IMPORTANT PLAN INFORMATION

65 Plus Medicare plan (PPO) is an open access Medicare Advantage PPO plan. On occasion, members may receive automated communications that reference plan name 'Blue Cross Group Medicare Advantage Open Access (PPO)^{5M}.' This plan name also refers to 65 Plus Medicare plan (PPO).

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.