Effective January 1, 2023 – December 31, 2023

# 2023 Summary of Benefits

## Blue Shield 65 Plus Choice Plan (HMO)

**Medicare Advantage Prescription Drug Plan**

San Bernardino and Riverside Counties

blue california

blueshieldca.com/medicare

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# 2023 Summary of Benefits
# Blue Shield 65 Plus Choice Plan
# San Bernardino and Riverside Counties

## Effective January 1, 2023 – December 31, 2023

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please refer to the ***Evidence of Coverage* (EOC)** at **blueshieldca.com/MAPDdocuments2022** or by calling Customer Care at **(800) 776-4466** [TTY: **711**], 8 a.m. to 8 p.m., seven days a week. **Note: The EOC will be available on our website by October 15, 2022.**

**Blue Shield 65 Plus Choice Plan** includes Part D coverage, which provides prescription drug coverage, offering you the convenience of having both your medical and prescription drugs covered through one plan.

To join **Blue Shield 65 Plus Choice Plan**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. **Our service area includes San Bernardino and Riverside Counties.**

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**.

Our plan Provider Directory is located on our website at **blueshieldca.com/find-a-doctor**.

Our plan Pharmacy Directory is located on our website at **blueshieldca.com/medpharmacy2023**.

To get the most complete and current information about which drugs are covered, you can visit our website at **blueshieldca.com/medformulary2023**.

# Summary of benefits

Effective January 1, 2023 - December 31, 2023

Blue Shield 65 Plus Choice Plan (HMO)
San Bernardino and Riverside Counties

| Premiums and benefits | You pay | What you should know |
|---|---|---|
| **Monthly plan premium** | $0 | You must continue to pay your Medicare Part B premium in addition to the plan premium, if applicable. |
| **Deductible** | $0 | |
| **Annual out-of-pocket maximum amount** | $899 | Does not include Part D prescription drugs. This is the most you would pay for the year for in-network covered Medicare Part A and Part B services. |
| **Inpatient hospital care** | $0 copay per admission | Our plan covers an unlimited number of days for a Medicare-covered inpatient hospital stay in a network hospital. |
| **Outpatient hospital services**<br>• Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery | $150 copay for each visit to an outpatient hospital facility<br>$0 copay for observation services<br>$125 copay for each visit to an emergency room (this copay is waived if you are admitted to the hospital within one day for the same condition) | Our plan covers medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury. |
| **Outpatient surgery** | $0 copay for each visit to an ambulatory surgical center<br>$150 copay for each visit to an outpatient hospital facility | |
| **Doctor visits**<br>• Primary care physician<br>• Specialists | <br>$0 copay per visit<br>$0 copay per visit | <br><br>**A referral from your doctor may be required for Specialist visits.** |
| **Preventive care** | $0 copay | Any additional preventive services approved by Medicare during the contract year will be covered. |

| Premiums and benefits | You pay | What you should know |
|---|---|---|
| **Emergency care** | $125 copay per visit<br>No combined annual limit for emergency care and urgently needed services outside the United States and its territories. | This copay is waived if you are admitted to the hospital within one day for the same condition.<br>Worldwide coverage. |
| **Urgently needed services** | $0 copay for each visit to a network urgent care center within the plan service area<br>$0 copay for each visit to an urgent care center outside of the plan service area but within the United States and its territories<br>$125 copay for each visit to an emergency room outside of the plan service area but within the United States and its territories<br>$125 copay for each visit to an emergency room or urgent care center that is outside of the United States and its territories<br>No combined annual limit for emergency care and urgently needed services outside the United States and its territories | This copay is waived if you are admitted to the hospital within one day for the same condition.<br>Worldwide coverage. |

| Premiums and benefits | You pay | What you should know |
|---|---|---|
| **Diagnostic services, labs, and imaging** | | **A referral from your doctor may be required for diagnostic services, labs and imaging services.** |
| • Diagnostic radiology services (such as MRIs, CT scans, PET scans, etc.) | $0 copay | Covered according to Medicare guidelines. |
| • Lab services | $0 copay | |
| • Diagnostic tests and procedures | $0 copay | |
| • Outpatient X-rays | $0 copay | |
| • Therapeutic radiology services (such as radiation treatment for cancer) | 20% coinsurance for each therapeutic radiology service | While you pay 20% coinsurance for therapeutic radiology services, you will never pay more than your $899 total out-of-pocket maximum for the year. |
| **Hearing services** | | **A referral from your doctor may be required for hearing services.** |
| • Hearing exam (Medicare-covered) | $0 copay per visit | |
| • Routine (non-Medicare covered) hearing exam | $0 copay | Routine hearing exams are unlimited if provided by your doctor but are limited to one exam every 12 months with network hearing aid provider. |
| • Hearing aids | $449 copay for each Silver Technology hearing aid or $699 copay for each Gold Technology hearing aid | Coverage is limited to 2 hearing aids per year. |

| Premiums and benefits | You pay | What you should know |
|---|---|---|
| **Dental services (non-Medicare covered)** | | |
| • Prophylaxis (cleaning) | $0 copay | One visit every 6 months. |
| • Dental X-rays | $0 - $10 copay, depending on the service/type | One series of bitewing X-rays every 6 months.<br>One series of full mouth X-rays every 24 months. |
| • Fluoride | $5 copay | One visit every 6 months for fluoride. |
| • Oral exam | $5 - $16 copay, depending on the service | See optional supplemental dental HMO and PPO plans for more information about dental services for an extra plan premium. |
| **Vision services** | | **A referral from your doctor may be required for an exam to diagnose and treat diseases and conditions of the eye.** |
| • Exam to diagnose and treat diseases and conditions of the eye | $0 copay for each Medicare-covered visit | |
| • Routine (non-Medicare covered) eye exam and refraction | $0 copay per visit | One visit every 12 months with network provider. Some coverage at non-network providers included; see the plan EOC for details. |
| • Eyeglass frames | $0 copay | Our plan pays up to $200 for one pair of eyeglass frames every 24 months when obtained from a network provider. Some coverage at non-network providers included; see the plan EOC for details. |
| • Eyeglass lenses or contact lenses | $0 copay | Our plan pays for either one pair of prescription eyeglass lenses or up to $200 for contact lenses every 12 months when obtained from a network provider. Some coverage at non-network providers included; see the plan EOC for details. |

| Premiums and benefits | You pay | What you should know |
|---|---|---|
| **Mental health services**<br>• Inpatient mental health care<br>• Outpatient group therapy visit<br>• Outpatient individual therapy visit | <br>$900 copay per Medicare-covered stay for days 1-50<br>$30 copay per visit<br>$30 copay per visit | **A referral from your doctor may be required for mental health services.**<br>If you go over the 150-day limit, you will be responsible for all costs. See EOC for more information. |
| **Skilled nursing facility (SNF) care** | $0 copay per day for days 1 - 20<br>$75 copay per day for days 21 – 100 | **A referral from your doctor may be required for skilled nursing facility care.**<br>If you go over the 100-day limit, you will be responsible for all costs; no prior hospitalization required with network provider. |
| **Rehabilitation Services**<br>• Occupational therapy<br>• Physical therapy and speech and language therapy | <br>$0 copay per visit<br>$0 copay per visit | **A referral from your doctor may be required for rehabilitation services.** |
| **Ambulance** | Medicare-covered ground ambulance services: $200 copay per trip (each way)<br>Medicare-covered air ambulance services: 20% coinsurance per trip (each way) | |
| **Transportation** | $0 copay | Limited to 22 one-way trips to plan-approved health-related locations every year. |
| **Medicare Part B Drugs** | 20% coinsurance | Some Part B drugs may require a prior authorization from your doctor. |

## Additional benefits included in your plan

| Premiums and benefits | You pay | What you should know |
|---|---|---|
| **Annual Physical Exam** | $0 copay | One every 12 months. |
| **Opioid Treatment Program Services** | $0 copay | |
| **Additional telehealth services** | $0 copay | Teladoc Physicians can diagnose and treat basic medical conditions and can also prescribe certain medication. |
| **Foot care (podiatry services)** | | **A referral from your doctor may be required for foot care services.** |
| • Foot exams and treatment | $0 copay for each Medicare-covered visit | |
| • Routine (non-Medicare covered) foot care | You will be reimbursed up to $1,000 every year for routine foot care | You may obtain routine foot care at the provider of your choice. |
| **Diabetic Supplies & Services** | | **A referral from your doctor may be required for diabetic supplies & services.** |
| • Blood glucose monitors | $0 copay for ACCU-CHEK blood glucose monitors and 20% coinsurance for blood glucose monitors from all other manufacturers | Prior authorization from the plan may be required for durable medical equipment, blood glucose monitors and test strips. |
| • Diabetes self-management training, diabetic services and supplies | $0 copay for all training, services and supplies except glucose monitors (see "Blood glucose monitors" above) | See the plan EOC for more information. |
| **Durable Medical Equipment (DME) and Related Supplies** | | **A referral from your doctor may be required for DME and related supplies.** |
| • Durable medical equipment (e.g., wheelchairs, oxygen) | 20% coinsurance | Prior authorization from the plan may be required for DME.<br>See the plan EOC for more information. |
| **Prosthetics/Medical Supplies** | | **A referral from your doctor may be required for prosthetics/ medical supplies.** |
| • Prosthetics (e.g., braces, artificial limbs) | 20% coinsurance | |
| • Medical supplies (e.g., splints, casts) | $0 copay | |

| Premiums and benefits | You pay | What you should know |
|---|---|---|
| **Health and Wellness programs** | | |
| • Basic gym access through SilverSneakers Fitness | $0 copay | |
| • NurseHelp 24/7℠ (telephone and online support) | $0 copay | |
| • Personal Emergency Response System (PERS) (24/7 medical alert) | $0 copay | |
| **Acupuncture (non-Medicare covered)** | $0 copay per visit | Limited to 12 visits per year. |
| **Over-the-Counter (OTC) Items** | You have a $95 allowance per quarter to spend on covered items. | You can place two orders per quarter and cannot roll over your unused allowance into the next quarter. Some limitations may apply. Refer to the OTC catalog for more information. |
| **Routine chiropractic services (non-Medicare covered)** | $0 copay per visit | Limited to 12 visits per year. |

Important Message About What You Pay for Vaccines: Our plan covers most Part D vaccines at no cost to you. Call Customer Care for more information.

Important Message About What You Pay for Insulin: You won't pay more than $35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

# Prescription drug coverage

Effective January 1, 2023 - December 31, 2023

## You pay the following:

| Part D prescription drug benefit | | | | | | |
|---|---|---|---|---|---|---|
| **Stage 1: Annual Deductible Stage** | This stage does not apply because there is no deductible. | | | | | |
| **Stage 2: Initial Coverage Stage** | **Preferred retail cost-sharing (in-network)** | | | **Standard retail cost-sharing (in-network)^** | | |
| | **30-day supply** | **90-day supply*NDS** | **100-day supplyNDS** | **30-day supply** | **90-day supplyNDS** | **100-day supplyNDS** |
| **Tier 1: Preferred Generic Drugs** | $0 copay | See 100-day supply | $0 copay | $5 copay | See 100-day supply | $5 copay |
| **Tier 2: Generic Drugs** | $3 copay | $4.50 copay | Not Covered | $10 copay | $30 copay | Not Covered |
| **Tier 3: Preferred Brand Drugs** | $35 copay | $87.50 copay | Not Covered | $47 copay | $141 copay | Not Covered |
| **Tier 3: Select Insulins**** | $25 copay | $75 copay | Not Covered | $35 copay | $105 copay | Not Covered |
| **Tier 4: Non-Preferred Drugs** | $95 copay | $237.50 copay | Not Covered | $100 copay | $300 copay | Not Covered |
| **Tier 5: Specialty Tier Drugs** | 33% coinsurance | Not Covered | Not Covered | 33% coinsurance | Not Covered | Not Covered |

** Select Insulins are marked with the symbol **SI** on the drug list. This cost-sharing only applies to beneficiaries who do not qualify for a program that helps pay for your drugs ("Extra Help").

^If you reside in a long-term care facility, you pay the same as at an in-network standard retail cost- sharing pharmacy. There are limited situations where you may be able to get drugs from an out-of- network pharmacy at the same cost as an in network standard retail cost-sharing pharmacy.

For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please refer to the plan EOC.

*90- and 100-day supply cost-sharing also applies to Blue Shield's mail service pharmacy.

**NDS** A long-term (up to a 90- or 100-day) supply is not available for select drugs. The drugs that are not available for a long-term supply are marked with the symbol NDS in our Drug List.

| Part D prescription drug benefit | | |
|---|---|---|
| **Stage 3: Coverage Gap Stage** | Coverage for outpatient prescription drugs after the total yearly drug costs paid by both you and Blue Shield reach $4,660, until your yearly out-of-pocket drug costs reach $7,400. | Tier 1: Preferred Generic Drugs, Tier 2: Generic Drugs, and Tier 3: Select Insulins only are covered at the copays described above. For all other tiers, you pay 25% of the price for brand-name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs until your year-to-date out- of- pocket drug costs total $7,400, which is the end of the coverage gap stage. Whether a drug is considered generic or brand can be determined using the plan formulary. During this stage, your out-of-pocket costs for Tier 3: Select Insulins will be $25 for a one-month (30-day) supply and $75 for a long-term (90-day) supply. |
| **Stage 4: Catastrophic Coverage** | After your yearly out-of-pocket drug costs (including drugs you bought through your retail pharmacy and through mail service) reach $7,400 you pay the greater of:<br>• 5% of the cost, or<br>• $4.15 copay for a generic drug (including brand-name drugs treated as generic) and a $10.35 copay for all other drugs<br>(This stage **protects** you from any additional costs once you have paid your yearly out-of-pocket drug costs.) | |

## Mail Service Pharmacy

CVS Caremark is our network mail service pharmacy where you may obtain a 90- or 100-day supply of maintenance drugs at a lower cost. They will be delivered to your home or office with no charge for shipping or delivery. Sign up at caremark.com or call (866) 346-7200 [TTY: 711].

Tier 5 drugs are limited to a 30-day supply by mail service.

## Network pharmacies that offer preferred cost-sharing

You may pay less when you visit one of our network pharmacies that offer preferred cost-sharing. Here's just a few:

- CVS/pharmacy‡ (including CVS pharmacy at Target) (888) 607-4287 [TTY: 711]
- Safeway and Vons pharmacies‡ (877) 723-3929 [TTY: 711]
- Albertsons/Sav-on/Osco pharmacies‡ (877) 932-7948 [TTY: 711]
- Costco‡ (800) 955-2292 [TTY: 711]
- Ralphs‡, Walmart‡ and many more.

You do not have to be a Costco member to use Costco Pharmacies. Other pharmacies are available in our network.

‡Accepts e-prescribing

# Optional supplemental dental HMO and PPO plans



Effective January 1, 2023 - December 31, 2023

## You pay the following:

| | Optional supplemental dental HMO | Optional supplemental dental PPO | |
|---|---|---|---|
| | Participating dentists only | Participating dentists | Non-participating dentists |
| **Monthly optional supplemental dental plan premium** | $12.50 | $42.30 | |
| **Calendar year deductible per member (not applicable to diagnostic and preventive services)** | $0 | You pay $50 before major services begin. | |
| **Calendar year benefit maximum per member*** | $1,000 for covered endodontic, periodontic, and oral surgery services when performed by a network dental specialist. | $1,500 for covered preventive and comprehensive dental services combined, no matter if the services are performed by a participating general dentist or a dental specialist.<br>Up to $1,000 of this maximum amount may be used for covered preventive and comprehensive dental services performed by non- participating dentists in a calendar year.<br>You pay any amount above the $1,500 calendar year benefit maximum. | |
| **Waiting Period** | No waiting period | No waiting period | |

*All services must be performed, prescribed or authorized by your network dentist. If you need to see a specialist, you must get a referral from your primary dentist to receive covered specialist services. Plan pays a maximum of $1,000 per calendar year for covered specialist services. You are responsible for amounts above $1,000. If you are enrolled in the optional supplemental dental PPO plan and you need to see a specialist, you may go directly to the specialist.

# Optional supplemental dental HMO and PPO plans (cont'd)



Effective January 1, 2023 - December 31, 2023

| | Optional supplemental dental HMO | Optional supplemental dental PPO | |
|---|---|---|---|
| | Participating dentists only | Participating dentists | Non-participating dentists |
| **Summary list of services covered (ADA code)†** | | | |
| | **You pay** | **You pay** | **You pay** |
| **Diagnostic services** | | | |
| **Comprehensive oral exam (D0150)** | $5 copay (2 visits in 12 months) | 0% (2 visits in 12 months) | 20% (2 visits in 12 months) |
| **Complete X-rays (D0210)** | $0 copay (1 series every 24 months) | 0% (1 series every 36 months) | 20% (1 series every 36 months) |
| **Preventive care** | | | |
| **Prophylaxis – adult (D1110)** | $5 copay (1 cleaning every 6 months) | 0% (1 cleaning every 6 months) | 20% (1 cleaning every 6 months) |
| **Restorative services** | | | |
| **One surface composite resin restoration – anterior (D2330)** | $11 copay | 20% | 30% |
| **Crown (porcelain fused to noble metal) (D2750)** | $275 copay‡ | 50% | 50% |
| **Periodontics** | **For the optional supplemental dental HMO plan, your copayment will be higher if these services are performed by a specialist.** | | |
| **Periodontal scaling & root planing/four or more teeth per quadrant (D4341)** | $45 copay | 50% | 50% |
| **Endodontics** | **For the optional supplemental dental HMO plan, your copayment will be higher if these services are performed by a specialist.** | | |
| **Anterior root canal therapy (D3310)** | $195 copay | 50% | 50% |
| **Molar tooth therapy (D3330)** | $335 copay | 50% | 50% |

† ADA codes are procedure codes established by the American Dental Association for efficient processing and reporting of dental claims.

‡ You pay the copayment plus the cost of precious or semi-precious metals. Porcelain on molar crowns is not a covered benefit.

# We're here to help

Contact Blue Shield at **(888) 534-4263** [TTY: **711**]

**8 a.m. to 8 p.m., seven days a week.**

Blue Shield of California is an HMO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.



The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.
La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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