p> <ul style="list-style-type: none"> <li>▪ Abdominal aortic aneurysm screening</li> <li>▪ Alcohol misuse screening and counseling</li> <li>▪ Annual Wellness Visit</li> <li>▪ Bone mass measurements</li> <li>▪ Breast cancer screening (mammograms)</li> <li>▪ Cardiovascular disease screening and intensive behavioral therapy</li> <li>▪ Cervical and vaginal cancer screening</li> <li>▪ Colorectal cancer screening</li> <li>▪ Depression screening</li> <li>▪ Diabetes screening and self-management training</li> <li>▪ Glaucoma screening</li> <li>▪ Hepatitis B and C screening</li> <li>▪ HIV screening</li> <li>▪ Intensive Behavioral Therapy for Obesity</li> <li>▪ Lung cancer screening</li> <li>▪ Medical nutrition therapy</li> <li>▪ Prostate cancer screening</li> <li>▪ Sexually transmitted infections - screening and high-intensity behavioral counseling to prevent them</li> <li>▪ Smoking and tobacco use cessation counseling</li> <li>▪ Vaccines for influenza, pneumonia and Hepatitis B</li> <li>▪ Welcome to Medicare preventive visit</li> </ul> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>

<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>\$45</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>\$45</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>
<b>Diagnostic Services/ Labs/Imaging*◇</b>	<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>\$50</b> copay at an outpatient hospital facility</li> </ul> <p><b>X-Rays</b></p> <ul style="list-style-type: none"> <li>▪ <b>\$0</b> copay at an Independent Diagnostic Testing Facility (IDTF)</li> <li>▪ <b>\$100</b> copay at an outpatient hospital facility</li> </ul> <p><b>Advanced Imaging Services</b></p> <p>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>\$25</b> copay at a specialist's office or at an IDTF</li> <li>▪ <b>\$225</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>

---

**Hearing Services****Medicare-Covered Hearing Services\***

- **\$40** copay for exams to diagnose and treat hearing and balance issues

**Additional Hearing Services**

- **\$0** copay for one routine hearing exam per year
- **\$0** copay for evaluation and fitting of hearing aids
- **\$500 per ear.** You pay a \$0 copay for up to 2 hearing aids every year with a maximum benefit allowance of \$500 per ear.

NOTE: Hearing aids must be purchased through NationsHearing to have access to the benefit.

- Member is responsible for any amount after the benefit allowance has been applied. Subject to benefit maximum.
- 

**Dental Services****Medicare-Covered Dental Services**

- **\$40** copay for non-routine dental care ◇

**Additional Dental Services**

- **\$0** copay for covered preventive dental services
  - **\$0** copay for covered comprehensive dental services
- 

**Vision Services****Medicare-Covered Vision Services**

- **\$40** copay for physician services 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

**Additional Vision Services**

- **\$0** copay for an annual routine eye examination
  - **\$100** maximum allowance per year towards the purchase of lenses, frames or contact lenses
- 

**Mental Health Care ◇****Inpatient Mental Health Services**

- **\$300** copay per day for days 1-5
- **\$0** copay per day for days 6-90
- 190-day lifetime benefit maximum in a psychiatric hospital

**Outpatient Mental Health Services**

- **\$40** copay
- 

**Skilled Nursing Facility (SNF) ◇**

- **\$0** copay per day for days 1-20
- **\$160** copay per day days 21-100

Our plan covers up to 100 days in a SNF per benefit period.

---

**Physical Therapy\* ◇**

- **\$35** copay per visit
- 

**Ambulance ◇**

- **\$365** copay for each Medicare-covered trip (one-way)
- 

**Transportation**

- Not covered
-

---

**Medicare Part B Drugs** ◇

- **\$5** copay for allergy injections
  - **20%** of the Medicare-allowed amount for chemotherapy drugs and other Medicare Part B-covered drugs
- 

**Part D Prescription Drug Benefits****Deductible Stage**

This plan does not have a 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.

You remain in this stage until your total yearly drug costs (total drug costs paid by you *and* any Part D plan) reach **\$4,130**. You may get your drugs at network retail pharmacies and mail order pharmacies. Cost sharing below applies to a one-month (31-day) supply.

	<b>Preferred Retail</b>	<b>Standard Retail</b>	<b>Mail Order</b>
Tier 1 - Preferred Generic	<b>\$0</b> copay	<b>\$10</b> copay	<b>\$0</b> copay
Tier 2 - Generic	<b>\$10</b> copay	<b>\$15</b> copay	<b>\$10</b> copay
Tier 3 - Preferred Brand	<b>\$40</b> copay	<b>\$47</b> copay	<b>\$40</b> copay
Tier 4 - Non- Preferred Drug	<b>\$93</b> copay	<b>\$100</b> copay	<b>\$93</b> copay
Tier 5 - Specialty Tier	<b>33%</b> of the cost	<b>33%</b> of the cost	<b>33%</b> of the cost
Tier 6 - Select Care Drugs	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$0</b> 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 (including what our plan has paid and what you have paid) reaches **\$4,130**. You stay in this stage until your year-to-date “out-of-pocket” costs reach a total of **\$6,550**.

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)

**Catastrophic Coverage Stage**

After your yearly out-of-pocket drug costs reach **\$6,550**, you pay the *greater* of:

- **\$3.70** copay for generic drugs in all tiers (including brand drugs treated as generic) and a **\$9.20** 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 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

---

### At Home Care

We offer this benefit through our partnership with Papa who connects college students to older adults who require assistance with transportation, companionship, household chores, use of electronic devices, and exercise and activity.

Benefits include the following:

#### **At Home Care, 60 hours per year.**

Services include support with Activities of Daily Living (ADL) and Instrumental Activities of Daily Living (IADL).

---

### Diabetic Supplies ◇

- **\$0** copay at your network retail or mail-order pharmacy for Diabetic Supplies such as:

- Lifescan (One Touch®) Glucose Meters
- Lancets
- Test Strips

**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 you Medicare Part D pharmacy benefit.** Applicable co-pays and deductibles apply.

---

### Medicare Diabetes Prevention Program

- **\$0** copay for Medicare-covered services
- 

### Podiatry

- **\$30** copay for each Medicare-covered podiatry visit
- 

### Chiropractic

- **\$20** copay for each Medicare-covered chiropractic visit
- 

### Medical Equipment and Supplies ◇

- **20%** coinsurance for all plan approved, Medicare-covered motorized wheelchairs and electric scooters
  - **0%** coinsurance for all other plan approved, Medicare-covered durable medical equipment
- 

### Outpatient Occupational and Speech Therapy \*◇

- **\$35** copay per visit
-

---

**Telehealth**

- \$45 copay for Urgently Needed Services
  - \$0 copay for Primary Care Services
  - \$35 copay for Occupational Therapy/Physical Therapy/Speech Therapy at a freestanding location
  - \$35 copay Occupational Therapy/Physical Therapy/Speech Therapy at an outpatient hospital
  - \$40 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 copay for individual sessions for outpatient Substance Abuse Specialty Services
  - \$0 copay for Diabetes Self-Management Training
  - \$0 copay for Dietician Services
- 

**You Get More with BlueMedicare**

---

**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
- 

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

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.

HMO coverage is offered by Florida Blue Medicare, Inc., dba Florida Blue Medicare, 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.

© 2020 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](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. 20201

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)**.

**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 1-800-352-2583 (رقم هاتف الصم والبكم: 1-800-333-2227). اتصل برقم 1-0778-559-008.

**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.

**સુચના:** 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 โดยติดต่อหมายเลขโทรศัพท์ **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 1-800-352-2583 (TTY: 1-800-955-8770) تماس بگیرید. FEP: با شماره 1-800-333-2227 تماس بگیرید.

**Baa ákonínzin:** Diné bizaad bee yáníłti'go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Kojí' hodíłnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígúí éí kojí' hodíłnih 1-800-333-2227.