

2023

SUMMARY OF BENEFITS

Group Platinum BlueSM (Cost)
Plan C

H2461

January 1, 2023 – December 31, 2023

Introduction

This guide is a summary of the medical benefits covered by Group Platinum BlueSM (Cost) 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 **1-866-340-8654**

TTY users call **711**

Non-Members

Contact your group administrator



Visit **bluecrossmn.com**

Pre-enrollment checklist

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 toll free at **1-866-340-8654** (TTY **711**), 8 a.m. to 8 p.m. daily, Central Time.

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 **bluecrossmn.com** or call toll free at **1-866-340-8654** (TTY **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.

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/coinsurance may change on January 1 each year.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

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 Platinum Blue if you are enrolled in Medicare Part B (or have both Medicare Part A and Medicare Part B) and live in the plan availability area.

Plan availability area:

You may enroll in a Platinum Blue plan if you live in one of the following counties: Aitkin, Carlton, Cook, Goodhue, Itasca, Kanabec, Koochiching, Lake, Le Sueur, McLeod, Meeker, Mille Lacs, Pine, Pipestone, Rice, Rock, Sibley, St. Louis, Stevens, Traverse and Yellow Medicine. Some exceptions may apply. Counties are subject to change. Please contact your agent or Blue Cross for more information.

WHAT DOES THE PLAN COVER?

Group Platinum Blue members get all the benefits covered in Original Medicare. Group Platinum Blue 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 Platinum Blue 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 by logging in to your member portal at bluecrossmn.com/login. You also may order a copy by calling Customer Service.

WHICH DOCTORS AND HOSPITALS CAN I USE?

The Group Platinum Blue network offers a large list of providers covered under the Group Platinum Blue plan. You may pay less when you use doctors, hospitals and other providers in this network. You can see the plan's provider directory at bluecrossmn.com/medicare-documents. Or, call us and we will send you a copy.

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 Cost plan like Group Platinum Blue.

If you want to know more about the coverage and costs of Original Medicare, look in your 2023 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**.

Group Platinum Blue is a Cost plan with a Medicare contract. Enrollment in Group Platinum Blue depends on contract renewal. You must continue to pay your Medicare Part B premium. 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 — The set dollar amount you pay each time you receive a service or prescription.

Coinsurance — A set percentage you pay toward health care after your deductible has been met.

Deductible — Amount you will pay in one plan year before coverage begins.

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, clinics and pharmacies that are not included in your plan. Typically, out-of-network providers are not covered under this plan.

Out-of-pocket maximum — The most you could pay in one plan year for covered medical services and supplies.

Premium — Your monthly payment for a plan.

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

Benefits	Group Platinum Blue Plan C (Cost)
Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services	
Monthly Plan Premium	<p>Please contact your previous employer, union or benefits administrator for premium information.</p> <p>Your premium for Group Platinum Blue 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>
Annual Medical Deductible	\$0
Maximum Out-of-Pocket Amount	\$3,000 out-of-pocket limit
Yearly Plan Limitations	No

Benefits	Group Platinum Blue Plan C (Cost)
Covered Hospital and Medical Benefits– Hospital and Doctor’s Office Visits	
Inpatient hospital care	Our plan covers an unlimited number of days for an inpatient hospital stay. \$200 copay per admittance
Outpatient hospital care Outpatient hospital surgery Outpatient hospital all other services Ambulatory surgical center Blood services	\$75 copay per stay \$0 \$75 copay \$0
Doctor’s office visits Primary care physician visit Specialist visit	\$20 copay \$20 copay

Benefits	Group Platinum Blue Plan C (Cost)
Covered Hospital and Medical Benefits – Preventive Care	
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 • E-visits/telehealth • Fitness benefit • Glaucoma tests • Hepatitis B screening • Hepatitis C screening • HIV screening • Lung cancer screening • Mammograms (breast cancer screening) • Medical nutrition therapy services • Medicare diabetes prevention program (MDPP) • Nurse Line • 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 Platinum Blue Plan C (Cost)
Covered Hospital and Medical Benefits – Outpatient Care and Services	
Emergency care (In the United States and worldwide)	<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 (In the United States and worldwide)	<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>20% 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 Platinum Blue Plan C (Cost)
Covered Hospital and Medical Benefits – Hearing and Dental Services	
<p>Hearing services</p> <p>Medicare-covered exam to diagnose and treat hearing and balance issues</p> <p>Non-Medicare covered hearing exam (for up to 1 every year)</p> <p>Non-Medicare covered hearing aid exam (1 per year) through TruHearing</p> <p>Hearing aid (up to 2 aids per year, one per ear)</p>	<p>\$20 copay</p> <p>\$0</p> <p>\$0</p> <p>\$499 per aid for Advanced Aid or \$799 per aid for Premium Aid from TruHearing. Specific models only. \$0 per aid for optional hearing aid rechargeability on Advanced and Premium aids.</p>
<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.</p>	
<p>Dental services</p> <p>Medicare-covered comprehensive dental</p>	<p>\$20 copay</p>
<p>In general, preventive dental benefits (such as cleaning) are not covered.</p>	

Benefits	Group Platinum Blue Plan C (Cost)
Covered Hospital and Medical Benefits – Vision and Mental Health Services	
Vision services Medicare-covered glaucoma screening Medicare-covered diabetic retinopathy exam Medicare-covered exam to diagnose and treat diseases and conditions of the eye Medicare-covered eyewear after cataract surgery Non-Medicare covered routine eye exam (for up to 2 every year) Non-Medicare covered eyewear allowance (frames, lenses, or contacts)	\$0 \$0 \$20 copay \$20 copay \$0 \$150 allowance per year
Mental health care (including inpatient)* Inpatient visit Outpatient group and individual therapy visit Partial hospitalization	\$200 copay per admittance \$20 copay \$20 copay per day
*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 Platinum Blue Plan C (Cost)
Covered Hospital and Medical Benefits – Outpatient Care and Services	
Skilled nursing facility (SNF) Our plan covers up to 100 days in a SNF	\$0
Outpatient rehabilitation Cardiac (heart) rehab services Pulmonary (lung) rehab services Physical therapy, occupational and speech therapy visit	\$20 copay \$20 copay \$20 copay
Ambulance (ground and air)	\$75 copay
Ambulance services without transportation and other non-Medicare covered transport services	Not Covered
Medicare Part B Prescription Drugs	
Part B prescription drugs Medicare-covered Part B and chemotherapy prescription drugs Medicare-covered Part B drugs and biologicals that are not usually self-administered and are injected during an office visit Medicare-covered oxygen and medications packaged for use in a nebulizer Self-administered Erythropoietin (EPO) when provided to you in accordance with Medicare guidelines	20% coinsurance \$0 \$0 \$0

Benefits	Group Platinum Blue Plan C (Cost)
Additional Benefits and Services	
Medicare-covered acupuncture for chronic lower back pain (max. 20 visits every 12 months)	\$20 copay
Routine (non-Medicare covered) acupuncture for any pain diagnosis (max 12 visits per year)	\$20 copay
Medicare-covered chiropractic care Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position)	\$20 copay
Routine (non-Medicare covered) chiropractic for any pain diagnosis (max 12 visits per year)	\$20 copay
Foot care (podiatry services) Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions	\$20 copay
Renal dialysis	20% coinsurance
Kidney Disease Education	\$0
Gym membership at participating SilverSneakers® facility, online fitness classes, or choose a home exercise kit	\$0
SilverSneakers® is a registered trademark of Tivity Health, Inc., an independent company that provides health and fitness programs.	
Prosthetic devices and medical supplies	20% coinsurance
Over-the-counter items OTC medications and supplies are available to order online or by telephone through CVS OTCHS. Retail purchases are non-reimbursable.	\$50 allowance per quarter for purchase of covered over-the-counter (OTC) items through CVS Over the Counter Health Solutions (OTCHS).
CVS Pharmacy, Inc. d/b/a OTC Health Solutions is an independent company providing OTC supplemental benefit administrative services.	

Benefits	Group Platinum Blue Plan C (Cost)
Additional Benefits and Services	
Outpatient substance abuse Group therapy visit Individual therapy visit Opioid treatment program	\$20 copay \$20 copay \$20 copay
Home health care	\$0
Durable medical equipment (wheelchairs, oxygen, etc.)	20% coinsurance
Diabetes supplies and services Diabetes monitoring supplies Diabetes self-management training Therapeutic shoes or inserts	\$0 \$0 20% coinsurance

CONTACT US

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Members

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TTY users call **711**

Non-Members

Contact your group administrator



Visit **bluecrossmn.com**

This document may be available in a non-English language. For additional information call us at a number above.

This document is available in other formats such as braille and large print.

Out-of-network/non-contracted providers are under no obligation to treat Group Platinum Blue plan members, except in emergency situations. Please call our Customer Service number or see your *Evidence of Coverage* for more information.

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>.

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညိကျိန်ဒီး, တၢ်ကဟ့ၣ်နၢကျိၣ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လီၤ. ကိး 1-866-251-6744 လၢ TTY
အဂီၢ်, ကိး 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي
اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

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한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າພຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béesh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béesh bee hodíílnih.



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