2027 Summary of Benefits

BlueAdvantage Ruby and Garnet (PPO)SM

A Medicare Advantage Plan with Part D prescription drug coverage

West Tennessee

BlueCross BlueShield Tennessee

SUMMARY OF BENEFITS

	BlueAdvantage Ruby West	BlueAdvantage Garnet West
MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES		
Monthly Plan Premium	**$95** per month. In addition, you must keep paying your Medicare Part B premiums.	**$0** per month. You must continue to pay your Medicare Part B premium
Deductible	Medical Deductible: **No deductible** Prescription Drug Deductible: **$700** for Tiers 3-5.	Medical Deductible: **No deductible** Prescription Drug Deductible: **$700** for Tiers 3-5.
Maximum Out-of-Pocket Responsibility	Your yearly limit(s) in this plan: • **$4,450** for services you receive from in-network providers. • **$6,700** for services you receive from in-and out-of-network providers combined. If you reach the limit on hospital and medical out-of-pocket costs, you can keep getting covered hospital and medical services, and we will pay the full cost for those benefits for the rest of the year. Please note: You will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs and any other supplemental benefits.	Your yearly limit(s) in this plan: • **$5,900** for services you receive from in-network providers. • **$10,750** for services you receive from in-and out-of-network providers combined. If you reach the limit on hospital and medical out-of-pocket costs, you can keep getting covered hospital and medical services, and we will pay the full cost for those benefits for the rest of the year. Please note: You will still need to pay your cost-sharing for your Part D prescription drugs and any other supplemental benefits.

COVERED MEDICAL AND HOSPITAL BENEFITS		
HEALTH BENEFITS	**BlueAdvantage Ruby West**	**BlueAdvantage Garnet West**
Inpatient Hospital and Inpatient Services in a Psychiatric Hospital Our Plan covers an unlimited number of days for an inpatient hospital stay. Our Plan covers a maximum of **190 days in a psychiatric hospital in a lifetime**. The **190-day** limit does not apply to mental health services provided in a psychiatric unit of a general hospital. Prior authorization is required.	**In-Network:** **Inpatient Hospital Service** Days 1-7: **$295** copay per day Additional days: **$0** copay per day **Inpatient Psychiatric Service** Days 1-7: **$295** copay per day **Out-of-Network:** **50%** of the Medicare-allowed amount per stay	**In-Network:** **Inpatient Hospital Service** Days 1-7: **$350** copay per day Additional days: **$0** copay per day **Inpatient Psychiatric Service** Days 1-7: **$335** copay per day **Out-of-Network:** **50%** of the Medicare-allowed amount per stay
Outpatient Surgical Services Prior authorization may be required.	**In-Network:** Ambulatory Surgical Center: **$225** copay Outpatient hospital facility: **$325** copay **Out-of-Network:** Ambulatory Surgical Center: **50%** of the Medicare-allowed amount Outpatient hospital facility: **50%** of the Medicare-allowed amount	**In-Network:** Ambulatory Surgical Center: **$250** copay Outpatient hospital facility: **$375** copay **Out-of-Network:** Ambulatory Surgical Center: **50%** of the Medicare-allowed amount Outpatient hospital facility: **50%** of the Medicare-allowed amount
Doctor Visits	**In-Network:** Primary Care Provider visit: **$0** copay per visit Specialist visit: **$39** copay per visit	**In-Network:** Primary Care Provider visit: **$0** copay per visit Specialist visit: **$39** copay per visit

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
	Out-of-Network: Primary Care Provider visit: **50%** of the Medicare-allowed amount per visit Specialist visit: **50%** of the Medicare-allowed amount per visit	**Out-of-Network:** Primary Care Provider visit: **50%** of the Medicare-allowed amount per visit Specialist visit: **50%** of the Medicare-allowed amount per visit
Preventive Care ***Our Plan covers many preventive services. For example:*** • Bone density screenings • Cardiovascular disease screenings • Cervical and vaginal cancer screenings • Colorectal cancer screenings • Diabetes screenings • Glaucoma tests • Mammogram screenings • Prostate cancer screenings • Vaccines: ‣ COVID-19 ‣ Flu ‣ Hepatitis B ‣ Pneumococcal Any additional preventive services approved by Medicare during the contract year will be covered.	**In-Network:** **$0** copay **Out-of-Network:** **50%** of the Medicare-allowed amount	**In-Network:** **$0** copay **Out-of-Network:** **50%** of the Medicare-allowed amount
Emergency Care Copay is waived if you are admitted to the hospital within 24 hours for the same condition. All emergency care is considered in-network.	**Domestic:** **$150** copay per visit **Worldwide:** **$85** copay per visit	**Domestic:** **$130** copay per visit **Worldwide:** **$90** copay per visit

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
Urgently Needed Services Copay is waived if you are admitted to the hospital within 24 hours for the same condition.	**Domestic:** **$25** copay per visit **Worldwide:** **$85** copay per visit	**Domestic:** **$50** copay per visit **Worldwide:** **$90** copay per visit
Diagnostic Services / Labs/ Imaging Prior authorization may be required.	**In-Network:** Diagnostic tests and procedures: **$0** copay at a Primary Care Provider's office **$39** copay at a Specialist's office **$40** copay at a Free-Standing Facility **$100** copay at an Outpatient Hospital **In-Network:** Lab services: **$0** copay at a Primary Care Provider's office **$0** copay at a Specialist's office **$0** copay at a Free-Standing Facility **$40** copay at an Outpatient Hospital **In-Network:** X-rays: **$0** copay at a Primary Care Provider's office **$39** copay at a Specialist's office **$40** copay at a Free-Standing Facility **$50** copay at an Outpatient Hospital **In-Network:** Advanced Imaging (such as MRI, CT Scan): **$200** copay **In-Network:** Therapeutic Radiology Services: **20%** of the Plan-allowed amount **In-Network:** Coumadin Services:	**In-Network:** Diagnostic tests and procedures: **$0** copay at a Primary Care Provider's office **$39** copay at a Specialist's office **$40** copay at a Free-Standing Facility **$100** copay at an Outpatient Hospital **In-Network:** Lab services: **$0** copay at a Primary Care Provider's office **$0** copay at a Specialist's office **$0** copay at a Free-Standing Facility **$40** copay at an Outpatient Hospital **In-Network:** X-rays: **$0** copay at a Primary Care Provider's office **$39** copay at a Specialist's office **$40** copay at a Free-Standing Facility **$50** copay at an Outpatient Hospital **In-Network:** Advanced Imaging (such as MRI, CT Scan): **$250** copay **In-Network:** Therapeutic Radiology Services: **20%** of the Plan-allowed amount **In-Network:** Coumadin Services:

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
	$0 copay at a Primary Care Provider's office **$0** copay at a Specialist's office **$0** copay at a Free-Standing Facility **$10** copay at an Outpatient Hospital **In-Network:** Sleep Studies: **$10** copay for in-home **$40** copay at an Outpatient Facility **Out-of-Network:** **50%** of the Medicare-allowed amount	**$0** copay at a Primary Care Provider's office **$0** copay at a Specialist's office **$0** copay at a Free-Standing Facility **$10** copay at an Outpatient Hospital **In-Network:** Sleep Studies: **$10** copay for in-home **$40** copay at an Outpatient Facility **Out-of-Network:** **50%** of the Medicare-allowed amount
Hearing Services Cost-sharing for hearing aids does not count toward the maximum out-of-pocket amounts.	**In-Network:** Medicare-covered exam to diagnose and treat hearing and balance issues: **$10** copay Routine hearing exam (1 per year): **$0** copay at a TruHearing® provider Hearing Aid: copay depends on model **$199** copay **(Standard)** **$399** copay **(Advanced)** **$699** copay **(Premium)** This benefit is limited to one per ear, per year. This benefit is limited to TruHearing Standard, Advanced and Premium hearing aids, which come in various styles and colors. You must see a TruHearing provider to use this benefit. **Out-of-Network:**	**In-Network:** Medicare-covered exam to diagnose and treat hearing and balance issues: **$10** copay Routine hearing exam (1 per year): **$0** copay at a TruHearing® provider Hearing Aid: copay depends on model **$399** copay **(Standard)** **$599** copay **(Advanced)** **$899** copay **(Premium)** This benefit is limited to one per ear, per year. This benefit is limited to TruHearing Standard, Advanced and Premium hearing aids, which come in various styles and colors. You must see a TruHearing provider to use this benefit. **Out-of-Network:**

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
	Medicare-covered exam to diagnose and treat hearing and balance issues: **$10** copay Routine hearing exam and Hearing aids: **You must pay the full cost at the time of service.** The Plan will reimburse you for **10%** of the total cost after you submit proof of payment.	Medicare-covered exam to diagnose and treat hearing and balance issues: **$10** copay Routine hearing exam and Hearing aids: **You must pay the full cost at the time of service.** The Plan will reimburse you for **10%** of the total cost after you submit proof of payment.
Dental Services Supplemental dental services outlined below are covered until the annual allowance is met. Below is a summary of covered benefits with service limits in this plan. **For more information about covered procedures, plan cost share, service limits, coordination of benefits, locating an In-Network Provider, Out-of-Network claims submission and exclusion details, please refer to the Dental Benefits Guide at medicare.bcbst.com/documents under Benefits and Coverage.** **Adjunctive General Services:** • Covered services such as sedation	**In-Network:** Medicare-covered: **$39** copay **Out-of-Network:** Medicare-covered: **50%** of the Medicare-allowed amount **$1,750** combined total allowance for covered dental services. After the dental annual allowance is exhausted, any remaining charges are your responsibility. **Adjunctive General Services** **In-Network:** **20%** of the Plan-allowed amount for covered services through the annual allowance	**In-Network:** Medicare-covered: **$39** copay **Out-of-Network:** Medicare-covered: **50%** of the Medicare-allowed amount **$1,250** combined total allowance for covered dental services. After the dental annual allowance is exhausted, any remaining charges are your responsibility. **Adjunctive General Services** **In-Network:** **20%** of the Plan-allowed amount for covered services through the annual allowance

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
Diagnostic and Preventive: • Preventive dental services such as exams, cleanings and x-rays **Endodontics:** • Covered services such as root canals **Oral and Maxillofacial Surgery:** • Covered services such as extractions	**Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Diagnostic and Preventive** **In-Network:** **$0** copay through the annual allowance for covered services **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Endodontics** **In-Network:** **$0** copay through the annual allowance for covered services **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Oral and Maxillofacial Surgery** **In-Network:** **20%** of the Plan-allowed amount for covered services through the annual allowance **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Periodontics** **In-Network:** **$0** copay through the annual allowance for covered services	**Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Diagnostic and Preventive** **In-Network:** **$0** copay through the annual allowance for covered services **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Endodontics** **In-Network:** **$0** copay through the annual allowance for covered services **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Oral and Maxillofacial Surgery** **In-Network:** **20%** of the Plan-allowed amount for covered services through the annual allowance **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Periodontics** **In-Network:** **$0** copay through the annual allowance for covered services

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
	Out-of-Network: **50%** of the Plan-allowed amount for covered services through the annual allowance	**Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance
Periodontics: • Covered services such as deep cleanings and periodontal scaling	**Prosthodontics** **In-Network:** **20%** of the Plan-allowed amount for covered services through the annual allowance **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance	**Prosthodontics** **In-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance
Prosthodontics, removable and fixed: • Covered services such as dentures, crowns and bridges	**Restorative** **In-Network:** **20%** of the Plan-allowed amount for covered services through the annual allowance **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance	**Restorative** **In-Network:** **20%** of the Plan-allowed amount for covered services through the annual allowance **Out-of-Network:** **50%** of the Plan-allowed amount for covered services through the annual allowance
Restorative: • Covered services such as fillings Prior Authorization may be required.		
Vision Services Members are encouraged to use the defined vision care network to obtain routine eye exam and eyewear benefit coverage.	**In- and Out-of-Network:** Medicare-covered exam to diagnose and treat diseases and conditions of the eye: **$0** copay Routine eye exam (1 per year): **$0** copay	**In- and Out-of-Network:** Medicare-covered exam to diagnose and treat diseases and conditions of the eye: **$0** copay Routine eye exam (1 per year): **$0** copay

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
Routine eye exams and eyewear copays and coinsurance do not apply to the maximum out-of-pocket.	Eyeglasses or contact lenses after cataract surgery: **$0** copay Our plan pays a maximum of **$300** every two years for routine eyewear. If your total cost is more than **$300**, you will be required to pay the difference. For example: If your total cost for eyewear is **$350**, the Plan will pay **$300** and you will pay **$50**.	Eyeglasses or contact lenses after cataract surgery: **$0** copay Our plan pays a maximum of **$300** every two years for routine eyewear. If your total cost is more than **$300**, you will be required to pay the difference. For example: If your total cost for eyewear is **$350**, the Plan will pay **$300** and you will pay **$50**.
Outpatient Mental Health Care Prior authorization is required.	**In-Network:** Outpatient group therapy visit: **$20** copay per visit Individual therapy visit: **$30** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit	**In-Network:** Outpatient group therapy visit: **$20** copay per visit Individual therapy visit: **$30** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit
Skilled Nursing Facility (SNF) The amounts apply per benefit period. Our plan covers up to 100 days in a SNF per benefit period. A benefit period begins the day you go into a SNF. The benefit period will accumulate one day for each day you are inpatient at a SNF. The benefit period ends when you haven't received any inpatient hospital care or skilled care in a SNF for 60 days in a row. If you go into a SNF after one benefit period has	**In-Network:** Days 1-20: **$0** copay per day Days 21-100: **$221** copay per day **Out-of-Network:** **50%** of the Medicare-allowed amount	**In-Network:** Days 1-20: **$0** copay per day Days 21-100: **$221** copay per day **Out-of-Network:** **50%** of the Medicare-allowed amount

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
ended, a new benefit period begins. There is no limit to the number of benefit periods. Prior authorization is required.		
Outpatient Rehabilitation Services Prior authorization is required.	**In-Network:** Occupational therapy visit: **$25** copay per visit Physical therapy visit: **$25** copay per visit Speech and language therapy visit: **$25** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit	**In-Network:** Occupational therapy visit: **$25** copay per visit Physical therapy visit: **$25** copay per visit Speech and language therapy visit: **$25** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit
Ambulance Prior authorization is required for all non-emergency ambulance transport.	**Domestic:** Ground ambulance: **$200** copay per one-way trip Air ambulance: **20%** of the Medicare-allowed amount per one-way trip **Worldwide:** Ground ambulance: **$200** copay per one-way trip Air ambulance: **20%** of the Plan-allowed amount per one-way trip	**Domestic:** Ground ambulance: **$325** copay per one-way trip Air ambulance: **20%** of the Medicare-allowed amount per one-way trip **Worldwide:** Ground ambulance: **$325** copay per one-way trip Air ambulance: **20%** of the Plan-allowed amount per one-way trip
Transportation	Not covered	Not covered

HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
Medicare Part B Drugs Prior authorization may be required.	**In-Network:** For Part B drugs such as chemotherapy drugs: **20%** of the Plan-allowed amount Other Part B drugs: **20%** of the Plan-allowed amount Part B insulin: **20%** of the Plan-allowed amount, with a **$35** maximum copay for a one-month supply of each covered insulin product **Out-of-Network:** For Part B drugs such as chemotherapy drugs: **50%** of the Medicare-allowed amount Other Part B drugs: **50%** of the Medicare-allowed amount Part B insulin: **20%** of the Medicare-allowed amount, with a **$35** maximum copay for a one-month supply of each covered insulin product	**In-Network:** For Part B drugs such as chemotherapy drugs: **20%** of the Plan-allowed amount Other Part B drugs: **20%** of the Plan-allowed amount Part B insulin: **20%** of the Plan-allowed amount, with a **$35** maximum copay for a one-month supply of each covered insulin product **Out-of-Network:** For Part B drugs such as chemotherapy drugs: **50%** of the Medicare-allowed amount Other Part B drugs: **50%** of the Medicare-allowed amount Part B insulin: **20%** of the Medicare-allowed amount, with a **$35** maximum copay for a one-month supply of each covered insulin product

PRESCRIPTION DRUG BENEFITS

Deductible

Prescription Drug Deductible: **$700** for Tiers 3, 4 and 5, excluding Tier 3 Insulins.

Initial Coverage

You pay the following until your total yearly drug costs reach **$2,400**.
Total yearly drug costs are the drug costs paid by both you and our Part D plan.

	BlueAdvantage Ruby West	**BlueAdvantage Garnet West**
Preferred Pharmacies	**Retail and Mail Order**	**Retail and Mail Order**
Tier	**30 / 100 Day Supply**	**30 / 100 Day Supply**
Tier 1: Preferred Generic	**$0 / $0**	**$0 / $0**
Tier 2: Generic	**$5 / $5**	**$10 / $10**
	30 / 90 Day Supply	**30 / 90 Day Supply**
Tier 3: Preferred Brand and covered Insulins	**17% coinsurance**	**18% coinsurance**
Tier 4: Non-Preferred Drugs (limited to a 30-day supply)	**40% coinsurance**	**40% coinsurance**
Tier 5: Specialty Drugs (limited to a 30-day supply)	**25% coinsurance**	**25% coinsurance**
Standard Pharmacies	**Retail and Mail Order**	**Retail and Mail Order**
Tier	**30 / 100 Day Supply**	**30 / 100 Day Supply**
Tier 1: Preferred Generic	**$6 / $15**	**$6 / $15**
Tier 2: Generic	**$10 / $25**	**$15 / $35**
	30 / 90 Day Supply	**30 / 90 Day Supply**
Tier 3: Preferred Brand and covered Insulins	**17% coinsurance**	**18% coinsurance**
Tier 4: Non-Preferred Drugs (limited to a 30-day supply)	**40% coinsurance**	**40% coinsurance**
Tier 5: Specialty Drugs (limited to a 30-day supply)	**25% coinsurance**	**25% coinsurance**

You won't pay more than **$35** for a one-month supply of each covered insulin product regardless of the cost-sharing tier.
Catastrophic Coverage After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach the **$2,400** limit for the calendar year, your Part D-covered prescription drugs will be covered at no cost to you.
Cost sharing may change depending on the pharmacy you choose, when you enter another phase of the Part D benefit and if you qualify for "Extra Help." To find out if you qualify for "Extra Help," please contact the Social Security Office at **800-772-1213** Monday–Friday, 7a.m.–7p.m. TTY users should call **800-325-0778**.

ADDITIONAL HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
24/7 NurseLine	**In-Network:** **$0** copay **Out-of-Network:** Not covered	**In-Network:** **$0** copay **Out-of-Network:** Not covered
Acupuncture for Chronic Low Back Pain We cover 12 visits in 90 days for Medicare-approved services. Prior authorization is required.	**In-Network:** **$20** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit	**In-Network:** **$20** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit
Chiropractic Care Manual manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position) Prior authorization is required.	**In-Network:** **$20** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit	**In-Network:** **$15** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit
Diabetic Supplies and Services	**Diabetes self-management training** **In-Network:** **$0** copay **Out-of-Network:** **20%** of the Medicare-allowed amount	**Diabetes self-management training** **In-Network:** **$0** copay **Out-of-Network:** **20%** of the Medicare-allowed amount

ADDITIONAL HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
For Continuous Glucose Monitors (CGM): Brand restrictions apply. Prior authorization may be required for diabetic supplies and services.	**Diabetic testing supplies** **In-Network:** Preferred: **$0** copay Non-Preferred: **20%** of the Plan-allowed amount **Out-of-Network:** **50%** of the Medicare-allowed amount **Continuous Glucose Monitors (CGM)** **In-Network:** Preferred: **20%** of the Plan-allowed amount Non-preferred: **50%** of the Plan-allowed amount **Out-of-Network:** **50%** of the Medicare-allowed amount **Therapeutic shoes/inserts** **In-Network:** **$10** copay **Out-of-Network:** **50%** of the Medicare-allowed amount	**Diabetic testing supplies** **In-Network:** Preferred: **$0** copay Non-Preferred: **20%** of the Plan-allowed amount **Out-of-Network:** **50%** of the Medicare-allowed amount **Continuous Glucose Monitors (CGM)** **In-Network:** Preferred: **20%** of the Plan-allowed amount Non-preferred: **50%** of the Plan-allowed amount **Out-of-Network:** **50%** of the Medicare-allowed amount **Therapeutic shoes/inserts** **In-Network:** **$10** copay **Out-of-Network:** **50%** of the Medicare-allowed amount
Durable Medical Equipment Prior authorization may be required.	**In-Network:** **20%** of the Plan-allowed amount **Out-of-Network:** **50%** of the Medicare-allowed amount	**In-Network:** **20%** of the Plan-allowed amount **Out-of-Network:** **50%** of the Medicare-allowed amount

ADDITIONAL HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
Home Health Care Prior authorization is required.	**In-Network:** **$0** copay **Out-of-Network:** **50%** of the Medicare- allowed amount	**In-Network:** **$0** copay **Out-of-Network:** **50%** of the Medicare- allowed amount
Meal Benefit This benefit provides 14 meals after discharge from an acute inpatient hospital, SNF, or observation stay to a home setting.	**In-Network:** **$0** copay **Out-of-Network:** **You must pay the full cost at time of service.** The Plan will reimburse you for **20%** of the total cost after you submit proof of payment for qualifying meals.	**In-Network:** **$0** copay **Out-of-Network:** **You must pay the full cost at time of service.** The Plan will reimburse you for **20%** of the total cost after you submit proof of payment for qualifying meals.
Outpatient Rehabilitation (Cardiac and Pulmonary) Prior authorization is required.	**Cardiac (heart) rehab services** **In-Network:** **$25** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit **Pulmonary (lung) rehab services** **In-Network:** **$25** copay per visit **Out-of-Network:** **50%** of the Medicare- allowed amount per visit	**Cardiac (heart) rehab services** **In-Network:** **$25** copay per visit **Out-of-Network:** **50%** of the Medicare-allowed amount per visit **Pulmonary (lung) rehab services** **In-Network:** **$25** copay per visit **Out-of-Network:** **50%** of the Medicare- allowed amount per visit

ADDITIONAL HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
Over-the-Counter (OTC) Items The Plan pays a set amount per quarter (no roll-over) for certain OTC items such as vitamins, cough/cold/allergy medications, dental products and skin care items.	**In-Network:** **$45** per quarter (combined In- and Out-of-Network) **Out-of-Network:** **You must pay the full cost at time of service.** The Plan will reimburse you for **20%** of the total cost after you submit proof of payment. To be eligible for reimbursement, Out-of-Network purchases must be made at authorized retailers with itemized receipts for qualifying OTC items in accordance with CMS covered items.	Not covered
Prosthetic Devices and Related Medical Supplies Prior authorization may be required.	**In-Network:** **20%** of the Plan-allowed amount **Out-of-Network:** **50%** of the Medicare- allowed amount	**In-Network:** **20%** of the Plan-allowed amount **Out-of-Network:** **50%** of the Medicare- allowed amount
Renal Dialysis	**In-Network:** **20%** of the Plan-allowed amount **Out-of-Network:** **20%** of the Medicare-allowed amount	**In-Network:** **20%** of the Plan-allowed amount **Out-of-Network:** **20%** of the Medicare-allowed amount

ADDITIONAL HEALTH BENEFITS	BlueAdvantage Ruby West	BlueAdvantage Garnet West
Fitness Program	**In-Network:** **You pay nothing.** This plan includes a free standard fitness center membership, tools and online resources. **Out-of-Network:** **You must pay the full cost at the time of service.** The Plan will reimburse you for **20%** of the total cost, up to **$150** annually. Out-of-Network services will be reviewed after the service is rendered to verify it is a qualifying fitness facility.	**In-Network:** **You pay nothing.** This plan includes a free standard fitness center membership, tools and online resources. **Out-of-Network:** **You must pay the full cost at the time of service.** The Plan will reimburse you for **20%** of the total cost, up to **$150** annually. Out-of-Network services will be reviewed after the service is rendered to verify it is a qualifying fitness facility.

For more details, refer to the Evidence of Coverage (EOC) online at **medicare.bcbst.com/documents.**

BlueAdvantage (PPO)SM

DISCLAIMERS

This is a summary of drugs and health services covered by BlueAdvantage Preferred Provider Organization (PPO) Ruby West and Garnet West health plans from January 1, 2027 through December 31, 2027.

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

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, go to **medicare.bcbst.com** or call us and ask for the "**Evidence of Coverage**."

To join BlueAdvantage, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area. Our service area includes these counties in:

Ruby West Tennessee: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Lake, Lauderdale, Madison, McNairy, Obion, Shelby, Tipton, Weakley.

Garnet West Tennessee: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Lake, Madison, McNairy, Obion, Shelby, Tipton, Weakley.

This document is available in other alternate formats.

This document may be available in a non-English language. For additional information, call us at **800-292-5146**, TTY **711**.

BlueAdvantage plans have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services.

Out-of-network/non-contracted providers are under no obligation to treat BlueCross BlueShield of Tennessee members, except in emergency situations. Please call Member Service (see back cover) or see the "Evidence of Coverage" for more information, including the cost-sharing that applies to out-of-network services.

If you have any questions about this plan's benefits or costs,
please contact BlueCross BlueShield of Tennessee.

Notes

Here when you need us.

Medicare.bcbst.com

Members
800-831-2583, TTY **711**.

Not a member yet?
800-292-5146, TTY **711**.

Oct. 1 to March 31, 8 a.m. to 9 p.m. ET, seven days a week
April 1 to Sept. 30, 8 a.m. to 9 p.m. ET, Monday through Friday

BlueAdvantage is a PPO plan with a Medicare contract. Enrollment in BlueAdvantage depends on contract renewal. BlueAdvantage is available in all TN counties plus Catoosa, Dade and Walker counties in GA. ©2026 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. TruHearing is an independent company that provides hearing products and/or services for BlueCross BlueShield of Tennessee, Inc. TruHearing does not provide BlueCross branded products and/or services. TruHearing is solely responsible for the services and/or products they provide. 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 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. BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the Blue Cross Blue Shield Association

H7917_27RGWSB_M (08/26)