

2022

SUMMARY OF BENEFITS

Group Medicare Advantage Standard
(MA-only)

H5959

January 1, 2022 – December 31, 2022

Introduction

This guide is a summary of the medical and prescription drug benefits covered by Group Medicare Advantage (MA-Only) plans. In this booklet, you will find an overview of our plan, an easy-to-read chart of plan coverage options, and contact information for customer service representatives who can assist you and answer questions.

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CONTACT US

We are available for phone calls 8 a.m. to 8 p.m., Central Time. We are available seven days a week October 1 through March 31, and available Monday through Friday the rest of the year.

 **Members**

Call toll-free **1-800-711-9865**

TTY users call **711**

Non-Members

Call **1-855-579-7658**

 Visit **bluecrossmnonline.com**

Frequently asked questions

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the *Evidence of Coverage*.

WHO CAN ENROLL?

You can enroll in Group Medicare Advantage if you are entitled to Medicare Part A and enrolled in Medicare Part B (or have both Medicare Part A and Medicare Part B) and live in the plan availability area.

WHAT DOES THE PLAN COVER?

Group Medicare Advantage members get all the benefits covered in Original Medicare. Group Medicare Advantage plans also help pay the deductible, copayments and coinsurance Original Medicare doesn't cover.

What is the difference between an annual physical exam, a Welcome to Medicare visit and a Medicare annual wellness visit?

- Annual physical exam — A yearly preventive visit with your primary care doctor that includes a discussion about your health, a review of your medical history, screenings, immunizations, and some lab work.
- Welcome to Medicare visit — A one-time preventive visit within the first 12 months of your new Medicare Part B plan. This visit includes a review of your medical history, screenings, vaccinations and a discussion of preventive services available to you that you may need.
- Medicare annual wellness visit — An annual visit with your doctor after you've been enrolled in Medicare Part B for at least 12 months. This visit includes a review of your medical history, screenings and personalized health advice, and a checklist of appropriate preventive services.

Medicare will pay for a Medicare annual wellness visit and a Welcome to Medicare visit. Your Group Medicare Advantage plan will pay for an annual physical exam.

To see a complete list of your services and benefits, please review your *Evidence of Coverage* (EOC). You can find this document at [bluecrossmnonline.com](https://www.bluecrossmnonline.com) by clicking Medicare > Search Medicare Forms. You also may order a copy by calling member services.

WHICH DOCTORS AND HOSPITALS CAN I USE?

The Group Medicare Advantage network offers a large list of providers covered under the Group Medicare Advantage plan. You may pay less when you use doctors, hospitals and other providers in this network. You can see the plan's provider directory for the state of Minnesota at [bluecrossmnonline.com](https://www.bluecrossmnonline.com). Or, call us and we will send you a copy.

To look up providers outside the state of Minnesota, visit [bluecrossmn.com/medicare-documents](https://www.bluecrossmn.com/medicare-documents), scroll down to "2022 Group Medicare plans", then find your plan type under "Doctors and Pharmacies" and click on the "Search online for doctors (providers)" link.

ABOUT ORIGINAL MEDICARE AND HOW TO GET BENEFITS

You have choices about how to get your Medicare benefits through Original Medicare, a program run directly by the federal government.

You can also choose to get Medicare benefits by joining a Part C plan like Group Medicare Advantage .

If you want to compare our plan with other Medicare health plans, ask the other plans for their *Summary of Benefits*. Or, use the Medicare Plan Finder on [medicare.gov](https://www.medicare.gov).

If you want to know more about the coverage and costs of Original Medicare, look in your 2022 Medicare & You handbook or view it online at [medicare.gov](https://www.medicare.gov). Or, request 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**.

Medicare Advantage is a PPO plan with a Medicare contract. Enrollment in Medicare Advantage depends on contract renewal. Either CMS or the plan may choose not to renew the contract, or the plan may choose to change the area it serves. Any such change may result in termination of your enrollment. This information is not a complete description of benefits. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. Limitations, copayments, and restrictions may apply. Contact the plan for more information.

Health care terms and what they mean

Allowed amount — The contracted rate, or “Blue Cross discount,” set by your plan and providers when you see in-network hospitals and clinics. Providers are required to accept the allowed amount as payment in full, and cannot charge above it when you see an in-network provider.

Copay — A set fee you pay for some services and prescriptions. Copays vary by type of service and prescription. In most cases, your copay is due at the time you receive the service or prescription.

Coinsurance — An amount you may be required to pay as your share of the cost for services or prescription drugs. The cost is a percentage of the allowed amount that is set by your plan. The amount you pay for coinsurance will vary if the provider is in-network or out-of-network.

Deductible — The amount you must pay for health care or prescriptions before our plan begins to pay.

In-network — The hospitals and clinics that are included in your plan. Typically, in-network providers result in lower member costs.

Out-of-pocket costs — The amount you must pay for health care. It includes copays, coinsurance and deductibles, plus any costs for care that is not covered.

Out-of-network — The hospitals and clinics that are not included in your plan. Typically, out-of-network providers result in higher member costs.

Out-of-pocket maximum — The most you could pay for covered care in a plan year. Once you reach this amount, your plan will pay 100 percent for in-network covered care.

Premium — The amount you pay each month to be a member of your plan.

Total charge — The amount the provider charges for services before a Blue Cross discount (allowed amount) is applied.

Benefits	Group Medicare Advantage Standard
Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services	
<p>How much is the monthly premium?</p>	<p>Please contact your employer, union or benefits administrator for premium information.</p> <p>Your premium for Group Medicare Advantage is in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their plan premium. Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA, because, 2 years ago, they had a modified adjusted gross income, above a certain amount, on their IRS tax return. Members subject to an IRMAA will have to pay the standard premium amount and this extra charge, which will be added to their premium. For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>
<p>How much is the deductible?</p>	<p>\$0</p>
<p>Is there any limit on how much I will pay for my covered service?</p>	<p>\$3,000 in-network; \$3,000 combined out-of-pocket limit</p>
<p>Is there a limit on how much the plan will pay?</p>	<p>No</p>

Benefits	Group Medicare Advantage Standard
<i>Covered Hospital and Medical Benefits</i>	
Inpatient hospital care Meals following inpatient stay 2 meals per day for 28 days	Our plan covers an unlimited number of days for an inpatient hospital stay. \$200 copay per admittance \$0
Outpatient hospital care Outpatient hospital visit Ambulatory surgical center visit	\$75 copay surgery \$0 all other services \$75 copay
Doctor's office visits Primary care physician Specialist Non-Medicare-covered acupuncture	\$10 copay \$20 copay \$20 copay (max. 20 visits per year)

Benefits	Group Medicare Advantage Standard
<i>Covered Hospital and Medical Benefits</i>	
Preventive care	<p>\$0</p> <p>Our plan covers many preventive services, including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse screenings and counseling • Annual physical exam • Bone mass measurements (bone density screening) • Cardiovascular disease screenings • Cardiovascular disease (behavioral therapy) • Cervical & vaginal cancer screening • Colorectal cancer screenings • Depression screenings • Diabetes screenings • Diabetes self-management training • Glaucoma tests • Hepatitis C screening • HIV screening • Lung cancer screening • Mammograms (breast cancer screening) • Nutrition therapy services • Obesity screenings and counseling • One-time “Welcome to Medicare” preventive visit • Prostate cancer screenings • Routine annual physical exam • Sexually transmitted infections screening & counseling • Shots (vaccines): (If administered in a doctor’s office or hospital setting, vaccines will be filed as a Part B claim. If administered at a pharmacy, vaccines will be filed as a Part D claim.) <ul style="list-style-type: none"> • Flu shots • Hepatitis B shots • Pneumococcal shots • Tobacco cessation counseling <p>Any additional preventive services approved by Medicare during the contract year will be covered</p>

Benefits	Group Medicare Advantage Standard
<i>Covered Hospital and Medical Benefits</i>	
Emergency care	<p>\$50 copay</p> <p>Copayment is waived if you are admitted to the hospital within 24 hours for the same condition. See the “Inpatient Hospital Care” section of this booklet for other costs.</p>
Urgently needed services	<p>\$20 copay</p>
<p>Outpatient diagnostic tests and therapeutic services and supplies*</p> <p>X-rays</p> <p>Radiation (radium and isotope) therapy including technician materials and supplies</p> <p>Surgical supplies, such as dressings Splints, casts and other devices used to reduce fractures and dislocations</p> <p>Laboratory tests</p> <p>Blood</p> <p>Diagnostic advanced imaging</p> <p>Diagnostic tests & procedures (excludes x-ray and advanced imaging)</p> <p>Diagnostic mammograms or colonoscopy</p>	<p>\$0 for Medicare-covered x-rays.</p> <p>\$0 for Medicare-covered radiation therapy services. Examples include, but are not limited to, treatment of cancer.</p> <p>10% coinsurance for Medicare-covered surgical supplies, splints and casts.</p> <p>\$0 for Medicare-covered laboratory tests.</p> <p>\$0 for Medicare-covered blood.</p> <p>\$0 for Medicare-covered diagnostic advanced imaging. Examples include, but are not limited to, specialized scans, CT, SPECT, PET, MRI, MRA, ultrasounds and angiograms.</p> <p>\$0 for Medicare-covered diagnostic tests & procedures. Examples include, but are not limited to, EKG’s, pulmonary function tests, psychological/neuropsychological testing, home or lab-based sleep studies.</p> <p>\$0 for each Medicare-covered diagnostic mammogram or colonoscopy.</p>

Benefits	Group Medicare Advantage Standard
<i>Covered Hospital and Medical Benefits</i>	
<p>Hearing services</p> <p>Non-Medicare covered hearing exam (1 per year)</p> <p>Hearing aid fitting/evaluation with TrueHearing provider only (for up to 1 every year) Through TruHearing</p> <p>Hearing aid (up to 2 aids per year)</p>	<p>\$0</p> <p>\$0</p> <p>\$499 for the Advanced Aid or \$799 for the Premium Aid from TruHearing. Specific models only. \$0 per aid for optional hearing aid rechargeability on premium aids.</p>
<p>Dental services Limited dental services (this does not include services in connection with care, treatment, filling, removal or replacement of teeth.) In general, preventive dental benefits (such as cleaning) not covered.</p> <p>Medicare-covered comprehensive dental</p>	<p>\$20 copay</p>

TruHearing® is a registered trademark of TruHearing, Inc., an independent company who works with health plans to offer low out-of-pocket costs on hearing aids.

Benefits	Group Medicare Advantage Standard
<i>Covered Hospital and Medical Benefits</i>	
Vision services	
Medicare-covered exams to diagnose and treat eye diseases and conditions	\$0
Medicare-covered eyewear after cataract surgery	\$0
Non-Medicare covered eye exam (2 per year)	\$0
Non-Medicare covered eyewear (frames, lenses or contacts)	\$150 allowance per year
Mental health care inpatient visit*	\$200 copay per admittance
Outpatient group and individual therapy visit	\$20 copay
Skilled nursing facility (SNF)	\$0
Our plan covers up to 100 days in a SNF	
Meals following SNF stay	\$0
2 meals per day for 28 days	
Cardiac (heart) rehab services	\$20 copay
Occupational therapy, physical therapy and speech and language therapy visit	\$20 copay
Ambulance	\$75 copay
Non-Medicare-covered transportation	Not covered
<i>Prescription Drugs</i>	
Part B prescription drugs	20% coinsurance

*Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit applies to inpatient mental services provided in a general hospital.

Benefits	Group Medicare Advantage Standard
Additional Benefits and Services	
<p>Medicare-covered acupuncture Covered for chronic lower back pain</p> <p>Non-Medicare covered acupuncture Covered for pain diagnosis, except chronic lower back pain</p>	<p>\$20 copay (max. 20 visits every 12 months)</p> <p>\$20 copay (max. 20 visits per year)</p>
<p>Chiropractic care</p> <p>Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position)</p> <p>Non-Medicare-covered acupuncture</p>	<p>\$20 copay</p> <p>\$20 copay (max. 20 visits per year)</p>
<p>Diabetes supplies and services</p> <p>Diabetes monitoring supplies through Ascensia</p> <p>Diabetes self-management training</p> <p>Therapeutic shoes and inserts</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>
<p>Durable medical equipment (wheelchairs, oxygen, etc.)</p>	<p>10% coinsurance</p>
<p>Foot care (podiatry services)</p> <p>Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions</p>	<p>\$20 copay</p>
<p>Home health care</p>	<p>\$0</p>
<p>Outpatient substance abuse</p> <p>Individual and group therapy visits</p>	<p>\$20 copay</p>
<p>Over-the-counter items</p> <p>OTC medications and supplies are available to order online or by telephone through CVS OTCHS. Retail purchases are non-reimbursable.</p>	<p>\$50 per quarter for the purchase of covered over-the-counter (OTC) items through CVS Over The Counter Health Solutions (OTCHS).</p>
<p>Prosthetic devices and medical supplies</p>	<p>10% coinsurance</p>

Benefits	Group Medicare Advantage Standard
<i>Additional Benefits and Services</i>	
Gym membership at participating SilverSneakers® facility, online fitness classes, or choose a home exercise kit	\$0
Renal dialysis	\$0
Kidney Disease Education	\$0

Ascensia Diabetes Care US, Inc. is an independent company providing diabetic supplies.

CVS Pharmacy, Inc. d/b/a OTC Health Solutions is an independent company providing OTC supplemental benefit administrative services.

NOTICE OF NONDISCRIMINATION PRACTICES

Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus M495
PO Box 64560
Eagan, MN 55164-0560
- or by phone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

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: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- by phone at:
1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at:
U.S. Department of Health and Human Services 200
Independence Avenue SW
Room 509F
HHH Building
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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