

# 2025 Plan Highlights

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

## BLUE ADVANTAGE® CAPITAL (PPO)

Medicare works with private insurance companies like Patrius Health to provide Medicare Advantage plans. Blue Advantage Capital (PPO) includes all Original Medicare (Parts A and B) benefits, along with prescription drug coverage and many extra benefits:

- ✓ **No referral required** for doctors, specialists or hospitals
- ✓ Dental — **\$1,000** comprehensive and preventive Dental Allowance per calendar year
- ✓ Vision — **\$230** Eyewear Allowance per calendar year
- ✓ TruHearing® Services<sup>1</sup>
- ✓ Preventive Services and Screenings
- ✓ **\$50** Over-the-Counter allowance<sup>2</sup> every three months
- ✓ AirMed International<sup>3</sup>
- ✓ Medication Therapy Management
- ✓ Disease Management Program

<sup>1</sup> All content ©2024 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. 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® is an independent company offering exclusive hearing aid savings for Patrius Health members.

<sup>2</sup> The Patrius Health FlexCard Mastercard® Prepaid Card is issued by Stride Bank, N.A., Member FDIC, pursuant to license by Mastercard International.

<sup>3</sup> Air medical transport services are provided through a contract with AirMed International, LLC, an independent company that does not provide Patrius Health, Inc. products. Patrius Health is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical services terminate if coverage by your health plan ends.

<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 Patrius Health 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 Patrius Health members. Express Scripts Pharmacy, Walgreens Mail Service and Amazon Pharmacy are independent companies providing mail pharmacy services to members of Patrius Health.

<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 Patrius Health, an independent licensee of the Blue Cross and Blue Shield Association.

BLUE ADVANTAGE CAPITAL:	
<b>Monthly Premium</b>	<b>\$0</b>
<b>Primary Care Doctor</b> (copay per visit)	<b>\$0</b>
<b>Specialist</b> (copay per visit)	<b>\$25</b>
<b>Telehealth</b> (copay per visit)	<b>\$0 – \$55</b>
<b>Lab Services</b>	<b>\$0</b>
<b>X-rays</b>	<b>\$10</b>
<b>Diagnostic Radiology</b> (MRI, CT scans)	<b>\$75</b>
<b>Outpatient Hospital</b>	<b>\$0 – \$280</b>
<b>Physical, Occupational and Speech Therapy Sessions</b>	<b>\$35</b>
<b>Ambulance Services</b>	<b>\$360</b> per one-way trip
<b>Inpatient Hospital Stay</b> (Acute and Psychiatric)	<b>\$260</b> per day for days 1 – 7 <b>\$0</b> per day for days 8 – 90 <b>\$0</b> for each additional hospital day (Psychiatric Stay up to 190-day lifetime limit)
<b>Skilled Nursing Facility</b> (prior hospital stay not required)	<b>\$10</b> per day for days 1 – 20 <b>\$214</b> per day for days 21 – 100
<b>Medicare Part B Drugs</b> (injectable and infused drugs like chemo, etc.)	<b>20% coinsurance</b>
<b>Emergency Room Visit</b>	<b>\$125</b> (waived if admitted within 24 hours)
<b>Worldwide Emergency/Urgent Coverage</b> <sup>4</sup>	<b>\$50,000</b> annually; no deductible; cost sharing applies
<b>Diabetic Supplies</b> (Blood glucose meters, test strips, and continuous glucose monitors <sup>5</sup> )	<b>\$0</b>
<b>Annual Routine Vision and Hearing Exam</b>	<b>\$0</b> Must use a TruHearing® network provider for routine hearing exam
<b>Hearing Aids</b>	<b>\$499/\$699/\$999</b> (One high-tech TruHearing branded hearing aid per ear, per year <sup>1</sup> )
<b>MOOP: (Maximum Out-Of-Pocket) Amount</b>	<b>\$5,000</b> in-network <b>\$7,500</b> combined in/out-of-network

2025 PRESCRIPTION DRUG BENEFITS:	
<b>Deductible</b>	<b>\$0</b>
<b>Part D Drug Copays/Coinsurance</b> 30-day Supply at Preferred Cost-Sharing Pharmacies	Tier 1_Preferred Generic ..... <b>\$0</b> Tier 2_Generic ..... <b>\$5</b> Tier 3_Preferred Brand ..... <b>\$40</b> Tier 4_Non-Preferred Drug ..... <b>\$93</b> Tier 5_Specialty ..... <b>33%</b> Insulin ..... <b>\$35</b>
<b>Part D Catastrophic Coverage</b> Starts when your annual out-of-pocket cost reaches <b>\$2,000</b> in 2025	<b>You pay nothing.</b>

## UNDERSTANDING YOUR BLUE ADVANTAGE DRUG COVERAGE

### A large pharmacy network

Our pharmacy networks include most major chain pharmacies and grocers as well as many independent neighborhood pharmacies.

### Rx Savings Solutions service<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. With up to a 100-day fill, you get a 3-month supply for the cost of 2 months — and enjoy FREE shipping right to your door.

### Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan (M3P) is 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® Capital (PPO) or need help enrolling?**

Call **1-888-866-0301** (TTY 711), 8 a.m. – 8 p.m.<sup>8</sup> or visit us online at **PatriusHealth.com** anytime!