Effective 1/1/2027 – 12/31/2027	Blue Cross Group Medicare Advantage (HMO)℠
Annual Medical Deductible	$0
Annual Out-of-Pocket Maximum Includes the Deductible	$6,700
Inpatient Hospital Care	$250 copay per stay
Emergency Care	$50 copay
Ambulance Services	$50 copay
Primary Care Office Visit	$20 copay
Specialist Office Visit	$40 copay
The following items are your extra health and wellness benefits.	
Vision Services – Routine Eye Exam	$40 copay
Hearing Services – Routine Hearing Exam	$40 copay; exam provided by TruHearing
Hearing Services – Hearing Aids	$500 hearing aid allowance for both ears combined, every 3 years
Routine Podiatry Services (Medicare-covered)	$40 copay (Coverage limited to foot exams or treatment for diabetes-related nerve damage or medically necessary treatment for foot injuries or diseases.)
Cardiac Rehabilitation Services	$0 copay Maximum of 2 one-hour sessions per day up to 36 sessions in 36 weeks. Limit to 36 per year.
Occupational, Physical, Speech Language Therapy Services	$0 copay
Meal Service	28 meals per 14 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 gift cards per year

BlueCross BlueShield of Texas

PEBC

	Prescription Drug Benefits	
Annual Part D Deductible	$0	
Your Drug List/Formulary Name	5 Tier **Premier** Formulary	
Your Out-of-Pocket Costs (30-day supply at retail pharmacies) Annual drug costs up to $2,400	**Standard Pharmacy**	
	Tier 1 – Preferred Generic Drugs	**$10**
	Tier 2 – Generic Drugs	**$10**
	Tier 3 – Preferred Brand Drugs	**$20**
	Tier 4 – Non-Preferred Drugs	**$40**
	Tier 5 – Specialty Drugs	**$40**
Catastrophic Coverage	You pay $0 after your Part D maximum out-of-pocket costs reach $2,400. 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*	Albertsons, Brookshires, H-E-B, Kroger, Randalls, Tom Thumb, United Supermarkets, Walgreens, Walmart, and Independents	

* Other pharmacies are available in network.

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 Texas members, except in emergency situations. Please call the Education Helpline or see the Summary of Benefits for more information.

SilverSneakers® is a wellness program owned and operated by Tivity Health, Inc., an independent company. Tivity Health and SilverSneakers® are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries.

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.

HMO employer/union group plans are provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC)-H3822, HCSC Insurance Services Company (HISC)-H9706 and GHS Insurance Company (GHSIC)-H8133 and H8544. HCSC, HISC and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC and GHSIC are Medicare Advantage organizations with Medicare contracts. Enrollment in these plans depends on contract renewal.

9100808.0526