

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-888-950-0705 or, for TTY users, 711, 8 a.m. to 8 p.m., seven (7) days a week.** From April 1 to September 30, on weekends and holidays you may be required to leave a message. Calls will be returned the next business day.

### **Understanding the Benefits**

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit **www.PatriusHealth.com** or call **1-888-950-0705 or, for TTY users, 711**, to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor. Go online to **www.PatriusHealth.com/FindaDoctor** to see if your doctor is in network or call **1-888-950-0705 or, for TTY user, 711**, for a copy of our Provider Directory.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions. Go online to **www.PatriusHealth.com/FindaDoctor** to see if your pharmacy is in network or call **1-888-950-0705 or, for TTY user, 711**, for a copy of our Pharmacy Directory.
- Review the formulary to make sure your drugs are covered. Go online to **www.PatriusHealth.com/Documents** to see if your drug is covered or call **1-888-950-0705 or, for TTY user, 711**, for a copy of our Drug Formulary.

### **Understanding Important Rules**

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2024.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

**Blue Advantage (PPO)** is provided by Patrius Health, an independent licensee of the Blue Cross and Blue Shield Association.

Blue Advantage is a PPO plan with a Medicare contract. Enrollment in **Blue Advantage (PPO)** depends on CMS contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat **Blue Advantage (PPO)** 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.