

# 2023 Summary of Benefits

### Blue Medicare Advantage (PPO) Blue Medicare Advantage Comprehensive (PPO)

South Central Region: Butler, Cowley, Dickinson, Harvey, Kingman, McPherson, Marion, Reno, Sedgwick and Sumner

Effective from January 1, 2023 through December 31, 2023

#### Introduction

This document is a summary of drug and health services covered by Blue Medicare Advantage (PPO) and Blue Medicare Advantage Comprehensive (PPO). The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage."

Blue Cross and Blue Shield of Kansas' Blue Medicare Advantage (PPO) and Blue Medicare Advantage Comprehensive (PPO) are PPOs with Medicare contracts. Enrollment in either plan depends on contract renewal

This information is not a complete description of benefits. Call **1-800-222-7645 (TTY: 711)** for more information

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call **1-800-222-7645 (TTY: 711)**.

#### Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what Blue Medicare Advantage (PPO) and Blue Medicare Advantage Comprehensive (PPO) covers and what you pay. If you want to compare our plans with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on https://www.medicare.gov.

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 https://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 either Blue Medicare Advantage (PPO) or Blue Medicare Advantage Comprehensive (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in the state of Kansas: Butler, Cowley, Harvey, Kingman, Reno, Sedgwick, and Sumner.

#### Hours of Operations

From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Central time.

From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time. You may receive a messaging service on weekends and holidays. Please leave a message and your call will be returned the next business day.

#### Phone Numbers and Website

If you have any questions, call toll-free at 866-626-0175 (TTY:711) or visit our website at bcbsks.com/wichita.

#### Which doctors, hospitals, and pharmacies can I use?

Blue Cross and Blue Shield of Kansas has a network of doctors, hospitals, pharmacies, and other providers. As a result, you may pay less for your covered benefits. However, you may also use providers that are not in our network.

Generally, you must use pharmacies in our network to fulfill your prescriptions for covered Part D Drugs.

Please call 1-866-626-0175 (TTY:711) or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

#### What drugs are covered?

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan Formulary (list of Part D prescription drugs) and any restrictions on our website, bcbsks.com/medicare.

Or, call us and we will send you a copy of the Formulary.

#### How will I determine my drug costs?

Our plans group each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier, day supply, and what stage of the benefit you have reached. Later in this document, we discuss the benefit stages that occur: Initial Coverage, Coverage Gap and Catastrophic Coverage. If you have questions about the different benefit stages, please contact the Plan for more information or access the Evidence of Coverage.

## **Pre-Enrollment Checklist**

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service Representative at **1-800-222-7645 (TTY: 711)**.

#### Understanding the Benefits

Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit bcbsks.com/mawelcome or call **1-800-222-7645 (TTY: 711)** to view a copy of the EOC.



Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

Review the Pharmacy Directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

#### **Understanding Important Rules**

In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.



Benefits, premiums and/or copayments/co-insurance may change on January 1, 2024.

Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

## **Section 2: Summary of Benefits**

Notes: Services with a "1" may require prior authorization. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits. Please see "Section 3: Optional Supplementals" for these additional benefits.

| Category   | Blue Medicare Advantage (PPO)  | Blue Medicare Advantage<br>Comprehensive (PPO)   |  |  |
|--|--|--|--|--|
| Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services |  |  |  |  |
| Monthly Plan Premium   | You must continue to pay your<br>Medicare Part B premium.<br>\$0 per month   | You must continue to pay your<br>Medicare Part B premium.<br>\$40 per month  |  |  |
|  |  | φ40 per montin   |  |  |
| Deductible   | There is no annual deductible.   | There is no annual deductible.   |  |  |
| Maximum Out-of-Pocket (MOOP)   | Your maximum out-of-pocket<br>responsibility represents the most<br>you will pay for copays, coinsurance,<br>and other costs for Medicare-covered<br>services throughout the year. This<br>does not apply to prescription drugs<br>and other select supplemental benefits<br>(as noted).<br>\$5,400 annually for services you<br>receive from in-network providers.<br>\$8,900 annually for services you<br>receive from in and out-of-network<br>providers combined. Your limit for<br>services received from in-network<br>providers will count toward this limit. | Your maximum out-of-pocket<br>responsibility represents the most<br>you will pay for copays, coinsurance,<br>and other costs for Medicare-covered<br>services throughout the year. This<br>does not apply to prescription drugs<br>and other select supplemental<br>benefits (as noted).<br>\$4,900 annually for services you<br>receive from in-network providers.<br>\$8,000 annually for services you<br>receive from in and out-of-network<br>providers combined. Your limit for<br>services received from in-network<br>providers will count toward this limit. |  |  |
| Inpatient Care   |  |  |  |  |
|  | Our plan covers an unlimited number of days for an inpatient hospital stay.  | Our plan covers an unlimited number of days for an inpatient hospital stay.  |  |  |
| Inpatient Hospital Care <sup>1</sup><br>Prior Authorization may be required      | In-network: \$300 copay per day for<br>days 1 to 5. \$0 copay per day for days<br>6 and beyond.  | In-network: \$300 copay per day for<br>days 1 to 5. \$0 copay per day for<br>days 6 and beyond.  |  |  |
|  | Out-of-network: 40% coinsurance per stay   | Out-of-network: 30% coinsurance per stay   |  |  |

| Category  | Blue Medicare Advantage (PPO)  | Blue Medicare Advantage<br>Comprehensive (PPO)  |
|---|--|---|
| Inpatient Mental  | Our plan covers up to 190 days in a<br>lifetime for inpatient mental health care<br>in a psychiatric hospital.                     | Our plan covers up to 190 days in a<br>lifetime for inpatient mental health care<br>in a psychiatric hospital.                    |
| Health Care <sup>1</sup><br>Prior Authorization may be required | In-network: \$300 copay per day for<br>days 1 to 5. \$0 copay per day for<br>days 6 to 90.   | In-network: \$300 copay per day for days 1 to 5. \$0 copay per day for days 6 to 90.  |
|   | Out-of-network: 40% coinsurance per stay   | Out-of-network: 30% coinsurance per stay  |
| Outpatient Care and Services                                    |  | ,<br>   |
| Outpatient Surgery  | In-network: \$250 copay<br>Out-of-network: \$250 copay   | In-network: \$250 copay<br>Out-of-network: \$250 copay  |
| Ambulatory Surgery Center                                       | In-network: \$250 copay<br>Out-of-network: \$250 copay   | In-network: \$250 copay<br>Out-of-network: \$250 copay  |
| Doctor's Office Visits  | Primary Care Provider (PCP):<br>In-network: \$10 copay<br>Out-of-network: 40% coinsurance<br>Specialist:<br>In-network: \$45 copay | Primary Care Provider (PCP):<br>In-network: \$5 copay<br>Out-of-network: 30% coinsurance<br>Specialist:<br>In-network: \$40 copay |
|   | Out-of-network: 40% coinsurance  | Out-of-network: 30% coinsurance   |
| Preventive Care   | Our plan covers one annual physical<br>exam per year, in addition to Medicare-<br>covered preventive services                      | Our plan covers one annual physical exam<br>per year, in addition to Medicare-covered<br>preventive services                      |
|   | In-network: \$0 copay<br>Out-of-network: 40% coinsurance   | In-network: \$0 copay<br>Out-of-network: 30% coinsurance  |
| Teleheatlh  | <b>Primary Care Provider (PCP):</b><br>In-network: \$10 copay<br>Out-of-network: 40% coinsurance                                   | <b>Primary Care Provider (PCP):</b><br>In-network: \$5 copay<br>Out-of-network: 30% coinsurance                                   |
|   | <b>Specialist:</b><br>In-network: \$45 copay<br>Out-of-network: 40% coinsurance  | <b>Specialist:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance   |

| Category   | Blue Medicare Advantage (PPO)   | Blue Medicare Advantage<br>Comprehensive (PPO)  |
|--|---|---|
| Emergency Care   | Services are available worldwide up<br>to \$50,000. You do not have to pay<br>your Emergency Room copay if you are<br>admitted to a hospital within 24 hours.<br>In-network: \$90 copay<br>Out-of-network: \$90 copay | Services are available worldwide up to<br>\$50,000. You do not have to pay your<br>Emergency Room copay if you are admitted<br>to a hospital within 24 hours.<br>In-network: \$80 copay<br>Out-of-network: \$80 copay |
| Urgently Needed Services   | In-network: \$30 copay<br>Out-of-network: \$30 copay  | In-network: \$25 copay<br>Out-of-network: \$25 copay  |
|  | Diagnostic Tests and Procedures:<br>In-network: \$0 copay<br>Out-of-network: 40% coinsurance<br>Lab Services:   | Diagnostic Tests and Procedures:<br>In-network: \$0 copay<br>Out-of-network: 30% coinsurance<br>Lab Services:   |
|  | In-network: \$0 copay<br>Out-of-network: 40% coinsurance  | In-network: \$0 copay<br>Out-of-network: 30% coinsurance  |
| Diagnostic Services, Labs,<br>and Imaging                        | <b>X-rays:</b><br>In-network: \$0 copay<br>Out-of-network: 40% coinsurance  | <b>X-rays:</b><br>In-network: \$0 copay<br>Out-of-network: 30% coinsurance  |
| (Costs for these services may<br>vary based on place of service) | Diagnostic Radiology Services<br>(including MRIs, CT Scans, etc.) at<br>a PCP or Specialist's Office:<br>In-network: \$45 copay   | Diagnostic Radiology Services<br>(including MRIs, CT Scans, etc.) at<br>a PCP or Specialist's Office:<br>In-network: \$40 copay   |
| Prior Authorization may be required for MRI's, CT Scans, etc.    | Out-of-network: 40% coinsurance   | Out-of-network: 30% coinsurance   |
|  | Diagnostic Radiology Services<br>(including MRIs, CT Scans, etc.) at a<br>Freestanding or Outpatient Facility:<br>In-network: \$250 copay<br>Out-of-network: 40% coinsurance  | Diagnostic Radiology Services<br>(including MRIs, CT Scans, etc.) at a<br>Freestanding or Outpatient Facility:<br>In-network: \$250 copay<br>Out-of-network: 30% coinsurance  |
|  | <b>Therapeutic Radiology Services:</b><br>In-network: 20% coinsurance<br>Out-of-network: 40% coinsurance  | <b>Therapeutic Radiology Services:</b><br>In-network: 20% coinsurance<br>Out-of-network: 30% coinsurance  |

| Category         | Blue Medicare Advantage (PPO)  | Blue Medicare Advantage<br>Comprehensive (PPO)  |
|------------------|--|---|
| Hearing Services | Medicare-Covered Exams to<br>Diagnose and Treat Hearing and<br>Balance Issues:<br>In-network: \$45 copay<br>Out-of-network: 40% coinsurance<br><b>Routine Hearing Exams:</b><br>Our plan covers one routine hearing<br>exam per year.<br>In-network: \$0 copay<br>Out-of-network: 40% coinsurance<br><b>Hearing Aids</b><br>You pay \$495, \$895, \$1,295, or \$1,695<br>per hearing aid for up to two TruHearing<br>hearing aids every year (one per ear<br>per year). You must see a TruHearing<br>provider to use this benefit. | <section-header>Medicare-Covered Exams to Diagnoses<br/>and Treat Hearing and Balance Issues:In-network: \$40 copay<br/>Out-of-network: 30% coinsurance<b>Routine Hearing Exams:</b><br/>Our plan covers one routine hearing exam<br/>per year.In-network: \$0 copay<br/>Out-of-network: 30% coinsurance<b>Hearing Aids:</b><br/>You pay \$495, \$895, \$1,295, or \$1,695<br/>per hearing aid for up to two TruHearing<br/>hearing aids every year (one per ear<br/>per year). You must see a TruHearing<br/>provider to use this benefit.<b>Koutine Hearing Exam and Hearing</b><br/>Aid cost-shares are not subject to the<br/>maximum out-of-pocket.</section-header> |

| Category        | Blue Medicare Advantage (PPO)  | Blue Medicare Advantage<br>Comprehensive (PPO)   |
|-----------------|--|--|
|                 | <b>Medicare-Covered Dental Services:</b><br>In-network: \$45 copay<br>Out-of-network: 40% coinsurance  | <b>Medicare-Covered Dental Services:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance  |
|                 | Our plan pays up to \$1,250 for<br>preventive and comprehensive dental<br>services every year for services received<br>in-network or out-of-network.                                   | Our plan pays up to \$2,500 for preventive<br>and comprehensive dental services every<br>year for services received in-network or out-<br>of-network.                                  |
|                 | <ul> <li>Preventive Dental Services:</li> <li>Routine cleanings (up to 2 every year)</li> <li>Bitewing x-rays (up to 2 every year)</li> <li>Oral exams (up to 2 every year)</li> </ul> | <ul> <li>Preventive Dental Services:</li> <li>Routine cleanings (up to 2 every year)</li> <li>Bitewing x-rays (up to 2 every year)</li> <li>Oral exams (up to 2 every year)</li> </ul> |
|                 | In-network: \$0 copay<br>Out-of-network: 40% coinsurance   | In-network: \$0 copay<br>Out-of-network: 30% coinsurance   |
| Dental Services | <b>Comprehensive Dental Services:</b><br>Reference Evidence of Coverage<br>for additional detail on covered<br>comprehensive services / limitations.                                   | <b>Comprehensive Dental Services:</b><br>Reference Evidence of Coverage for<br>additional detail on covered comprehensive<br>services / limitations.                                   |
|                 | <ul> <li>Restorative</li> <li>Endodontics</li> <li>Periodontics</li> <li>Extractions</li> <li>Prosthodontics and Oral /<br/>Maxillofacial Services</li> </ul>                          | <ul> <li>Restorative</li> <li>Endodontics</li> <li>Periodontics</li> <li>Extractions</li> <li>Prosthodontics and Oral /<br/>Maxillofacial Services</li> </ul>                          |
|                 | In-network: 50% coinsurance<br>Out-of-network: 50% coinsurance   | In-network: 50% coinsurance<br>Out-of-network: 50% coinsurance   |
|                 | Non Medicare-Covered Preventive<br>and Comprehensive Dental Service<br>cost-shares are not subject to the<br>maximum out-of-pocket.  | Non Medicare-Covered Preventive and<br>Comprehensive Dental Service cost-<br>shares are not subject to the maximum<br>out-of-pocket.   |

| Category        | Blue Medicare Advantage (PPO)   | Blue Medicare Advantage<br>Comprehensive (PPO)  |
|-----------------|---|---|
|                 | Medicare-Covered Diabetic Eye<br>Exams and Glaucoma Screenings:<br>In-network: \$0 copay<br>Out-of-network: 40% coinsurance                         | Medicare-Covered Diabetic Eye Exam<br>and Glaucoma Screenings:<br>In-network: \$0 copay<br>Out-of-network: 30% coinsurance                          |
|                 | All Other Medicare-Covered Eye<br>Exams:<br>In-network: \$45 copay<br>Out-of-network: 40% coinsurance   | All Other Medicare-Covered Eye<br>Exams:<br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance   |
|                 | <b>Medicare-Covered Eyewear:</b><br>In-network: \$45 copay<br>Out-of-network: 40% coinsurance   | <b>Medicare-Covered Eyewear:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance   |
| Vision Services | <b>Routine Eye Exams:</b><br>Our plan covers one routine eye<br>exam per year.  | <b>Routine Eye Exams:</b><br>Our plan covers one routine eye<br>exam per year.  |
|                 | In-network: \$0 copay<br>Out-of-network: You have an exam<br>allowance of \$85 every year.<br>Any amount spent over \$85 is your<br>responsibility. | In-network: \$0 copay<br>Out-of-network: You have an exam<br>allowance of \$85 every year.<br>Any amount spent over \$85 is your<br>responsibility. |
|                 | Frames, Lenses, and Contact<br>Lenses:  | Frames, Lenses, and Contact Lenses:   |
|                 | You have an eyewear allowance of<br>\$150 every year. Any amount spent<br>over \$150 is your responsibility.  | You have an eyewear allowance of<br>\$150 every year. Any amount spent over<br>\$150 is your responsibility.  |
|                 | Routine Eye Exam and Non-<br>Medicare-Covered Eyewear<br>cost-shares are not subject to the<br>maximum out-of-pocket.                               | Routine Eye Exam and Non-Medicare<br>Covered Eyewear cost-shares are not<br>subject to the maximum out-of-pocket                                    |

| Category                                       | Blue Medicare Advantage (PPO)   | Blue Medicare Advantage<br>Comprehensive (PPO)  |
|--|---|---|
| Mental Health Care <sup>1</sup>                | <b>Outpatient Group Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 40% coinsurance                     | <b>Outpatient Group Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance                                   |
|  | <b>Outpatient Individual Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 40% coinsurance                | <b>Outpatient Individual Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance                              |
|  | Our plan covers up to 100 days in a SNF.  | Our plan covers up to 100 days in a SNF.  |
| Skilled Nursing Facility<br>(SNF) <sup>1</sup> | In-network: \$0 copay per day for<br>days 1 to 20. \$196 copay per day for<br>days 21 to 100.                           | In-network: \$0 copay per day for<br>days 1 to 20. \$196 copay per day for<br>days 21 to 100.   |
|  | Out-of-network: 40% coinsurance   | Out-of-network: 30% coinsurance   |
| Outpatient Rehabilitation                      | <b>Occupational Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 40% coinsurance                         | <b>Occupational Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance                                       |
|  | Physical Therapy and Speech and<br>Language Therapy Visit:<br>In-network: \$40 copay<br>Out-of-network: 40% coinsurance | <b>Physical Therapy and Speech and</b><br><b>Language Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance |
|  | In-network: \$250 copay per one-way<br>ground or air trip   | In-network: \$200 copay per one-way<br>ground or air trip   |
| Ambulance                                      | Out-of-network: \$250 copay per<br>one-way ground or air trip   | Out-of-network: \$200 copay per one-way<br>ground or air trip   |
| Transportation                                 | Not covered   | Not covered   |
| Prescription Drugs                             |   |   |
| Medicare-Covered<br>Part B Drugs               | <b>Chemotherapy Drugs:</b><br>In-network: 20% coinsurance<br>Out-of-network: 40% coinsurance                            | <b>Chemotherapy Drugs:</b><br>In-network: 20% coinsurance<br>Out-of-network: 30% coinsurance  |
|  | <b>Other Part B Drugs:</b><br>In-network: 20% coinsurance<br>Out-of-network: 40% coinsurance                            | <b>Other Part B Drugs:</b><br>In-network: 20% coinsurance<br>Out-of-network: 30% coinsurance  |
| Part D Insulin Drugs                           | \$35 copay for select insulin   | \$35 copay for select insulin   |

#### Blue Medicare Advantage (PPO) and Blue Medicare Advantage Comprehensive (PPO) Outpatient Prescription Drugs – Short-Term Supply

| Phase 1:<br>Deductible Stage       | This plan does not have a pharmacy deductible.  |                                |
|------------------------------------|---|--------------------------------|
| Phase 2:<br>Initial Coverage Stage | <ul> <li>You pay the following until your total yearly drug costs reach \$4,660. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</li> <li><b>Note:</b> Cost-shares may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. In addition, cost-shares may change depending on your Rx day supply or if you are in Long Term Care (LTC). For more information, please call us or access our Evidence of Coverage.</li> </ul>  |                                |
|                                    | Standard Retail Rx<br>30-day Supply   | Mail-Order Rx<br>30-day Supply |
| Tier 1: Preferred Generic          | \$3 сорау   | \$3 сорау                      |
| Tier 2: Generic                    | \$5 copay   | \$5 copay                      |
| Tier 3: Preferred Brand            | \$45 copay  | \$45 copay                     |
| Tier 4: Non-Preferred Drug         | \$100 copay   | \$100 copay                    |
| Tier 5: Specialty Tier             | 33% coinsurance   | 33% coinsurance                |
| Phase 3:<br>Coverage Gap Stage     | Most Medicare drug plans have a coverage gap (also called the "donut hole").<br>This means that there's a temporary change in what you will pay for your drugs.<br>The coverage gap begins after the total yearly drug cost (including what our plan<br>has paid and what you have paid) reaches \$4,660.<br>Our plan offers additional drug coverage in the Coverage Gap Stage on Tier 1 and<br>Tier 2 drugs. Tier 1 Preferred Generic drugs cost \$3 for a 30-day supply when<br>purchased through a Retail location or Mail-Order. Tier 2 Generic drugs cost \$5 for<br>a 30-day supply when purchased through a Retail location or Mail-Order.<br>For all other formulary drugs, you pay 25% of the plan's cost for covered brand name<br>and generic drugs until your costs total \$7,400, which is the end of the coverage gap. |                                |
| Phase 4:<br>Catastrophic Coverage  | <ul> <li>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of:</li> <li>5% coinsurance, or</li> <li>\$4.15 copay for generic (including brand name drugs treated as generic) and a \$10.35 copay for all other drugs.</li> </ul>  |                                |

| Category  | Blue Medicare Advantage (PPO)   | Blue Medicare Advantage<br>Comprehensive (PPO)  |
|---|---|---|
| Additional Covered Benefits                             |   |   |
| Cardiac Rehabilitation<br>Services                      | Limited to a maximum of two 1-hour<br>sessions per day for up to 36 sessions<br>or up to 36 weeks.<br>In-network: \$10 copay<br>Out-of-network: 40% coinsurance   | Limited to a maximum of two 1-hour<br>sessions per day for up to 36 sessions or<br>up to 36 weeks.<br>In-network: \$10 copay<br>Out-of-network: 30% coinsurance   |
| Chiropractic Care                                       | Medicare-covered services are limited<br>to manipulation of the spine to correct<br>a subluxation (when 1 or more of the<br>bones of your spine move out<br>of position).<br>In-network: \$20 copay<br>Out-of-network: 40% coinsurance  | Medicare-covered services are limited<br>to manipulation of the spine to correct a<br>subluxation (when 1 or more of the bones<br>of your spine move out of position).<br>In-network: \$20 copay<br>Out-of-network: 30% coinsurance   |
| Dialysis  | In-network: 20% coinsurance<br>Out-of-network: 20% coinsurance  | In-network: 20% coinsurance<br>Out-of-network: 20% coinsurance  |
| Diabetic Supplies and<br>Services <sup>1</sup>          | In-network: 0% to 20% coinsurance<br>Out-of-network: 40% coinsurance<br>Diabetic Supplies are covered at 0%<br>to 20% coinsurance, depending on<br>the supplier. 0% coinsurance applies<br>when supplies are manufactured by<br>our preferred supplier, Ascensia. 20%<br>coinsurance applies when Diabetic<br>Supplies are received from all other<br>suppliers at an in-network location.<br>Diabetic Therapeutic Shoes and<br>Inserts are covered in-network at 20%<br>coinsurance. | <ul> <li>In-network: 0% to 20% coinsurance<br/>Out-of-network: 30% coinsurance</li> <li>Diabetic Supplies are covered at 0% to 20%<br/>coinsurance, depending on the supplier.</li> <li>0% coinsurance applies when supplies are<br/>manufactured by our preferred supplier,</li> <li>Ascensia. 20% coinsurance applies when<br/>Diabetic Supplies are received from all<br/>other suppliers at an in-network location.</li> <li>Diabetic Therapeutic Shoes and Inserts are<br/>covered in-network at 20% coinsurance.</li> </ul> |
| Durable Medical Equipment<br>(DME) & Prosthetic Devices | In-network: 20% coinsurance<br>Out-of-network: 40% coinsurance  | In-network: 20% coinsurance<br>Out-of-network: 30% coinsurance  |

| Category                         | Blue Medicare Advantage (PPO)  | Blue Medicare Advantage<br>Comprehensive (PPO)  |
|----------------------------------|--|---|
| Foot Care                        | Medicare-covered podiatry services are<br>limited to foot exams and treatment<br>if you have diabetes-related nerve<br>damage and/or meet certain conditions.<br>In-network: \$45 copay<br>Out-of-network: 40% coinsurance                       | Medicare-covered podiatry services are<br>limited to foot exams and treatment if you<br>have diabetes-related nerve damage and/or<br>meet certain conditions.<br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance                    |
| Home Health Care                 | In-network: \$0 copay<br>Out-of-network: 40% coinsurance   | In-network: \$0 copay<br>Out-of-network: 30% coinsurance  |
| Hospice                          | You pay nothing for hospice care from<br>a Medicare-certified hospice. You<br>may have to pay part of the cost for<br>drugs and respite care. Please see<br>the Evidence of Coverage for more<br>information about hospice care and<br>coverage. | You pay nothing for hospice care from a<br>Medicare-certified hospice. You may have<br>to pay part of the cost for drugs and respite<br>care. Please see the Evidence of Coverage<br>for more information about hospice care<br>and coverage. |
| Meals                            | Our plan covers up to 14 home delivered<br>meals by Mom's Meals over a 7-day period<br>after an inpatient hospital discharge.<br>In-network: \$0 copay   | Our plan covers up to 14 home delivered<br>meals by Mom's Meals over a 7-day period<br>after an inpatient hospital discharge.<br>In-network: \$0 copay  |
| <b>Opioid Treatment Services</b> | In-network: \$10 copay<br>Out-of-network: 40% coinsurance  | In-network: \$5 copay<br>Out-of-network: 30% coinsurance  |
| Outpatient Substance Abuse       | <b>Group Therapy Visit:</b><br>In-network: \$45 copay<br>Out-of-network: 40% coinsurance<br><b>Individual Therapy Visit:</b><br>In-network: \$45 copay<br>Out-of-network: 40% coinsurance  | <b>Group Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance<br><b>Individual Therapy Visit:</b><br>In-network: \$40 copay<br>Out-of-network: 30% coinsurance   |
| Over-the-Counter (OTC)<br>Drugs  | Our plan covers up to \$35 allowance<br>every 3 months for the purchase of<br>over-the-counter drugs.  | Our plan covers up to \$85 allowance<br>every 3 months for the purchase of<br>over-the-counter drugs.   |

| Category                             | Blue Medicare Advantage (PPO)  | Blue Medicare Advantage<br>Comprehensive (PPO)                                     |
|--------------------------------------|--|--|
| Wellness Programs                    | Health Club Membership/Fitness<br>classes at participating SilverSneakers®<br>locations.   | Health Club Membership/Fitness classes at participating SilverSneakers® locations. |
|                                      | In-network: \$0 copay  | In-network: \$0 copay  |
| Counseling and<br>Caregivers Support | Care Guides assists members and their caregivers virtually with counseling and training, connections with local community resources, member engagement activities, and in closing care gaps. |  |

## Blue Cross and Blue Shield Medicare Advantage Member Services Contact Information

#### Call

#### 1-800-222-7645

Calls to this number are free. Hours are 8 a.m. to 8 p.m., seven days a week. You may reach a messaging service on Thanksgiving, Christmas, and holidays and weekends from April 1 through September 30. Please leave a message and your call will be returned the next business day.

Customer Service also has free language interpreter services available for non-English speakers.

#### TTY

#### 711

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Calls to this number are free. Hours are 8 a.m. to 8 p.m., seven days a week. You may reach a messaging service on Thanksgiving, Christmas, and holidays and weekends from April 1 through September 30. Please leave a message and your call will be returned the next business day.

#### Fax

#### 1-800-426-6535

#### Write

BCBSKS Member Correspondence PO BOX 261367 Plano, TX 75026-1367

Website bcbsks.com/mawelcome

#### IMPORTANT INFORMATION:

#### 2023 Medicare Star Ratings

#### Blue Cross and Blue Shield of Kansas - H7063

For 2023, Blue Cross and Blue Shield of Kansas - H7063 received the following Star Ratings from Medicare:

| Overall Star Rating:    | ★★★☆☆ |
|-------------------------|-------|
| Health Services Rating: | ★★★☆☆ |
| Drug Services Rating:   | ★★★☆☆ |

Every year, Medicare evaluates plans based on a 5-star rating system.

#### Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

#### Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at medicare.gov/plan-compare.

#### Questions about this plan?

Contact Blue Cross and Blue Shield of Kansas 7 days a week from 8:00 a.m. to 8:00 p.m. Central time at 800-354-9387 (toll-free) or 800-766-3777 (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time. Current members please call 800-222-7645 (toll-free) or 711 (TTY).

The number of stars show how well a plan performs. \* \* \* \* \* EXCELLENT \* \* \* \* ☆ ABOVE AVERAGE \* \* ☆ ☆ AVERAGE \* \* ☆ ☆ & BELOW AVERAGE \* ☆ ☆ ☆ POOR



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## 800-222-7645 (TTY: 711)

#### bcbsks.com/mawelcome

1133 SW Topeka Blvd. Topeka, KS 66629-0001

