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# 2026 Summary of Benefits

## Blue Shield Advantage Optimum Plan (HMO)

Medicare Advantage Prescription Drug Plan  
for Los Angeles and Orange counties

Effective January 1, 2026 - December 31, 2026

# 2026 Summary of Benefits

## Blue Shield AdvantageOptimum Plan (HMO)

### Los Angeles and Orange counties

Effective January 1, 2026 - December 31, 2026

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/MAPDdocuments2026](https://blueshieldca.com/MAPDdocuments2026)** or by calling Customer Service at **(800) 776-4466 (TTY: 711)**, 8 a.m. to 8 p.m. PT, seven days a week.

**Note: The EOC will be available on our website by October 15, 2025.**

**Blue Shield AdvantageOptimum Plan (HMO)** 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 AdvantageOptimum Plan (HMO)**, you must be entitled to Medicare Part A and Part B, permanently live in the plan service area, and be a United States Citizen or lawfully present in the United States. **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/medicare-and-you](https://www.medicare.gov/medicare-and-you)** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

Our plan ***Provider Directory*** is located on our website at **[blueshieldca.com/medicare/providerdirectory](https://blueshieldca.com/medicare/providerdirectory)**.



Our plan ***Pharmacy Directory*** is located on our website at **[blueshieldca.com/medpharmacy2026](https://blueshieldca.com/medpharmacy2026)**.

To get the most complete and current information about which drugs are covered, you can visit our website at **[blueshieldca.com/medformulary2026](https://blueshieldca.com/medformulary2026)**.

# Summary of Benefits

Blue Shield AdvantageOptimum  
Plan (HMO)

Effective January 1, 2026 - December 31, 2026 Los Angeles and Orange counties

| Premiums and benefits   |   | You pay   |
|---|---|---|
|  | <b>Monthly plan premium</b><br>You must continue to pay your Medicare Part B premium in addition to the plan premium, if applicable.  | \$0   |
|   | <b>Health plan deductible</b>   | \$0   |
|   | <b>Annual maximum out-of-pocket amount</b><br>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. | \$3,100   |
|  | <b>Inpatient hospital care*</b><br>For each Medicare-covered stay in a network hospital.  | \$50 per day<br>for days 1 to 5<br><br>\$0 per day<br>for days 6 and over |
|   | <b>Outpatient hospital services*</b><br>Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery.   |   |
|   | • Outpatient hospital facility  | \$200   |
|   | • Observation services  | \$0   |
|   | • Emergency room visit<br>Waived if you are admitted to the hospital within one day for the same condition.   | \$150   |
|   | <b>Outpatient surgery*</b>  |   |
|   | • Ambulatory surgical center  | \$50  |
|   | • Outpatient hospital facility  | \$200   |


\* Prior authorization and/or a referral from your provider may be required.

For a complete list of services, limitations, or exclusions, please refer to the EOC at [blueshieldca.com/MAPDdocuments2026](https://www.blueshieldca.com/MAPDdocuments2026).

# Summary of Benefits (cont'd)

Blue Shield AdvantageOptimum  
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| Premiums and benefits  | You pay               |
|--|-----------------------|
|  <b>Doctor visits</b> <ul style="list-style-type: none"> <li>• Primary care physician</li> <li>• Specialists*</li> </ul>  | <p>\$0</p> <p>\$0</p> |
| <b>Preventive care</b><br>Any additional preventive services approved by Medicare during the contract year will be covered.  | \$0                   |
| <b>Emergency care</b> <ul style="list-style-type: none"> <li>• Worldwide coverage<br/> This copay is waived if you are admitted to the hospital within one day for the same condition. \$50,000 combined annual limit for emergency care or urgently needed services outside the United States and its territories. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</li> </ul>                      | \$150                 |
| <b>Urgently needed services</b> <ul style="list-style-type: none"> <li>• Worldwide coverage<br/> These copays are waived if you are admitted to the hospital within one day for the same condition. \$50,000 combined annual limit for covered emergency care or urgently needed services outside the United States and its territories. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</li> </ul> |                       |
| - Network urgent care center within the plan service area  | \$0                   |
| - Urgent care center outside of the plan service area but within the United States and its territories   | \$0                   |
| - Emergency room outside of the plan service area but within the United States and its territories   | \$150                 |
| - Emergency room or urgent care center that is outside of the United States and its territories  | \$150                 |




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# Summary of Benefits (cont'd)

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| Premiums and benefits  |   | You pay         |
|--|---|-----------------|
|   | <b>Diagnostic services, labs, and imaging*</b>  |                 |
|  | • Diagnostic radiology services<br>(such as MRIs, CT scans, PET scans, etc.)<br>Covered according to Medicare guidelines. | \$20            |
|  | • Lab services  | \$0             |
|  | • Diagnostic tests and procedures   | \$0             |
|  | • Outpatient X-rays   | \$0             |
|  | • Therapeutic radiology services<br>(such as radiation treatment for cancer)  | 20% coinsurance |
|   | <b>Hearing services</b>   |                 |
|  | • Hearing exam (Medicare-covered)*  | \$0             |
|  | • Routine (non-Medicare covered) hearing exam   | Not covered     |
|  | <b>Dental services (Medicare-covered)*</b>  |                 |
|  | • Performed by your PCP   | \$0             |
|  | • Performed by a specialist   | \$0             |
|  | <b>Dental services (non-Medicare covered)</b>   |                 |
|  | • Teeth cleaning<br>One cleaning every 6 months.  | \$0             |
|  | • Dental X-rays<br>One series of bitewing X-rays every 6 months.<br>One series of full set X-rays every 24 months.        | \$0 - \$5       |
|  | • Fluoride<br>One visit every 6 months for fluoride.  | \$5             |
|  | • Oral exam<br>Unlimited.   | \$0             |





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# Summary of Benefits (cont'd)

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| Premiums and benefits  | You pay   |
|--|---|
|  <b>Vision services</b> <ul style="list-style-type: none"> <li>• Exam to diagnose and treat diseases and conditions of the eye*</li> <li>• Routine (non-Medicare covered) eye exam and refraction<br/>One exam every year - network provider limitation.</li> <li>• Eyeglass frames<br/>\$200 allowance every 2 years – network provider limitation.</li> <li>• Eyeglass lenses or contact lenses<br/>\$200 allowance for contact lenses every year – network provider limitation.</li> </ul> <p>Some coverage at non-network providers included; see the plan EOC for details.</p> | <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p>                               |
|  <b>Mental health services*</b> <ul style="list-style-type: none"> <li>• Inpatient services in a psychiatric hospital (For each Medicare-covered stay for days 1 - 150)<br/>If you go over the 150-day limit, you will be responsible for all costs.</li> <li>• Outpatient individual therapy visit</li> <li>• Outpatient group therapy visit</li> </ul>  | <p>\$900</p> <p>\$30</p> <p>\$30</p>                                      |
|  <b>Skilled nursing facility (SNF) care*</b><br>For each stay in a Medicare-certified skilled nursing facility. If you go over the 100-day limit, you will be responsible for all costs; no prior hospitalization required with network provider.   | <p>\$0 per day for days 1 - 20</p> <p>\$175 per day for days 21 - 100</p> |
|  <b>Rehabilitation services*</b> <ul style="list-style-type: none"> <li>• Occupational therapy</li> <li>• Physical therapy</li> <li>• Speech and language therapy</li> </ul>  | <p>\$15</p> <p>\$15</p> <p>\$15</p>                                       |



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# Summary of Benefits (cont'd)

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| Premiums and benefits   |   | You pay               |
|---|---|-----------------------|
|  | <b>Ambulance services*</b><br>Per trip (each way).  |                       |
|   | • Medicare-covered ground ambulance services  | \$300                 |
|   | • Medicare-covered air ambulance services   | 20% coinsurance       |
|   | <b>Transportation services (non-Medicare covered)</b><br>14 one-way trips to plan approved health-related locations every year and each trip may not exceed 70 miles.   | \$0                   |
|  | <b>Medicare Part B prescription drugs*</b><br>Members may pay 0% to 20% coinsurance for select Medicare Part B drugs which can change each quarter as established by CMS.<br>Insulin obtained under Part B (when taken with an insulin pump) will not exceed a \$35 copay for a one-month supply. | 0% to 20% coinsurance |







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For a complete list of services, limitations, or exclusions, please refer to the EOC at [blueshieldca.com/MAPDdocuments2026](https://www.blueshieldca.com/MAPDdocuments2026).

# Summary of Benefits (cont'd)

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## Additional benefits included in your plan

| Benefits  | You pay         |
|---|-----------------|
|  <b>Annual physical exam</b><br>One every 12 months.   | \$0             |
|  <b>Opioid treatment program services*</b>   | \$10            |
|  <b>Podiatry services (foot care)*</b> <ul style="list-style-type: none"> <li>• Medicare-covered foot exams and treatment*</li> <li>• Routine (non-Medicare covered) foot care</li> </ul>  | \$0             |
|  <b>Diabetic supplies and services*</b> <ul style="list-style-type: none"> <li>• FreeStyle blood glucose monitors</li> <li>• Dexcom and Freestyle Libre continuous glucose monitors</li> <li>• Blood glucose monitors and continuous glucose monitors from all other manufacturers</li> <li>• Diabetes self-management training, diabetic services, and supplies (excluding blood glucose monitors and continuous glucose monitors)</li> </ul> | \$0             |
|  <b>Durable medical equipment (DME) and related supplies (e.g., wheelchairs, oxygen)*</b>  | 20% coinsurance |
| <b>Prosthetic and orthotic devices and related supplies*</b> <ul style="list-style-type: none"> <li>• Prosthetic and orthotic devices (e.g., braces, artificial limbs)</li> <li>• Medical supplies (e.g., splints, casts)</li> </ul>  | 20% coinsurance |
|  <b>Health and wellness programs</b> <ul style="list-style-type: none"> <li>• Basic gym access through SilverSneakers® fitness</li> <li>• NurseHelp 24/7<sup>SM</sup> (telephone and online support)</li> </ul>  | \$0             |
| <b>Over-the-counter (OTC) items</b><br>\$65 allowance per quarter for covered items. You can place 2 orders per quarter and cannot roll over your unused allowance into the next quarter.   | \$0             |

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For a complete list of services, limitations, or exclusions, please refer to the EOC at [blueshieldca.com/MAPDdocuments2026](https://www.blueshieldca.com/MAPDdocuments2026).



# Prescription drug coverage

Blue Shield AdvantageOptimum  
Plan (HMO)

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## You pay the following

| Part D prescription drug benefit  |   |  |  |  |
|---|---|--|--|--|
| <b>Stage 1: Annual deductible</b>                                       | \$425 (The deductible doesn't apply to Tier 1 and Tier 2, covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.) |  |  |  |
| Stage 2: Initial coverage (After you pay our deductible, if applicable) | Preferred retail cost-sharing (in-network)  |  | Standard retail cost-sharing (in-network)^ |  |
|   | 30-day supply   | 100-day supply <sup>NDS</sup>          | 30-day supply                              | 100-day supply <sup>NDS</sup>          |
| <b>Tier 1: Preferred generic drugs</b>                                  | \$0   | \$0                                    | \$5  | \$5                                    |
| <b>Tier 2: Generic drugs</b>  | \$3   | \$7.50                                 | \$10                                       | \$25                                   |
| <b>Tier 3: Preferred brand drugs</b>                                    | 20% coinsurance   | 20% coinsurance                        | 20% coinsurance                            | 20% coinsurance                        |
| <b>Tier 3: Covered insulins**</b>                                       | The lesser of \$35 or 20% coinsurance   | The lesser of \$105 or 20% coinsurance | The lesser of \$35 or 20% coinsurance      | The lesser of \$105 or 20% coinsurance |
| <b>Tier 4: Non-preferred drugs</b>                                      | 25% coinsurance   | 25% coinsurance                        | 25% coinsurance                            | 25% coinsurance                        |
| <b>Tier 4: Covered insulins**</b>                                       | The lesser of \$35 or 25% coinsurance   | The lesser of \$105 or 25% coinsurance | The lesser of \$35 or 25% coinsurance      | The lesser of \$105 or 25% coinsurance |
| <b>Tier 5: Specialty tier drugs</b>                                     | 28% coinsurance   | Not covered                            | 28% coinsurance                            | Not covered                            |

\*\*Covered insulins are marked with the symbol INS 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.

NDS A long-term (up to a 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.

Prescription drug coverage (cont'd)

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Part D prescription drug benefit

Stage 3:  
Catastrophic  
coverage

After your yearly out-of-pocket drug costs (including drugs you bought through your retail pharmacy and through home delivery service) reach \$2,100, the plan pays the full cost for your covered Part D drugs.

(This stage protects you from any additional costs once you have paid your yearly out-of-pocket drug costs.)

 **Important message about what you pay for vaccines:** Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

Home delivery service

Amazon Pharmacy is our prescription home delivery service provider where you can get a 100-day supply of maintenance drugs on Tier 1 through Tier 4 at a lower cost share. Your order will be delivered with \$0 shipping. See the plan EOC for more information.

Tier 5 drugs are limited to a 30-day supply by home delivery 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<sup>‡</sup> (including CVS pharmacy at Target)
  - Safeway and Vons pharmacies<sup>‡</sup>
  - Albertsons/Sav-on/Osco pharmacies<sup>‡</sup>
  - Costco<sup>‡</sup>
  - Ralphs<sup>‡</sup>, Walmart<sup>‡</sup>, and many more.
- (888) 607-4287 (TTY: 711)

(877) 723-3929 (TTY: 711)

(877) 276-9637 (TTY: 711)

(800) 955-2292 (TTY: 711)

<sup>‡</sup> Accepts e-prescribing.

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

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

## We're here to help

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

**8 a.m. to 8 p.m. PT, 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.

Blue Shield of California's pharmacy network includes limited lower-cost, pharmacies with preferred cost sharing in certain counties within California. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost pharmacies with preferred cost sharing in your area, please call Customer Service at **(800) 776-4466 (TTY: 711)**, 8 a.m. to 8 p.m. PT, seven days a week, or consult the online pharmacy directory at **[blueshieldca.com/medpharmacy2026](https://blueshieldca.com/medpharmacy2026)**.

Amazon Pharmacy is independent of Blue Shield of California and is contracted by Blue Shield to provide home delivery of prescription medications to Blue Shield members. Members are responsible for their share of costs, as stated in their benefit plan details.

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