

# **2026 Summary of Benefits**

Medicare Advantage Plan with Part D Prescription Drug Coverage

BlueMedicare Group PPO (Employer PPO)

Elite PPO + Elite Rx

01/01/2026 - 12/31/2026

Bay County School District #45791



The plan's service area includes:

Nationwide

This is a summary of what our plan covers and what you pay. For a complete list of covered services, limitations and exclusions, you may view the **"Evidence of Coverage"**. To get a complete list of the drugs we cover, call us and ask for the List of Covered Drugs "**Formulary"**. You may also contact your former employer's benefits administrator for the "Evidence of Coverage" and "Formulary."

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 **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?

You and your dependent(s) can join this plan if you are a retired employee of the group, and the following conditions are met:

- You and your dependent(s) are entitled to Medicare Part A and enrolled in Medicare Part B
- You and your dependent(s) live in the plan service area, and
- You are identified as an eligible participant by your former employer

Neither you nor your dependent(s) are eligible for this plan if:

- · You are an active employee of the group, or
- You are a retired employee of the group with a dependent who is an active employee of the group and has coverage through the group's plan for active employees

Our service area is nationwide. It includes all fifty states, the District of Columbia and the United States territories.

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

We have a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network to receive medical services, you may pay more for these services. If you use pharmacies that are not in our network to fill your covered Part D drugs, the plan will generally not cover your drugs.

You can see our plan's provider and pharmacy directory on our website
 (<a href="https://providersearch.floridablue.com/">https://providersearch.floridablue.com/</a>). Or call us and we will send you a copy of the provider and pharmacy directories.

# **Have Questions? Call Us**

- If you are a member of this plan, call us at 1-800-926-6565, TTY: 1-800-955-8770.
- If you are not a member of this plan, call us at 844-BLUE-MED (844-258-3633), TTY: 1-800-955-8770.
  - From October 1 through March 31, we are open seven days a week, from 8:00 a.m. to
     8:00 p.m. local time, except for Thanksgiving and Christmas.
  - From April 1 through September 30, we are open Monday through Friday, from 8:00 a.m.
     to 8:00 p.m. local time, except for major holidays.
- Or visit our website at **www.floridablue.com/medicare**.

# **Important Information**

- Our plans group each medication into a tier. The number of tiers may vary based on the plan you choose. 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 and what stage of the benefit you have reached.
- Throughout this document you will see the "\u00e9" symbol. Services with this symbol may require prior authorization from the plan before you receive the services from network providers. If you do not get a prior authorization when required, you may have to pay out-of-network cost-sharing, even though you received services from a network provider. Please refer to the "Evidence of Coverage (EOC)" for more information about services that require a prior authorization from the plan.

# **Monthly Premium, Deductible and Limits**

<b>Monthly Plan</b>
Premium

\$291.54

You must continue to pay your Medicare Part B premium.

# **Annual Deductible**

- **\$0** per year for In-Network health care services
- \$1,000 per year for Out-of-Network health care services
- **\$100** per year for Part D prescription drugs applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Brand), and Tier 5 (Specialty Tier).
- There is no deductible for insulins.

# Maximum Out-of-Pocket Responsibility (MOOP)

• **\$2,000** This is the most you pay for copays, coinsurance, and other costs for Medicare-covered medical services from in-network providers for the year.

(does not include prescription drugs)

- **\$5,000** This is the most you pay for copays, coinsurance, and other costs for Medicare-covered medical services you receive from in- and out-of-network providers.
- Once you reach the maximum out-of-pocket (MOOP), our plan pays 100% of covered medical services.
- Premium and prescription drug costs do not count toward your MOOP.

# **Medical and Hospital Benefits**

	In-Network	Out-of-Network
Inpatient Hospital Coverage ♦ (Authorization applies to in-network services only)	<ul> <li>\$200 copay per day, for days 1-7</li> <li>\$0 copay per day, after day 7</li> </ul>	■ <b>30%</b> of the total cost after you reach your \$1,000 out-of-network deductible
(Covers an unlimited number of days for		

	In-Network	Out-of-Network
an inpatient hospital stay)		
Outpatient Hospital Coverage	<ul> <li>Observation Services: \$75 copay</li> <li>All Other Services ◊: \$200 copay</li> </ul>	<ul> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>
Ambulatory Surgical Center (ASC) Services	■ Surgery Services : <b>\$150</b> copay	<ul> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>
Doctor Visits	<ul> <li>Provider of Choice: \$10 copay</li> <li>Specialist: \$25 copay</li> </ul>	<ul> <li>Provider of Choice: \$10 copay</li> <li>Specialist: 30% of the total cost after you reach your \$1,000 out of network deductible</li> </ul>
<b>Preventive Care</b>	Medicare-covered Services: <b>\$0</b> copay	<ul><li>30% of the total cost</li></ul>
(Medicare-covered Services)	<ul> <li>Abdominal aortic aneurysm screenings</li> <li>Alcohol misuse screenings &amp; counseling</li> <li>Bone mass measurements</li> <li>Cardiovascular disease screenings</li> <li>Cardiovascular disease (behavioral therapy)</li> <li>Cervical &amp; vaginal cancer screenings</li> <li>Colorectal cancer screenings</li> <li>Blood-based biomarker tests</li> <li>Colonoscopies</li> <li>Computed tomography (CT) colonography</li> <li>Fecal occult blood tests</li> <li>Flexible sigmoidoscopies</li> <li>Multi-target stool DNA tests</li> <li>Counseling to prevent tobacco use &amp; tobacco-caused disease</li> <li>Depression screenings</li> <li>Diabetes self-management</li> <li>training</li> <li>Glaucoma screenings</li> </ul>	

#### In-Network

#### **Out-of-Network**

- Hepatitis B shots
- Hepatitis B Virus (HBV) infection screenings
- · Hepatitis C screening tests
- HIV screenings
- · Lung cancer screenings
- Mammograms (screening)
- Medical nutrition therapy services
- Medicare Diabetes Prevention Program
- Obesity behavioral therapy
- One-time "Welcome to Medicare" preventive visit
- Pre-exposure prophylaxis (PrEP) for HIV prevention
- Prostate cancer screenings
- Sexually transmitted infections screenings & counseling
- Shots:
  - o COVID-19 vaccines
  - o Flu shots
  - Hepatitis B shots
  - o Pneumococcal shots
- Yearly "Wellness" visit

# **Emergency Care**

• **\$75** copay

Copay waived if admitted to the hospital within 48 hours of an emergency room visit.

# Worldwide Emergency Care

(does not include emergency transportation)

- **\$75** copay
- Worldwide emergency and worldwide urgently needed services have a \$25,000 coverage limit. Copay is waived if admitted to hospital.
- There is no coverage for care outside of the emergency room or emergency hospital admission.

# **Urgently Needed Services**

Urgent Care Center: \$25 copay

Convenient Care Center: \$25 copay

	In-Network	Out-of-Network
Worldwide Urgently Needed Services (does not include emergency transportation)	<ul> <li>\$75 copay Worldwide emergency at have a \$25,000 coverage limit. Copa hospital.</li> </ul>	nd worldwide urgently needed services ay is not waived if admitted to the
Diagnostic Services/ Labs/Imaging ♦ (Authorization applies to in-network services only) Tests and Procedures	<ul> <li>Independent Diagnostic Testing Facility (IDTF): \$10 copay</li> <li>Outpatient Hospital Facility: \$30 copay</li> <li>Allergy Testing: \$0 copay</li> </ul>	■ <b>30%</b> of the total cost after you reach your \$1,000 out-of-network deductible
Laboratory Services	<ul> <li>Independent Clinical Laboratory:</li> <li>\$0 copay</li> <li>Outpatient Hospital Facility:</li> <li>\$15 copay</li> </ul>	
X-Rays	<ul> <li>Physician's Office \$25 copay</li> <li>IDTF: \$25 copay</li> <li>Outpatient Hospital Facility: \$100 copay</li> </ul>	
Advanced Imaging Services (MRI, MRA, PET, CT scan, Nuclear Medicine Testing)	<ul><li>Physician's Office: \$50 copay</li><li>IDTF: \$75 copay</li></ul>	

	In-Network	Out-of-Network
Radiation Therapy	<ul><li>Outpatient Hospital Facility:</li><li>\$100 copay</li></ul>	
	■ <b>20%</b> of the total cost	
Hearing Services Medicare-Covered	<ul><li>Physician's Office: \$25 copay</li><li>Specialist: \$25 copay</li></ul>	<ul> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>
Dental Services		
Medicare-Covered	<ul><li>Non-routine care: \$25 copay</li></ul>	<ul> <li>30% of the total cost after you reach your \$1,000 out-of-network</li> </ul>
♦ (Authorization applies to innetwork services only)		deductible for non-routine dental
Vision Services		
Medicare-Covered	<ul> <li>Physician Services: \$25 copay</li> <li>Glaucoma Screening: \$0 copay</li> <li>Diabetic Retinal Exam: \$0 copay</li> <li>Eyeglasses or Contact Lenses:</li> <li>\$0 copay One pair after cataract surgery</li> </ul>	<ul> <li>Physician Services: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Glaucoma Screening: 30% of the total cost</li> <li>Diabetic Retinal Exam: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Eyeglasses or Contact Lenses: 30% of the total cost after you reach your \$1,000 out-of-network deductible One pair after cataract surgery</li> </ul>

	In-Network	Out-of-Network
Mental Health Services ◊ (Authorization applies to in-network services only)		
Inpatient Psychiatric Hospital	<ul> <li>\$200 copay per day for days 1-7</li> <li>\$0 copay per day for days 8-90</li> <li>90 days maximum per stay with a lifetime maximum of 190 days</li> </ul>	<ul> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>90 days maximum per stay with a lifetime maximum of 190 days</li> </ul>
Outpatient Mental Health Therapy	Individual Sessions ■ \$30 copay	<ul> <li>Individual Sessions</li> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>
	Group Sessions ■ \$30 copay	<ul> <li>Group Sessions</li> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>
Skilled Nursing Facility (SNF) \$ (Authorization applies to in-network services only)	<ul> <li>\$0 copay per day for days 1-20</li> <li>\$100 copay per day for days 21-100</li> </ul>	■ <b>30%</b> of the total cost after you reach your \$1,000 out-of-network deductible
(Covers up to 100 days per benefit period)		
Physical Therapy  ♦  (Authorization applies to in-	<ul> <li>Physician's Office: \$25 copay</li> <li>Specialist Office: \$25 copay</li> <li>Outpatient Rehab Facility: \$25 copay</li> </ul>	■ <b>30%</b> of the total cost after you reach your \$1,000 out-of-network deductible

	In-Network	Out-of-Network
network services only)	<ul><li>Outpatient Hospital: \$25 copay</li></ul>	
Speech Therapy ◊	<ul><li>Physician's Office: \$25 copay</li></ul>	■ <b>30%</b> of the total cost after you
(Authorization applies to in-	<ul><li>Specialist Office: \$25 copay</li></ul>	reach your \$1,000 out-of-network deductible
network services only)	<ul><li>Outpatient Rehab Facility: \$25 copay</li></ul>	
	<ul><li>Outpatient Hospital: \$25 copay</li></ul>	
Occupational Therapy ◊	<ul><li>Physician's Office: \$25 copay</li></ul>	30% of the total cost after you  reach your \$1,000 out of network
(Authorization	<ul><li>Specialist Office: \$25 copay</li></ul>	reach your \$1,000 out-of-network deductible
applies to in- network services only)	oplies to in-  Outpatient Rehab Facility: <b>\$25</b> copay	
o.i.y)	<ul><li>Outpatient Hospital: \$25 copay</li></ul>	
Lymphedema Therapy ◊	<b>\$0</b> copay	■ <b>30%</b> of the total cost after you reach your \$1,000 out-of-network deductible
(Authorization applies to in- network services only)		deddctible
Ambulance ◊	■ Ground: <b>\$150</b> copay	■ Ground: <b>\$150</b> copay
(Authorization applies to in- network services only)	• Air: <b>20%</b> of the total cost	• Air: <b>20%</b> of the total cost
(one way trip)		
Medicare Part B Drugs	<ul> <li>Allergy Injections: \$0 copay</li> <li>Chemotherapy Drugs : Up to 20% of the total cost</li> <li>Other Part B drugs: 20% of the total cost</li> <li>Part B Insulin : 20% up to \$35 per month copay</li> </ul>	■ <b>30%</b> of the total cost after you reach your \$1,000 out-of-network deductible

# **Part D Prescription Drug Benefits**

# **Deductible Stage**

The Deductible Stage is the first payment stage for your drug coverage.

You will pay a yearly deductible of **\$100** which applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Brand) and Tier 5 (Specialty Tier) drugs. You must pay the full cost of your Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Brand) and Tier 5 (Specialty Tier) drugs until you reach the plan's deductible amount. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines. For all other drugs, you will not have to pay any deductible. The full cost is usually lower than the normal full price of the drug since our plan has negotiated lower costs for most drugs at network pharmacies.

Once you have paid **\$100** which applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Brand) and Tier 5 (Specialty Tier) drugs, you leave the Deductible Stage and move on to the Initial Coverage Stage.

# **Initial Coverage Stage**

You begin in this stage after you meet your deductible (if applicable). During this stage, the plan pays its share of the cost of your drugs and you pay your share of the total cost. You stay in the Initial Coverage Stage until your total out-of-pocket costs reach **\$2,100**. You then move on to the Catastrophic Coverage Stage. You may get your drugs at network retail pharmacies and mail order pharmacies.

	Standard Retail (31-day supply)	Standard Retail (90 to 100-day supply)	Mail Order (90 to 100-day supply)
Tier 1 - Preferred Generic	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$0</b> copay
Tier 2 - Generic	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$0</b> copay
Tier 3 - Preferred Brand	<b>\$30</b> copay	<b>\$90</b> copay	<b>\$90</b> copay
Tier 4 - Non-Preferred Drug	<b>\$60</b> copay	<b>\$180</b> copay	<b>\$120</b> copay
Tier 5 - Specialty Tier	<b>33%</b> of the total cost	N/A	N/A
Tier 6 - Select Care Drugs	<b>\$0</b> copay	<b>\$0</b> copay	<b>\$0</b> copay

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the drug tier, even if you haven't paid your deductible.

# **Catastrophic Coverage Stage**

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the **\$2,100** limit for the calendar year. During the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs. You will stay in this payment stage until the end of the calendar year.

# **Additional Drug Coverage**

- For a complete list of the drugs we cover see the plan's "Formulary" and to see information about the cost of drugs see the plan's "Evidence of Coverage". These documents are available upon request. If you request a formulary exception, and the plan approves it, you will pay Tier 4 (Non-Preferred Drug) cost-sharing.
- Your cost-sharing may be different if you use a Long-Term Care (LTC) pharmacy, a home infusion pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 90 days) of a drug.
- Our plan covers most Part D vaccines at no cost to you including shingles, tetanus and travel vaccines.

#### **Medicare Prescription Payment Plan**

- The Medicare Prescription Payment Plan is a payment option to help Medicare beneficiaries spread out their out-of-pocket drug costs across the calendar year (January to December). Participation is voluntary and there is no cost to enroll. You can enroll in the payment plan by speaking with your Agent of Record (AOR) or by calling our dedicated Election support line at 1-800-926-6565 or 1-833-696-2087, (TTY 711) 8am 8pm ET Mon Fri, (voicemails monitored on weekends), 8am 11pm ET 7 days a week (during Annual Enrollment Period (AEP)).
- For more information about the payment plan, speak with agent or visit our website at <a href="https://www.floridablue.com/medicare/member/prescription-drug-payments">https://www.floridablue.com/medicare/member/prescription-drug-payments</a>.

# **Additional Medical Benefits**

	In-Network	Out-of-Network
Podiatry  Medicare-covered	<b>\$25</b> copay	<ul> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>
Chiropractic  (manual manipulation of the spine to correct subluxation)	<b>\$20</b> copay	<ul> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>
Telehealth ◊	<ul><li>Urgently Needed Services: \$25 copay</li></ul>	<ul><li>Urgently Needed Services: \$25 copay</li></ul>

	In-Network	Out-of-Network
(Authorization applies to in-network services only)	<ul> <li>Provider of Choice: \$10 copay</li> <li>Occupational Therapy: \$25 copay</li> <li>Physical Therapy: \$25 copay</li> <li>Speech Therapy: \$25 copay</li> <li>Dermatology Services: \$25 copay</li> <li>Mental Health Specialty Services: \$30 copay</li> <li>Psychiatry Specialty Services: \$30 copay</li> <li>Opioid Treatment: \$30 copay</li> <li>Substance Use Disorder Services: \$30 copay</li> <li>Diabetes Self-Management Training: \$0 copay</li> <li>Dietician Services: \$0 copay</li> </ul>	<ul> <li>Provider of Choice: \$10 copay</li> <li>Occupational Therapy: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Physical Therapy: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Speech Therapy: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Dermatology Services: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Mental Health Specialty Services: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Psychiatry Specialty Services: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Opioid Treatment: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Substance Use Disorder Services: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Diabetes Self-Management Training: 30% of the total cost</li> <li>Dietician Services: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> <li>Dietician Services: 30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>
Diabetic Supplies	<ul> <li>\$0 copay</li> <li>Available at Florida Blue Medicare contracted retail or mail-order pharmacies.</li> <li>Preferred Brands:</li> </ul>	<ul> <li>30% of the total cost after you reach your \$1,000 out-of-network deductible</li> </ul>

	In-Network	Out-of-Network
	<ul> <li>Abbott (eg. Freestyle Lite) and Ascensia (Contour ®) glucose meters and test strips</li> <li>Lancets</li> <li>Continuous Glucose Monitors (CGMs) such as Freestyle Libre and Dexcom, and supplies (other brands may require prior authorization)</li> <li>Insulin, alcohol swabs, insulin syringes, and needles for self-administration in the home are covered under Medicare Part D pharmacy benefit, with applicable co-pays and deductibles.</li> </ul>	
	Please note: Medical supplies (e.g. alcohol swabs, gauze, syringes) are not covered under Part D unless used for insulin administration. Glucose meters and test strips can also be obtained through our participating DME network.  Initial fill of a CGM with an insulin	
	pump can be obtained through our participating DME provider.	
Medicare Diabetes Prevention Program (MDPP)	\$0 copay for Medicare-covered services	■ <b>30%</b> of the total cost
Durable Medical Equipment (DME) and Supplies ◊  (Authorization applies to in-network services only)	<ul> <li>Motorized Wheelchairs/Electric Scooters: 20% of the total cost</li> <li>All Other DME: 0% of the total cost</li> </ul>	■ <b>30%</b> of the total cost after you reach your \$1,000 out-of-network deductible

# **Additional Benefits**

	In-Network	Out-of-Network
SilverSneakers® Fitness Program	<ul> <li>You get a basic membership to any SilverSneakers® participating fitness facility. Gym membership and classes available at fitness locations across the country, including national chains and local gyms.</li> <li>Access to exercise equipment and other amenities, classes for all levels and abilities, social events, and more.</li> </ul>	<ul> <li>Coverage is limited to services from plan-approved vendors</li> </ul>
HealthyBlue Rewards	<ul> <li>Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars Benefits MasterCard® Prepaid Card for completing and/or reporting certain preventive care and screenings.</li> <li>Rewards are available after opting in to the program.</li> </ul>	<ul> <li>Your BlueMedicare plan rewards you for taking care of your health. Reward dollars will be loaded to your Blue Dollars Benefits MasterCard® Prepaid Card for completing and/or reporting certain preventive care and screenings.</li> <li>Rewards are available after opting in to the program.</li> </ul>
Blue Dollars Benefits MasterCard® Prepaid Card  NOTE: See Healthy Blue Rewards	<ul> <li>Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically.</li> <li>Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan.</li> <li>Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply.</li> <li>The Blue Dollars card will be mailed directly to you and replenished depending on your plan benefits.</li> </ul>	<ul> <li>Based on your plan's allowance and frequency amounts, funds will be loaded on your Blue Dollars Card automatically.</li> <li>Use your Blue Dollars card for easy access to rewards and select allowance benefits that may be part of your plan.</li> <li>Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply.</li> <li>The Blue Dollars card will be mailed directly to you and replenished depending on your plan benefits.</li> </ul>

#### **Disclaimers**

Florida Blue is a PPO plan with a Medicare contract. Enrollment in Florida Blue depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Florida Blue members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

If you have any questions, please contact our Member Services number at 1-800-926-6565 (TTY users should call 1-800-955-8770). Our hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 through March 31, except for Thanksgiving and Christmas. From April 1 through September 30, our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday, except for major holidays.

PPO coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

The Benefits Mastercard® Prepaid Card, is issued by The Bancorp Bank, N.A., pursuant to license by Mastercard International Incorporated and Card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. Eligible allowance and rewards amounts cannot be combined. Additional limitations or restrictions may apply. Subscription type services like Walmart+, Instacart, Shipt, Amazon are not eligible.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved.

Participation in HealthyBlue Rewards is voluntary and offered at no additional cost to you.

HealthyBlue Rewards Program (HealthyBlue) restrictions and limitations may apply. Eligible members who opt in to participate in HealthyBlue Rewards must complete the activity and redeem rewards no later than December 31 of the benefit year. Unredeemed rewards earned in 2026 will not carry over to 2027 and will expire if you disenroll from the plan. If you need help with your HealthyBlue Rewards account or full details on program rules, visit floridablue.com/healthyblue or call 1-800-926-6565, TTY 1-800-955-8770.

© 2025 Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. All rights reserved.

# **Section 1557 Notification: Discrimination is Against the Law**

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, sex, age, or disability. We do not exclude people or treat them differently because of race, color, national origin, sex, age, or disability.

#### We provide:

- Free auxiliary aids, reasonable modifications, and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (e.g., large print, audio, and accessible electronic formats)
- Free language assistance services to people whose primary language is not English, such as:
  - Qualified interpreters
  - o Information written in other languages

If you need these services, contact:

- Health and vision coverage: 1-800-352-2583
- Dental, life, and disability coverage: 1-888-223-4892
- Federal Employee Program (FEP): 1-800-333-2227
- Medicare: 1-800-926-6565
- TTY 711

If you believe that we have failed to provide these services or have discriminated in another way on the basis of race, color, national origin, sex, age, or disability, you can file a grievance with:

# Health and vision coverage (including Dental, life, and disability coverage:

**FEP members):**Section 1557 Coordinator

4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070

1-800-955-8770 (TTY) Fax: 1-904-301-1580

Section1557Coordinator@bcbsfl.com

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY)

civilrightscoordinator@fclife.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator or Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically

through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at:

# U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019
1-800-537-7697 (TDD)
Complaint forms are available at <a href="https://www.hhs.gov/ocr/office/file/index.html">www.hhs.gov/ocr/office/file/index.html</a>

Visit **www.floridablue.com/disclaimer/ndnotice** to view an electronic version of this notice. 87768 0625R

Se encuentran a su disposición los servicios gratuitos de idiomas, de ayuda auxiliar y de formato alternativo. Llame al número 1-800-352-2583, a FEP al 1-800-333-2227, a Medicare al 1-800-926-6565, (TTY 711).

Có sẵn dịch vụ hỗ trợ ngôn ngữ miễn phí, thiết bị hỗ trợ và các định dạng thay thế. Vui lòng gọi 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

Gen èd oksilyè pou ede w nan lòt lang ak sèvis nan lòt fòma ki disponib gratis. Rele nan 1-800-352-2583, FEP 1-800-333-2227, oswa rele Medicare nan 1-800-926-6565 (TTY 711).

Estão disponíveis, gratuitamente, serviços de tradução, assistência e formatos alternativos. Ligue para 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

免费语言服务、辅助援助及替代格式服务均已开放。欢迎致电以下号码 普通咨询1-800-352-2583 联邦雇员计划(FEP)1-800-333-2227 医疗保险 (Medicare)1-800-926-6565 听障专线 (TTY)711.

Des services linguistiques, d'aide auxiliaire et de supports alternatifs vous sont proposés gratuitement. Appelez le 1-800-352-2583, le FEP au 1-800-333-2227, le Medicare au 1-800-926-6565 (ATS 711).

May makukuhang mga libreng serbisyo sa wika, karagdagang tulong at mga alternatibong anyo. Tumawag sa 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

Предоставляются бесплатные языковые услуги, вспомогательные материалы и услуги в альтернативных форматах. Звоните 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (номер для текст-телефонных устройств (ТТҮ) 711).

:الخدمات المجانية للغة، والمساعدة الإضافية، وتنسيقات بديلة متاحة. يرجى الاتصال على

:TTY لذوي الإعاقة السمعية) 6565-926-6565 برنامج EP: 1-800-333-2227 برنامج 552-2583-1-800-352-352-352 برنامج 7110

Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Telefono: 1-800-352-2583, FEP: 1-800-333-2227, Medicare: 1-800-926-6565, (TTY 711).

Kostenloser Service für Sprachen, Hilfsmittel und alternative Formate verfügbar. Telefon 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

무료 언어, 보조 기구 및 대체 형식 서비스를 이용할 수 있습니다. 전화 1-800-352-2583, FEP 1-800-333-2227, 메디케어 1-800-926-6565, (TTY 711).

Bezpłatna pomoc językowa, pomoc dodatkowa oraz usługi różnego rodzaju są dostępne. Zadzwoń pod numer 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

મફત ભાષા, સહાયક મદદ અને વૈકલ્પિક ફૉર્મેટ સેવાઓ ઉપલબ્ધ છે.

1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711) પર કૉલ કરો.

มีบริการภาษา ความช่วยเหลือเพิ่มเติม และบริการในรูปแบบอื่น ๆ ฟรี โทร 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711)

無料の言語サービス、補助サービス、代替フォーマットサービスをご利用いただけます。1-800-352-2583、FEP 1-800-333-2227、メディケア 1-800-926-6565 (TTY 711) までお電話ください。

خدمات رایگان زبانی، کمکهای جانبی، و قالبهای جایگزین در دسترس هستند. با شماره 1-850-352-2583 تماس تماس بگیرید (TTY: 711) با 1-800-926-805-920 با 2227-333-800-1 و برای FEP بگیرید. برای

T'áá free yíníłta'go saad bee áká anilyeedígíí, ałk'ida'áníígíí, dóó t'áá ajiłii hane' bee áká anilyeedígíí t'éiyá éí hołne'. 1-800-352-2583 bich'j' náhodoonih, FEP bich'j' 1-800-333-2227 bich'j' náhodoonih, Medicare bich'j' 1-800-926-6565 bich'j' náhodoonih, (TTY 711).