Effective January 1, 2023 – December 31, 2023

2023 Summary of Benefits

Blue Shield Inspire (HMO)

Medicare Advantage Prescription Drug Plan

Los Angeles and Orange Counties

blue california

blueshieldca.com/medicare

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2023 Summary of Benefits
Blue Shield Inspire (HMO)
Los Angeles and Orange Counties

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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/MAPDdocuments2023** 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 Inspire 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 Inspire**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. **Our service area includes Los Angeles and Orange 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

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Blue Shield Inspire (HMO)
Los Angeles and Orange 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 • 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 $0 copay for observation services $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 $150 copay for each visit to an outpatient hospital facility	
Doctor visits • Primary care physician • Specialists	 $0 copay per visit $0 copay per visit	 **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.
Emergency care	$125 copay per visit 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. Worldwide coverage.

Premiums and benefits	You pay	What you should know
Urgently needed services	$0 copay for each visit to a network urgent care center within the plan service area $0 copay for each visit to an urgent care center outside of the plan service area but within the United States and its territories $125 copay for each visit to an emergency room outside of the plan service area but within the United States and its territories $125 copay for each visit to an emergency room or urgent care center that is outside of the United States and its territories 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. Worldwide coverage.
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.

Premiums and benefits	You pay	What you should know
Hearing services		**A referral from your doctor may be required for hearing services.**
• Hearing exam (Medicare covered)	$0 copay	
• 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 behind-the-ear hearing aid or $699 copay for each Gold Technology hearing aid	Coverage is limited to 2 hearing aids per year.
Dental services (non-Medicare covered)		
• Prophylaxis (cleaning)	$0 copay	Two visits every 12 months.
• Dental X-rays	$0 - $10 copay, depending on the service provided	One series of bitewing X-rays every 6 months. One series of full mouth X-rays every 24 months.
• Fluoride	$5 copay	Two visits every 6 months for fluoride.
• Oral exam	$0 - $16 copay, depending on the service	Unlimited exams. See optional supplemental dental HMO and PPO plans for more information about dental services for an extra plan premium.

Premiums and benefits	You pay	What you should know
Vision services		
• Exam to diagnose and treat diseases and conditions of the eye	$0 copay for each Medicare-covered visit	**A referral from your doctor may be required for an exam to diagnose and treat diseases and conditions of the eye.**
• 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 $225 for 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 $225 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.
Mental health services		**A referral from your doctor may be required for mental health services.**
• Inpatient mental health care	$900 copay per Medicare-covered stay for days 1-150	If you go over the 150-day limit, you will be responsible for all costs. See EOC for more information.
• Outpatient group therapy visit	$30 copay per visit	
• Outpatient individual therapy visit	$30 copay per visit	

Premiums and benefits	You pay	What you should know
Skilled nursing facility (SNF) care	$0 copay per day for days 1 - 20 $75 copay per day for days 21 - 100	**A referral from your doctor may be required for skilled nursing facility care.** If you go over the 100-day limit, you will be responsible for all costs; no prior hospitalization required with network provider.
Rehabilitation Services		
• Occupational therapy	$0 copay per visit	**A referral from your doctor may be required for rehabilitation services.**
• Physical therapy and speech and language therapy	$0 copay per visit	
Ambulance	Medicare-covered ground ambulance services: $200 copay per trip (each way) Medicare-covered air ambulance services: 20% coinsurance per trip (each way)	
Transportation	$0 copay	Limited to 32 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 provider.

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 blood 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. 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 $100 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 Items 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.

You may pay up to 20% coinsurance for select Medicare Part B drugs, which can change each quarter as established by CMS. Beginning April 1, 2023, coinsurance for select Part B rebatable drugs will be reduced, if the drug's price has increased at a rate faster than the rate of inflation. The list of Part B rebatable drugs as well as the coinsurance amount for those drugs could change each quarter, as established by CMS.

The Medicare Part B deductible no longer applies to insulin prescribed for use with a "traditional" pump covered as durable medical equipment.

Your coinsurance for a month's supply of insulin will be capped at $35.

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: • 5% of the cost, or • $4.15 copay for a generic drug (including brand-name drugs treated as generic) and a $10.35 copay for all other drugs (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 can get a 90- or 100-day supply of maintenance drugs at a lower cost share. Your order will be delivered to your home or office with no charge for standard shipping. After enrolling in your Blue Shield Medicare plan, you can log in to your Blue Shield of California member account at blueshieldca.com/login.

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.

‡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. 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. 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, year round.

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。

Blue Shield of California is an independent member of the Blue Shield Association MA043-SOB-LO-1022