

Effective 1/1/2025 – 12/31/2025 Blue Cross Group Medicare Advantage Open Access (PPO)SM

Annual Medical Deductible	\$0
Annual Out-of-Pocket Maximum Includes the Deductible	\$2,500
Inpatient Hospital Care	\$100 copay per day (days 1-6); \$0 copay per day (days 7+)
Emergency Care	\$100 copay
Ambulance Services	\$60 copay
Primary Care Office Visit	\$10 copay
Specialist Office Visit	\$20 copay

The following items are your extra health and wellness benefits.

Chiropractic Services - Medicare-covered	\$10 copay; Coverage is limited to manual manipulation of the spine to correct for subluxation.
Podiatry Services - Medicare-covered	\$5 copay; Coverage is limited to foot exams or treatment for diabetes-related nerve damage or medically necessary treatment for foot injuries or diseases.
Acupuncture Services - Medicare-covered	\$0 copay; Coverage for chronic low back pain up to 12 visits in 90 days. No more than 20 acupuncture treatments may be administered annually.
Hearing Services - Routine Hearing Exam	\$15 copay
Over-the-Counter Allowance	\$20 per month with rollover to next month
Fitness Program	SilverSneakers® Fitness Program
Rewards Program	Up to \$100 worth of gift cards per year

Prescription Drug Benefits	
Annual Part D Deductible	\$250 (Tiers 1-5)
Your Drug List/Formulary Name	5 Tier Standard Formulary
Your Out-of-Pocket Costs (30-day supply at retail pharmacies) Annual drug costs up to \$2,000	Preferred Pharmacy/Standard Pharmacy
	Tier 1 – Preferred Generic Drugs \$0/\$5
	Tier 2 – Generic Drugs \$2/\$7
	Tier 3 – Preferred Brand Drugs \$25/\$40
	Tier 4 – Non-Preferred Drugs \$75/\$95
Catastrophic Coverage	Tier 5 – Specialty Drugs 33% coinsurance/ 33% coinsurance
	You pay \$0 after your Part D maximum out-of-pocket costs reach \$2,000. This includes drugs purchased through retail and mail order pharmacies but does not apply to out-of-pocket spending on Part B drugs or your monthly premium.
Network Pharmacies	Jewel-Osco, Mariano’s, Walgreens, Walmart and independents

Coupons and Discount Programs

Federal law forbids people who have Medicare from using coupons or other discounts with their Medicare Part D plan. These may only be used outside of your Medicare Part D benefit.

Call the Education Helpline at **1-877-842-7564 (TTY 711)** for more information.

We are open October 1 – March 31: Daily, 8:00 a.m. to 8:00 p.m., local time;

April 1 – September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m., local time.

Alternate technologies (for example, voicemail) will be used on weekends and holidays.

This information is not a complete description of benefits. Non-contracted providers are under no obligation to treat Blue Cross and Blue Shield of Illinois members, except in emergency situations. Please call the Education Helpline or see the Summary of Benefits for more information.

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The Healthy Activity Portal is a website owned and operated by HealthMine, Inc., an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital health and personal clinical engagement tools and services for members with coverage through BCBSIL. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them. Registration is required to participate. Visit www.BlueRewardsIL.com to register and see what Healthy Actions earn rewards. Maximum annual rewards of \$100 in gift cards. One reward per Healthy Action per year. Healthy Action dates of service must be in the current plan year. Healthy Actions that earn rewards are subject to change.

PPO plans provided by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC's plans depends on contract renewal.