

# 2025 Plan Highlights

The all-in-one, flexible Medicare Advantage plan that's made for Alabamians



## Blue Advantage<sup>®</sup> COMPLETE (PPO)

Blue Advantage Complete (PPO) includes all Original Medicare (Parts A and B) benefits, along with prescription drug coverage and many extra benefits:

- ✓ \$0 monthly premium
- ✓ \$0 Tier 1 prescriptions at preferred home delivery pharmacies
- ✓ 100% of Alabama hospitals and 90% of doctors are in our network<sup>1</sup>
- ✓ No referral required for doctors, specialists or hospitals
- ✓ Dental – \$1,000 comprehensive and preventive dental allowance per calendar year
- ✓ Vision – \$100 eyewear allowance per calendar year
- ✓ TruHearing<sup>®</sup> services<sup>2</sup>
- ✓ \$90 Fitness Allowance for gym membership every three months<sup>3</sup>
- ✓ 24-Hour Nurse Hotline

<sup>1</sup> Source: BCBSALMedicare.com/whybcbsal

<sup>2</sup> All content ©2024 TruHearing, Inc. All Rights Reserved. TruHearing<sup>®</sup> is a registered trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Savings and retail pricing based on a survey of national average hearing aid prices compared to TruHearing pricing. Savings may vary. Listed hearing aid prices are subject to change. Confirm hearing aid pricing at your appointment with your provider. Pricing of TruHearing-branded aids based on prices for comparable aids. TruHearing<sup>®</sup> is an independent company offering exclusive hearing aid savings for Blue Cross and Blue Shield of Alabama members.

<sup>3</sup> Your fitness benefit will be a \$90 allowance every three months and will be loaded on the FlexCard mailed to you at enrollment. It can be used toward memberships at a health club. Your allowance is available at the beginning of each quarter of the plan year (January, April, July and October). Any unused amount will not be carried forward to the next quarter. The Alabama FlexCard Mastercard<sup>®</sup> Prepaid Card is issued by Stride Bank, N.A., Member FDIC, pursuant to license by Mastercard International.

<sup>4</sup> Worldwide Emergency/Urgent Coverage refers to coverage of services outside the United States and its territories. Under this benefit, enrollees may obtain only services that would be classified as emergency and urgently needed services had they been covered in the United States. Members utilizing this benefit may remain enrolled in this plan while temporarily outside the United States or its territories for up to six months. This coverage also includes ambulance services worldwide. In-network copays will apply for each covered worldwide emergency/urgent service received.

<sup>5</sup> Cost shown applies when obtained through a pharmacy. Only the Ascensia (Contour) and LifeScan (OneTouch) blood glucose meters and test strips are covered. Test strips are limited to 204 per 30 days. Only Dexcom and Abbott (Freestyle) continuous glucose monitors are covered. All receivers and transmitters are subject to quantity limits.

<sup>6</sup> Rx Savings Solutions is an independent company providing Blue Advantage (PPO) members with help finding lower price options for prescription medications.

<sup>7</sup> Prime Therapeutics LLC is an independent company that provides pharmacy solutions for Blue Cross and Blue Shield of Alabama members. Express Scripts Pharmacy, Walgreens Mail Service and Amazon Pharmacy are independent companies providing mail pharmacy services to members of Blue Cross and Blue Shield of Alabama.

<sup>8</sup> We are available Monday – Friday, 8 a.m. – 8 p.m. CST. From October 1 to March 31, the hours of operation are Monday – Sunday, 8 a.m. – 8 p.m. CST. You may be required to leave a message for calls made after hours, weekends and holidays. Calls will be returned the next business day.

Blue Advantage is a PPO with a Medicare contract. Enrollment in Blue Advantage (PPO) depends on contract renewal. Blue Advantage (PPO) is provided by Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.

Blue Advantage COMPLETE:	
Monthly Plan Premium	\$0
Primary Care Doctor (copay per visit)	\$0
Specialist (copay per visit)	\$35
Telehealth (copay per visit)	\$0 – \$55
Lab Services	\$0
X-rays	\$20
Diagnostic Radiology (MRI, CT scans)	\$125
Outpatient Hospital	\$0 – \$295
Physical, Occupational, and Speech Therapy Sessions	\$35
Ambulance Services	\$320 per one-way trip
Inpatient Hospital Stay (Acute and Psychiatric)	\$290 per day for days 1-7 \$0 per day for days 8-90 \$0 for each additional hospital day (Psychiatric Stay up to 190 day lifetime limit)
Skilled Nursing Facility (prior hospital stay not required)	\$10 per day for days 1–20 \$214 per day for days 21–100
Medicare Part B Drugs (injectable and infused drugs like chemo, etc.)	20% coinsurance
Emergency Room Visit	\$125 (waived if admitted within 24 hours)
Worldwide Emergency/ Urgent Coverage <sup>4</sup>	\$50,000 annually; no deductible; cost sharing applies
Diabetic Supplies (Blood glucose meters, test strips, and continuous glucose monitors <sup>5</sup> )	\$0
Annual Routine Vision and Hearing Exam	\$0 Must use a TruHearing <sup>®</sup> network provider for routine hearing exam
Hearing Aids	\$499/\$699/\$999 (One high-tech TruHearing branded hearing aid per ear, per year <sup>2</sup> )
MOOP: (Maximum Out-Of-Pocket) Amount	\$5,100 in-network \$7,500 combined in/out-of-network

2025 PRESCRIPTION DRUG BENEFITS:	
Deductible	\$150 (For Tiers 3, 4, and 5)
Part D Drug Copays/ Coinsurance 30-day supply at Preferred Retail Cost- Sharing Pharmacies	<b>Tier 1</b> Preferred Generic.... \$4 <b>Tier 2</b> Generic ..... \$13 <b>Tier 3</b> Preferred Brand ..... \$40 <b>Tier 4</b> Non-Preferred Drug 36% <b>Tier 5</b> Specialty ..... 31% <b>Tier 6</b> Select Care Drugs... \$0 <b>Insulins</b> ..... \$35
After your yearly out-of-pocket costs reach <b>\$2,000</b> , you pay <b>\$0</b> for the rest of the calendar year.	

## UNDERSTANDING YOUR BLUE ADVANTAGE DRUG COVERAGE

### A large pharmacy network

There are over 1,200 pharmacies in Alabama that make it convenient for you to save money.

### Rx Savings Solutions<sup>6</sup>

This service helps you easily find the lowest-price options for prescription drugs. It's linked to your health plan, so everything is personalized.

### Home delivery pharmacy service<sup>7</sup>

Get your routine medication without leaving your home! Services are offered through many of our in-network pharmacies or by mail through Walgreens Mail Service, Amazon Pharmacy or Express Scripts Pharmacy. Save even more on Tier 1 drugs at these Preferred Home Delivery pharmacies with a \$0 copay.

Visit [BCBSALMedicare.com/PreferredPharmacies](https://www.bcbsalmedicare.com/PreferredPharmacies) for a list of Preferred Retail Pharmacies near you.

### Medicare Prescription Payment Plan (M3P)

A new payment option that is designed to help manage your out-of-pocket drug costs by spreading them across the calendar year (January-December) in monthly payments. This payment option might help you manage your monthly expenses, but it doesn't save you money or lower your drug costs.

### Have questions about Blue Advantage Complete (PPO) or need help enrolling?

Call 1-855-978-5243 (TTY 711),

8 a.m. – 8 p.m. CST<sup>8</sup>

Or visit us online at

[BCBSALMedicare.com](https://www.bcbsalmedicare.com) anytime!



We cover what matters.

Let Blue work for you.