

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	\$0
Inpatient Hospital Care	\$0 copay per stay
Emergency Care	\$0 copay
Ambulance Services	\$0 copay
Primary Care Office Visit	\$0 copay
Specialist Office Visit	\$0 copay
The following items are your extra health and wellness benefits.	
Hearing Services – Routine Hearing Exam	\$0 copay
Hearing Services – Hearing Aids	\$2,500 hearing aid allowance for both ears combined, every 3 years
Routine Chiropractic Services	\$0 copay (20 visit limit)
Routine Acupuncture	\$0 copay (12 visit limit)
Over-the-Counter Allowance	\$20 per month with rollover to next month
Meal Service	14 meals per 7 days; max 3 times per year (Authorization required after in-patient stay)
Non-emergency Transportation	\$0 copay for up to 12 one-way trips to plan-approved locations every year
Fitness Program	SilverSneakers® Fitness Program
Rewards Program	Up to \$100 worth of gifts cards per year

Turn over for prescription drug benefits ►

Prescription Drug Benefits	
Annual Part D Deductible	\$50 (Tiers 2-3)
Your Drug List/Formulary Name	Tier 3 Complete Formulary
Your Out-of-Pocket Costs (30-day supply at retail pharmacies) Annual drug costs up to \$2,000	Standard Pharmacy
	Tier 1 – Generic Drugs \$10 copay \$20% coinsurance Tier 2 – Preferred Brand Drugs \$30 min \$60 max Tier 3 – Non-Preferred Drugs \$20% coinsurance \$50 min \$100 max
Catastrophic Coverage	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.

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 1-855-380-8542 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) are 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 Texas 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 Texas to provide digital health and personal clinical engagement tools and services for members with coverage through BCBSTX. BCBSTX 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.BlueRewardsTX.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 Texas, which refers to HCSC Insurance Services Company (HISC) and GHS Insurance Company (GHSIC). PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC, HISC, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.