

2025

# SUMMARY OF BENEFITS

Group Platinum Blue<sup>SM</sup> (Cost) Plan A

H2461

January 1, 2025 - December 31, 2025

### Introduction

This booklet includes an overview of our plan benefits, a glossary of health care terms and contact information for Customer Service representatives who are available to answer your questions.

Benefits	Group Platinum Blue Plan A
Monthly Premium, Deductible, and Limits or	n How Much You Pay for Covered Services
Monthly Plan Premium	Please contact your previous employer, union or benefits administrator for premium information.
	In addition, you must keep paying your monthly Medicare Part B premium.
Annual Medical Deductible	\$0
Out-of-Network cost sharing (May have benefits under Original Medicare.)	Not covered (unless otherwise specified)
Maximum Out-of-Pocket Amount	\$3,000
Your yearly out-of-pocket limit in this plan apply to services you receive from in-network providers.	
If you reach the limit on out-of-pocket costs, you will continue to be covered for hospital and medical services and your plan will pay the full cost for the rest of the year. You will still need to pay your monthly premiums.	
Covered Hospital and Medical Benefits	
Inpatient hospital care (Medicare-covered)	\$0 per stay (coverage for unlimited days)
Skilled nursing facility (SNF) care	\$0 per day for days 1 through 20
(Medicare-covered) This plan covers up to 100 days in a SNF	\$0 per day for days 21 through 100

<sup>\*</sup> Benefits under this category may require prior authorization by the health plan.

Benefits	Group Platinum Blue Plan A
Outpatient hospital care	
Medicare-covered outpatient hospital surgery	\$0
Medicare-covered ambulatory surgical center services	\$0
Medicare-covered outpatient hospital all other services	\$0
Medicare-covered observation stay	\$0
Doctor's office visits	
Medicare-covered primary care physician	\$0
Medicare-covered specialist*	\$0
Preventive care (Medicare-covered)	\$0
See Evidence of Coverage for complete list of covered services.	This plan covers many preventive services, including but not limited to:  • Annual wellness visit  • Colorectal cancer screenings  • Mammograms (breast cancer screening)  • One-time "Welcome to Medicare" preventive visit  • Ovarian cancer screenings  • Routine annual physical exam  Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency care in the United States and Worldwide (Medicare-covered)	\$0
In- and Out-of-Network	

<sup>\*</sup> Benefits under this category may require prior authorization by the health plan.

Benefits	Group Platinum Blue Plan A
Urgently needed services (Medicare-covered)	
United States	
In- and Out-of-Network	\$0
Worldwide	
In- and Out-of-Network	Not covered
Outpatient diagnostic tests and therapeutic services	
Medicare-covered diagnostic mammograms or colonoscopy	\$0
Medicare-covered laboratory tests (e.g., A1C, Cholesterol tests)	
In-and Out-of-Network	\$0
Medicare-covered x-rays	\$0
Medicare-covered diagnostic tests & procedures (excludes x-ray and advanced imaging) (e.g., EKG's, INR tests, pulmonary function tests, psychological/neuro-psychological testing, home or lab-based sleep studies)	\$0
Medicare-covered diagnostic advanced imaging (e.g., specialized scans, CT, SPECT, PET, MRI, MRA, ultrasounds, angiograms)	\$0
Medicare-covered radiation (e.g., treatment of cancer)	\$0

<sup>\*</sup> Benefits under this category may require prior authorization by the health plan.

Benefits	Group Platinum Blue Plan A
Hearing services	
Medicare-covered exams to diagnose and treat hearing and balance issues	\$0
Non-Medicare-covered routine hearing exam (limit 1)	\$0
Non-Medicare-covered hearing aid screening (limit 1) Through TruHearing	\$0
Non-Medicare-covered hearing aid (limit 2 aids per year, 1 per ear)  • Advanced Hearing Aid	\$499 per aid
Premium Hearing Aid	\$799 per aid
Rechargeable battery option is available on select styles	\$0
Dental services*	\$0
Medicare-covered dental services	
Vision care	
Medicare-covered: annual glaucoma screening, diabetic retinopathy, and exams to diagnose and treat eye diseases and conditions.	\$0
Medicare-covered eyewear after cataract surgery	\$0
Non-Medicare-covered routine eye exam (limit 1 per year)	\$0
Non-Medicare-covered eyewear allowance for frames, lenses or contacts	
In- and Out-of-Network	\$200 allowance per year

<sup>\*</sup> Benefits under this category may require prior authorization by the health plan.

Benefits	Group Platinum Blue Plan A
Mental health care (including inpatient)	Your plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.  This limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital.
Medicare-covered inpatient visit	\$0
Medicare-covered outpatient individual or group therapy visit	\$0
Medicare-covered partial hospitalization	\$0
Mental health office visit	\$0
Medicare-covered psychiatrist or psychologist	
Physical therapy services	\$0
Medicare-covered physical, occupational and speech therapy visits	
Ambulance services (ground and air) (Medicare-covered)	
In- and Out-of-Network	\$0
Worldwide Transportation (Non-Medicare- covered)	
In- and Out-of-Network	\$0
Ambulance services without transportation to a medical facility and other non-Medicare-covered transport services	Not covered

<sup>\*</sup> Benefits under this category may require prior authorization by the health plan.

Benefits	Group Platinum Blue Plan A
Medicare Part B prescription drugs	
Medicare-covered Part B oral chemotherapy and prescription drugs*	\$0
Other Medicare-covered Part B drugs including but not limited to: Medicare-covered Part B drugs and biologicals that are not usually self-administered and are injected during an office visit but are administered by a healthcare professional, Medicare-covered medications packaged for use in a nebulizer, and self-administered Erythropoietin (EPO) when provided to you in accordance with Medicare guidelines.*	\$0
Medicare-covered Part B Insulin for use in an insulin pump	\$0
Additional benefits and services	
Acupuncture	
Medicare-covered acupuncture for chronic lower back pain (max. 20 visits every 12 months)	\$0
Non-Medicare-covered routine acupuncture for pain diagnosis (max. 12 visits per year)	\$0
Chiropractic services	
Medicare-covered chiropractic services for manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position)	\$0
Non-Medicare-covered routine chiropractic care (X-ray coverage not included, max. 12 visits per year)	\$0
Diabetes self-management training, diabetic services and supplies	
Medicare-covered diabetes monitoring supplies	\$0
Medicare-covered diabetes self-management training	\$0
Medicare-covered therapeutic shoes and inserts	\$0

<sup>\*</sup> Benefits under this category may require prior authorization by the health plan.

Benefits	Group Platinum Blue Plan A
Durable medical equipment, prosthetic devices and medical supplies* (Medicarecovered)	
Medical supplies such as braces, surgical dressings, splints, casts, etc.	\$0
Prosthetic devices, other than dental, such as artificial limbs, colostomy bags, etc.	\$0
Preferred continuous glucose monitoring products.	\$0
Non-preferred continuous glucose monitoring products.	10% coinsurance
Fitness program	\$0
Gym membership at a participating SilverSneakers® facility, online fitness classes, or choose a home exercise kit	
Home health agency care (Medicare-covered)	\$0
Medicare Diabetes Prevention Program (MDPP)	\$0
MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.	
Virtual diabetes prevention program provides personalized, digital care, guidance, support, and feedback focused on sustained weight loss, healthy lifestyle habits, and reducing the risk of developing type 2 diabetes, heart disease, and stroke.	\$0
Outpatient substance use disorder services (Medicare-covered)	\$0
Individual and group therapy visits	

<sup>\*</sup> Benefits under this category may require prior authorization by the health plan.

Benefits	Group Platinum Blue Plan A
Over-The-Counter (OTC) items	\$50
Quarterly allowance for the purchase of covered OTC medications and supplies through CVS OTC Health Solutions. This is not a reimbursement.	
Podiatry services (Medicare-covered foot care)	\$0
Foot exams and treatment for diabetes-related nerve damage or certain medical conditions.	
Services to treat kidney disease	
Medicare-covered renal dialysis services	\$0
Medicare-covered kidney disease education services	\$0
Smoking and Tobacco use cessation (Medicare-covered)	\$0
Counselling to stop smoking or tobacco use.	

<sup>\*</sup> Benefits under this category may require prior authorization by the health plan.

## Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, please contact your Group Administrator.

## **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. Please contact your Group Administrator for information on how to receive 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.
Und	lerstanding 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, 2026.
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, contact your Group Administrator 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, which includes 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 annually. Please contact your Group Administrator for more information.

#### WHAT IS A GROUP PLATINUM BLUE COST PLAN?

Group Platinum Blue Cost plans are private Medicare health plans. They have a yearly limit on your out-of-pocket costs, and once you reach this limit, you'll pay nothing for covered services.

To see a complete list of the services and benefits, please review the *Evidence of Coverage* (EOC). Please contact your Group Administrator for a copy of the EOC.

#### HOW DO I FIND AN IN-NETWORK DOCTOR OR HOSPITAL?

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 or order the plan's provider directory at **bluecrossmn.com/medicare-documents**.

## Health care terms

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

**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.

**Balance Billing** – When a provider (such as a doctor or hospital) bills a patient more than the plan's allowed cost sharing amount. As a member of Group Platinum Blue, you only have to pay our plan's cost sharing amounts when you get services covered by our plan. We do not allow providers to balance bill or otherwise charge you more than the amount of cost sharing your plan says you must pay.

**Copayment or Copay** – The set dollar amount you pay each time you receive a service.

**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, clinics and pharmacies that are included in your plan. Typically, using in-network providers results in lower member costs.

**Maximum out-of-pocket amount** – The most you could pay in one plan year for covered medical services and supplies.

**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.

**Out-of-pocket costs** – The amount you must pay for eligible 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, using out-of-network providers results in higher member costs.

**Premium** – Your monthly payment for a plan.

**Prior authorization** – Approval in advance to get services.

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

**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.



#### **Notice of Nondiscrimination and Accessibility**

At Blue Cross and Blue Shield of Minnesota and Blue Plus, we treat everyone fairly. We don't exclude you, or treat you less favorably, because of your race, skin color, national origin, age, disability status, or sex (including sexual orientation; sex characteristics including intersex traits; pregnancy or related conditions; gender identity; and sex stereotypes). We follow federal civil rights laws and don't discriminate against anyone based on these traits.

If you communicate best in a language other than English, you can request free language assistance services.

If you have a vision, hearing, or speech impairment, we can communicate in a way that works best for you. This may include using sign language interpreters, providing documents in large print or Braille, audio recordings, or other aids at no charge.

**Need these services?** Call **1-855-903-2583**, TTY **711** or call the number on the back of your member identification card.

#### Discrimination is against the law.

If we failed to provide services or discriminated in another way based on your race, skin color, national origin, age, disability status, or sex, (including sexual orientation; sex characteristics including intersex traits; pregnancy or related conditions; gender identity; and sex stereotypes), you can file a complaint by contacting our Nondiscrimination Civil Rights Coordinator:

**Email:** Civil.Rights.Coord@bluecrossmn.com

**Telephone:** 1-800-509-5312

Mail: Blue Cross and Blue Shield of Minnesota

ATTN: Civil Rights Coordinator P3-2 PO Box 64560, Eagan, MN 55164-0560

Nondiscrimination complaint forms are available on our website at <u>bluecrossmn.com/NDL</u>, or from the Nondiscrimination Civil Rights Coordinator.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services

- electronically through the Office for Civil Rights complaint portal: ocrportal.hhs.gov/ocr/portal/lobby.jsf
- by mail at: U.S. Department of Health and Human Services,
   200 Independence Avenue SW, Room 509F, HHH Building, Washington, D.C. 20201
- or by phone at: 1-800-368-1019, 1-800-537-7697 (TDD)

Civil rights complaint forms are available at <a href="https://html.ncbi.nlm.ncbi.nl

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association. M09163 (8/24)

#### **ENGLISH**

ATTENTION: If you speak a language other than English, language services are available free of charge. If you have a vision, hearing, or speech impairment, we can communicate in a way that works best for you. This may include using sign language interpreters, providing documents in large print or Braille, audio recordings, or other aids at no charge. Call 1-855-903-2583 (TTY 711).

**ESPAÑOL** (Spanish)

ATENCIÓN: Si habla Español, puede solicitar servicios gratuitos de asistencia lingüística. Si tiene una deficiencia visual, auditiva o del habla, podemos comunicarnos de la manera que le resulte mejor a usted. Esto puede incluir el uso de intérpretes de lengua de señas, el suministro de documentos en letra grande o braille, grabaciones de audio u otras ayudas sin cargo. Llame al 1-855-903-2583 (TTY 711).

#### العربية (Arabic)

تنبيه: إذا كنت تتحدث العربية، يمكنك طلب خدمات المساعدة اللغوية المجانية. إذا كنت تعاني من إعاقة بصرية أو سمعية أو نطقية، يمكننا التواصل معك بالطريقة التي تناسبك. وقد يشمل ذلك استخدام مترجمين للغة الإشارة، أو توفير المستندات بحروف كبيرة أو بطريقة برايل، أو تسجيلات صوتية، أو غيرها من الوسائل المساعدة من دون مقابل. اتصل على الرقم 258-903-855-1 (الهاتف النصى 711).

#### አማርኛ (Amharic)

#### **LUS HMOOB (Hmong)**

LUS CEEV TSHWJ XEEB: Yog hais tias koj hais Lus Hmoob, koj tuaj yeem thov cov kev pab cuam uas pab hom lus tau dawb. Yog hais tias koj qhov muag tsis pom kev zoo, tsis hnov lus, los sis hais tsis tau lus, peb tuaj yeem sib txuas lus hauv ib txoj hau kev uas ua hauj lwm tau zoo tshaj plaws rau koj. Qhov no tej zaum yuav muaj xam nrog kev siv cov neeg txhais lus piav tes, kev muab cov ntaub ntawv luam tawm ua tus ntawv loj los sis Ua Ntawv Su Rau Cov Neeg Tsis Pom Kev Siv Tau (Braille), kev kaw ua suab lus, los sis lwm yam kev pab yam tsis tau them nqi. Hu rau 1-855-903-2583 (TTY 711).

#### 廣東話 (Cantonese – Traditional Chinese)

請注意:如果您說 廣東話 您可要求免費語言協助服務。 如果您有視力、聽力或言語障礙, 我們會以最適合您的方式與您溝通 這可能包括使用手語傳譯員、免費提供大字體或點字文件、 錄音或其他輔助工具。請致電 1-855-903-2583 聽障熱線 (TTY 711)。

#### 简体中文 (Chinese Simplified)

注意:如果您说普通话,则可以免费申请语言协助服务。如果您有视力、听力或语言障碍,我们可以用最适合您的方式与您交流。这可能包括免费提供手语翻译、大字体或盲文文件、录音或其他辅助工具。请致电1-855-903-2583(文字电话711)。

#### **SOOMALI (Somali)**

XASUUSIN: Haddii aad ku hadasho Soomali, waxaad codsan kartaa adeegyada caawimaadda luqada oo bilaash ah. Haddii aad laxaad la'aan kataahy aragga, maqalka, ama hadalka, waxaanu kugula xidhiidhi karnaa habka adiga kuugu habboon. Tan waxaa ka mid ah in aan isticmaalno turjumaanada luuqada dhegoolaha, in la bixiyo waraaqo ku qoran xarfaha waaweyn ama qoraalka indhoolayaasha, in la sameeyo cajalado la duubay, ama in la helo waxyaabo kale oo caawimaad ah oo bilaash ah. Wac 1-855-903-2583 (TTY 711).

#### FRANÇAIS (French)

ATTENTION: Si vous parlez Français, vous pouvez demander des services d'assistance linguistique gratuits. Si vous avez une déficience visuelle, auditive ou vocale, nous pouvons communiquer de la manière qui vous convient le mieux. Il peut s'agir d'interprètes en langue des signes, de documents en gros caractères ou en braille, d'enregistrements audio ou d'autres aides gratuites. Composez le 1-855-903-2583 (ATS 711).

#### ខ្មែរ (Khmer)

ការជូនដំណឹង់៖ ប្រសិនបើអ្នកនិយាយភាសា ខ្មែរ អ្នកអាច ស្នើសុំសេវាជំនួយបកប្រែភាសាដោយឥតគិតថ្លៃ។ ប្រសិនបើអ្នកមើលមិនឃើញ ស្ដាប់មិនឮ ឬនិយាយមិនបាន យើងអាចប្រាស្រ័យទាក់ទងជាមួយ អ្នកតាមរបៀបផ្សេងដែលមានប្រសិទ្ធភាពល្អបំផុត សម្រាប់អ្នក។ ការប្រាស្រ័យទាក់ទងនេះអាចមានដូចជា អ្នកបកប្រែភាសាសញ្ញា ការផ្ដល់ឯកសារដែលបោះពុម្ព អក្សរធំៗ ឬអក្សរស្ទាប ឬការថតទុកជាសំឡេង ឬជំនួយ ផ្សេងទៀត ដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-855-903-2583 (TTY 711)។

#### 한국어 (Korean)

주의: 한국어를 사용하시는 경우 귀하는 무료 언어 지원 서비스를 요청하실 수 있습니다. 시각 장애, 청각 장애 또는 언어 장애가 있는 경우 저희는 귀하에게 가장 적합한 방법으로 연락을 드릴 수 있습니다. 여기에는 수화통역사 이용, 대형 활자 또는 점자로 작성된 문서 제공, 음성 녹음 또는 기타 무료 지원이 포함될 수 있습니다. 1-855-903-2583 (TTY 711) 번으로 전화하십시오.

#### ကညီကျို် (Karen)

ဟ်သူဉ်ဟ်သး- နမ့်းကတိုး ကညီကျို် နှဉ့်, နဃ့ကျိုာ်ဂ့်၊ဝီတါ်တိစားမာစားလာတလက်ဘူးလဲ သွန္ဉ်လီး-နမ့်၊အိဉ်ဒီးတါ်တလာတပိုးလာ မဲာ်တါ်ထံဉ်, တါနာ်ဟူ, မဲ့တမ့်၊ တါ်စုံးကတိုးတါနှဉ့် ပဆဲးကျာဆဲးကျိုးတါလာ ကျဲကဲထီဉ်လိာ်ထီဉ်အဂဲ့၊ကတာါ်လာနဂ်ိဳးသွန္ဉ်လီး- တါ်အုံး ပဉ်ဃာ်ဒီး တါ်စူးကါ နီးခိက္နာ်ဂီးကျိုာ်အပှာကျိုာ်ထံတါတဖဉ်, တာဟုဉ်လာလာတစာလာ အင်္လာဖျာဉ်ဖေးဒိဉ်, မဲ့တမ့်၊ ပုံးမဲာ်ဘျိုဉ်အလာ, တါကလုံ၊, မဲ့တမ့်၊ တာမာစားဂုံးဂာတဖဉ် လာတလာအဘူးလဲနှဉ်လီး- ကီးလီတဲစိဆူ 1-855-903-2583 (TTY 711) တကါး-

#### မြန်မာဘာသာ (Burmese)

သတိပြုရန်- သင်သည် မြန်မာဘာသာ စကားကို ပြောပါက၊ အခမဲ့ ဘာသာစကား အကူအညီ ဝန်ဆောင်မှုများကို တောင်းဆိုနိုင်ပါသည်။ သင့်တွင် အမြင်အာရုံ၊ အကြားအာရုံ သို့မဟုတ် စကားပြောခြင်း ချို့ယွင်းမှုရှိနေပါက သင့်အတွက် အသင့်လျော်ဆုံးဖြစ်မည့်နည်းလမ်းဖြင့် ကျွန်ုပ်တို့ထံသို့ ဆက်သွယ်နိုင်ပါသည်။ ၎င်းတွင် လက်ဟန်ပြဘာသာစကား စကားပြန်များကို အသုံးပြုခြင်း၊ စာရွက်စာတမ်းများကို ပုံနှိပ်စာလုံးကြီးများ သို့မဟုတ် မျက်မမြင်စာဖြင့် ပံ့ပိုးပေးခြင်း၊ အသံဖမ်းယူခြင်းများ သို့မဟုတ် အခြားအထောက်အကူများဖြင့် အခမဲ့ပံ့ပိုးပေးခြင်းတို့ ပါဝင်ပါသည်။ 1-855-903-2583

#### OROMOO (Oromo)

Xiyyeeffannoon haa kennamu:- Oromo Afaan kan dubbatan yoo ta'e, tajaajiloota gargaarsa afaanii bilisaa gaafachuu ni dandeessu. Rakkoo ilaaluu, dhaga'u ykn dubbachuu yoo qabaattan, karaa isiniif mijatuun haala isiniif galuun mari'achuu ni dandeenya. Kunis of keessatti kan qabatu, hiiktota afaan mallattoo fayyadamuun maxxansa gurguddaa ykn bireeylii, waraabbiiwwan sagalee ykn gargaarsota biroo kaffaltii tokkoo malee gaafachuu dha. 1-855-903-2583 (TTY 711) irratti bilbilaa.

#### РУССКИЙ (Russian)

ВНИМАНИЕ: Если ваш язык — РУССКИЙ, вы можете запросить бесплатные услуги языковой поддержки. Если у вас есть нарушение зрения, слуха или речи, мы можем общаться таким образом, который лучше всего подходит вам. Это может включать бесплатное использование переводчиков на языке жестов, предоставление документов крупным шрифтом или шрифтом Брайля, использование аудиозаписей или других вспомогательных средств. Звоните по телефону 1-855-903-2583 (ТТҮ 711).

#### ພາສາລາວ (Lao)

ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າ ພາສາລາວ, ທ່ານສາມາດຂໍບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໄດ້ໂດຍບໍ່ເສຍຄ່າ. ຖ້າທ່ານມີຄວາມບົກຜ່ອງດ້ານສາຍຕາ, ການໄດ້ຍຶນ ຫຼື ການປາກເວົ້າ, ພວກເຮົາສາມາດສື່ສານດ້ວຍວິທີທີ່ເໝາະສົມກັບທ່ານທີ່ສຸດ. ອັນນີ້ອາດຈະລວມເຖິງການໃຊ້ນາຍພາສາມື, ການຈັດກຽມເອກະສານເປັນໂຕພິມໃຫຍ່ ຫຼື ອັກສອນນູນ, ການບັນທຶກສຽງ ຫຼື ການຊ່ວຍເຫຼືອດ້ານສື່ອື່ນໆໂດຍບໍ່ເສຍຄ່າໃຊ້ຈ່າຍໃດໆ. ໂທ 1-855-903-2583 (TTY 711).

#### Tagalog (Tagalog)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang humingi ng mga libreng serbisyo na tulong sa wika. Kung may kapansanan ka sa paningin, pandinig, o pananalita, maaari tayong mag-usap sa paraan na pinakamabuti para sa iyo. Maaaring kabilang dito ang paggamit ng mga interpreter ng sign language, pagbibigay ng mga dokumento na malalaki ang pagkaprinta o Braille, mga audio recording, o iba pang mga tulong nang walang bayad. Tumawag sa 1-855-903-2583 (TTY 711).

#### **VIETNAMESE** (Vietnamese)

LƯU Ý: Nếu quý vị nói Vietnamese, quý vị có thể yêu cầu dịch vụ hỗ trợ ngôn ngữ miễn phí. Nếu quý vị bị khiếm thị, khiếm thính hoặc khuyết tật về âm ngữ, chúng tôi có thể giao tiếp theo cách phù hợp nhất với quý vị. Điều này có thể bao gồm việc sử dụng thông dịch viên ngôn ngữ ký hiệu, cung cấp tài liệu dạng bản in cỡ chữ lớn hoặc chữ nổi, bản ghi âm hoặc các phương tiện hỗ trợ khác miễn phí. Xin gọi số 1-855-903-2583 (TTY 711).

#### **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

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 Customer Service or see the *Evidence of Coverage* for more information.

If you want to know more about the coverage and costs of Original Medicare, look in your 2025 *Medicare & You* handbook or view it online at **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**.

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.

SilverSneakers® is a registered trademark of Tivity Health, Inc., an independent company that provides health and fitness programs.

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

Group Platinum Blue is a Cost plan with a Medicare contract. Enrollment in Group Platinum Blue depends on contract renewal.