



BlueCare Plus Choice (HMO D-SNP)SM

2024 Summary of Benefits

Summary of Medicare and Medicaid Benefits for Contract H3259-002

Benefit Category	BlueCare Plus Choice		
Monthly Plan Premium Our service area includes all counties in the state of Tennessee.	\$0. You pay nothing. \$0. You pay nothing.		
Deductible			
Maximum Out of Backet Beenensibility	\$0. You pay nothing.		
Maximum Out-of-Pocket Responsibility (doesn't include prescription drugs)	The Division of TennCare (Medicaid) pays your \$8,850 annual cost-sharing amount for you.		
	Requires prior authorization		
Inpatient Hospital Coverage	\$0 cost share		
	Our plan covers an unlimited number of days for an inpatient hospital stay.		
Outpatient Hospital Services	May require prior authorization		
Ambulatory surgical center			
› Outpatient hospital	\$0 cost share		
Doctor Visits			
› Primary Care Providers	- \$0 cost share		
› Specialists	wu cust shale		

Benefit Category	BlueCare Plus Choice
Preventive Care	If CMS approves additional preventive services under Original Medicare, they'll be covered under the plan from the date covered under Original Medicare.
Our plan covers many preventive services, including:	
› Abdominal aortic aneurysm screening	
› Alcohol misuse screenings and counseling	
› Bone mass measurements (bone density)	
Cardiovascular disease screenings	
 Cardiovascular disease (behavioral therapy) 	
Cervical and vaginal cancer screening	
Colorectal cancer screenings	
 Multi-target stool DNA tests 	
Screening barium enemas	
Screening colonoscopies	
 Screening fecal occult blood tests 	
 Screening flexible sigmoidoscopies 	
› Depression screenings	
› Diabetes screenings	\$0 cost share
› Diabetes self-management training	
› Glaucoma tests	
› Hepatitis B Virus (HBV) infection screening	
› Hepatitis C screening test	
HIV screening	
Lung cancer screening	
Mammograms (screening)	
Nutrition therapy services	
Obesity screenings and counseling	
 One-time "Welcome to Medicare" preventive visit 	
› Prostate cancer screenings	
 Sexually transmitted infections screening and counseling 	

Benefit Category	BlueCare Plus Choice		
Preventive Care (continued)	If CMS approves additional preventive services under Original Medicare, they'll be covered under the plan from the date covered under Original Medicare.		
 Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) 			
› Vaccines:			
• COVID-19	\$0 cost share		
• Flu	ψ υ cost share		
Hepatitis B			
Pneumococcal			
› Yearly "Wellness" visit			
Emergency Care	\$0 cost share		
Urgently Needed Services	\$0 cost share		
Diagnostic Services/Labs/Imaging	May require prior authorization		
 Advanced imaging services (such as MRI/CT scans) 			
› Lab services			
Diagnostic tests and procedures	\$0 cost share		
› Outpatient X-rays			
Therapeutic radiology services (such as radiation treatment for cancer)			
Hearing Services (Medicare-covered)			
 Hearing exam to diagnose and treat hearing and balance issues 	\$0 cost share		
Hearing Services (supplemental)			
› Routine hearing exam (one per year)	\$0 cost share (must use a TruHearing® provider)		
Hearing aid fitting/evaluation, hearing aid and hearing aid repair/adjustment	\$3,300 combined allowance may be used to pay for covered hearing aids		
	This combined allowance is added to your flex card.* Benefit is limited to one per ear, per year. And it's limited to hearing aids available in the applicable TruHearing catalog. You must see a TruHearing provider to use this benefit. Call 1-833-312-3128, TTY 711, to schedule a visit.		

Benefit Category	BlueCare Plus Choice		
Dental Services (Medicare-covered)	May require prior authorization		
Medicare-covered dental services are those which are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease or services that would be covered when provided by a physician.	\$0 cost share		
Vision Services (Medicare-covered)	Medicare-covered vision services for the diagnosis and treatment of diseases and injuries of the eye		
› Eye exam (diagnostic)	\$0 cost share		
Vision Services (supplemental)			
One eye exam (routine or diagnostic) per year	\$3,300 combined allowance may be used to pay for these supplemental vision services (\$800 plan coverage limit for supplemental vision care)		
 Eyewear (glasses, frames and contact lenses) 	This combined allowance is added to your flex card.*		
Mental Health Services			
	May require prior authorization		
› Inpatient visit	Our plan covers an unlimited number of days for an inpatient mental health stay.		
	\$0 cost share		
Outpatient group therapy visit	\$0 cost share		
Outpatient individual therapy visit	\$0 cost share		
	Requires prior authorization		
Skilled Nursing Facility (SNF)	Our plan covers an unlimited number of days for a skilled nursing facility stay.		
	\$0 cost share		
Physical Therapy Physical Therapy	Requires prior authorization		
Occupational therapy visit	\$0 cost share		
Physical therapy and speech and language therapy visit			

^{*} This combined allowance can be used for select hearing and vision services. See page 8 for more information on your flex card.

Benefit Category	BlueCare Plus Choice		
Ambulance	May require prior authorization for non-emergency services		
	\$0 cost share		
	May require prior authorization		
Transportation	Our plan covers 60 one-way trips to plan-approved locations for dental, vision, hearing and fitness visits and unlimited medical and pharmacy trips.		
	This benefit is for transportation to Medicare- covered benefit locations not covered by your TennCare (Medicaid) benefit.		
	You must use the plan-approved transportation vendor.		
	\$0 cost share		
Medicare Part B Drugs	Requires prior authorization		
› Eligible chemotherapy drugs			
› Gene therapy	\$0 cost share		
› Other Part B drugs			
Chiropractic Care (Medicare-covered)	Subluxation of the spine		
 Manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position) 	\$0 cost share		
Chiropractic Care (supplemental)			
Routine chiropractic services (limited to 20 visits per year)	\$0 cost share		
Diabetes Self-Management Training	\$0 cost share		
Foot Care (podiatry services) (Medicare-covered)			
› Foot exams and treatment	\$0 cost share		
Foot Care (podiatry services) (supplemental)			
Routine foot exams and treatment (limited to six visits per year)	\$0 cost share		

Benefit Category	BlueCare Plus Choice		
Home Health Care	Requires prior authorization		
nome nearm care	\$0 cost share		
	Requires notification		
Meals	Our plan covers 56 meals following discharge from a qualifying acute inpatient hospital or skilled nursing facility stay to a home setting.		
	\$0 cost share		
Medical Equipment/Supplies	May require prior authorization		
 Durable Medical Equipment (such as wheelchairs and oxygen) 			
 Prosthetics (such as braces and artificial limbs) 	\$0 cost share		
› Diabetes monitoring supplies			
Therapeutic shoes or inserts (for diabetes)			
Outpatient Substance Abuse			
› Group therapy visit	**		
› Individual therapy visit	\$0 cost share		
Outpatient Rehabilitation	Requires prior authorization		
 Cardiac (heart) rehab services for a maximum of two one-hour sessions per day for 36 sessions 			
 Pulmonary (lung) rehab services for a maximum of two one-hour sessions per day for 36 sessions 	\$0 cost share		
 Supervised Exercise Therapy for Peripheral Artery Disease (SET for PAD) 			

Benefit Category	BlueCare Plus Choice	
Over-the-Counter/Healthy Food Items	\$280 monthly benefit allowance	
	This allowance doesn't roll over. Any remaining balance will expire at the end of each month.	
	This allowance is added to your flex card.* You can use it to pay for covered items at select retail stores. You can also place an order online, over the phone or by mail through our Over-the-Counter (OTC) Catalog that will be sent to you.	
	The OTC Catalog includes medications and products you need to stay well — things like bandages, pain relievers, cold medicine, toothpaste and more.	
	Eligible members can also use this allowance for healthy foods like fruits and vegetables.	
	See the Benefits Chart in chapter 4 of the plan's Evidence of Coverage for more details. Or give us a call.	
Renal Dialysis	\$0 cost share	
Wellness Program	This plan includes a fitness program. This program includes online resources (like digital workout videos) and a free membership at participating standard fitness centers.	
› Fitness program	\$0 cost share	
Housing Utilities	\$100 monthly allowance for plan-approved housing utilities like water, natural gas, electric and cable/internet	
	Your housing utilities allowance is added to your flex card.* This allowance doesn't roll over. Any remaining balance will expire at the end of each month.	
	See the Benefits Chart in chapter 4 of the plan's Evidence of Coverage for more details. Or give us a call.	

^{*} See page 8 for more information on your flex card.

Your flex card



You get a prepaid flex card to use for some of your plan benefits, including:

- > \$3,300 combined yearly allowance for select vision and hearing services (\$800 plan coverage limit for supplemental vision care)
- > \$100 monthly allowance for housing utilities
- > \$280 monthly allowance for healthy food and OTC items



Questions? Give us a call at **1-888-413-9637**, TTY **711**

If you're a current member, please use the number on the back of your Member ID card.

Medicare Part D Prescription Drug Benefits

Outpatient Prescription Drugs	BlueCare Plus Choice		
	What you pay for a 30- or 90-day supply of covered drugs from a retail pharmacy in our network or through our mail-order delivery program		
Initial Coverage Stage	Your copay will depend on your level of Low Income Subsidy. Some drugs may require prior authorization. Please see our covered drug list (also called a formulary) for more information. You can find it online at bluecareplus.bcbst.com/pharmacy.		
 For generic drugs (including brand drugs treated as generic) 	\$0 copay, or \$1.55 copay, or \$4.50 copay		
› For all other covered drugs	\$0 copay, or \$4.60 copay, or \$11.20 copay		
Catastrophic Coverage Stage	After your yearly out-of-pocket drug costs (including drugs purchased from a retail pharmacy in our network or through our mail-order delivery program) reach \$8,000 , you pay nothing for all drugs.		

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.

This document is available in other formats.

CHOICES Benefits

The following chart explains how Medicare, Medicaid and CHOICES work together to provide you benefits. Your services are paid first by Medicare and then by Medicaid or CHOICES. If a benefit is exhausted or not covered by Medicare, then Medicaid or CHOICES may provide coverage, depending on your type of Medicaid and CHOICES coverage.

What you pay for covered services may depend on your level of Medicaid and CHOICES eligibility.

If you have questions about your Medicaid and CHOICES eligibility and what benefits you're entitled to, call the Division of TennCare at 1-800-342-3145.

CHOICES Program Services by Group

Service and Benefit Limit	Group 1	Group 2	Group 3
Nursing facility care	X	Short-term only (90 days)	Short-term only (90 days)
Community-based residential alternatives (CBRA)		Х	(Specified CBRA services and levels of reimbursement only. See below) ¹
Personal care visits (two visits per day at intervals of no less than four hours between visits)		x	х
Attendant care (1,080 hours per calendar year; 1,400 hours per full calendar year only for persons who require covered assistance with household chores or errands in addition to hands-on assistance with self-care tasks)		X	X
Home-delivered meals (one meal per day)		х	х
Personal Emergency Response Systems (PERS)		x	х
Adult day care (2,080 hours per calendar year)		х	х
In-home respite care (216 hours per calendar year)		х	х
In-patient respite care (nine days per calendar year)		Х	х
Assistive technology (\$900 per calendar year)		х	х
Minor home modifications (\$6,000 per project; \$10,000 per calendar year; and \$20,000 per lifetime)		X	X
Pest control (nine units per calendar year)		Х	х

¹CBRAs for which Group 3 members are eligible include only: Assisted Care Living Facility services, Community Living Supports 1 (CLS1) and Community Living Supports-Family Model 1 (CLS-FM1)



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 our representative at **1-888-413-9637**, TTY **711**.

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 bluecareplus. bcbst.com/documents or call 1-888-413-9637, 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.
- □ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- □ Benefits, premiums and/or copayments/ coinsurance may change on January 1, 2025.
- □ 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).
- □ This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid. You must also be a BlueCare Choices 1, 2 or 3 member. The Medicaid categories we accept are Qualified Medicare Beneficiary Plus (QMB+), Specified Low Income Beneficiary Plus (SLMB+) and Full Benefit Dual Eligible (FBDE).
- ☐ Effect on Current Coverage: If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

This is a summary of health and drug services covered by BlueCare Plus Choice (HMO D-SNP)SM from Jan. 1, 2024, through Dec. 31, 2024.

BlueCare Plus Tennessee is an HMO D-SNP with a Medicare contract and a contract with Tennessee Medicaid (TennCareSM). Enrollment in BlueCare Plus Tennessee depends on contract renewal.

This booklet gives you an overview of the Medicare benefits we cover and what you pay for them. These benefits include those traditionally covered by Medicare, your Medicare Part D prescription drug benefits and other supplemental benefits covered by this plan. We've also included a chart that shows what our members pay for certain Medicaid benefits.

This booklet doesn't list every service we cover. And it doesn't list every benefit limit or exclusion. To get a complete list of our covered services, please see our Evidence of Coverage. You can find it online at bluecareplus.bcbst.com/documents. Or you can call the number below to ask for a copy. If you're a current member, please call the number on the back of your Member ID card.

To join BlueCare Plus Choice, you must be enrolled in Medicare Part A and Part B, receive Full Dual Medicaid assistance with BlueCare Tennessee, qualify for CHOICES Groups 1, 2 or 3, and live in our service area. Our service area includes all Tennessee counties. Eligibility for full Medicaid benefits means you're eligible to receive TennCare benefits for the following Medicare Savings Program levels of eligibility: QMB+, SLMB+ and FBDE.

TennCare is not responsible for payment for these benefits, except for appropriate cost-sharing amounts such as premiums, deductibles and copays. TennCare is not responsible for guaranteeing the availability or quality of these benefits.

The BlueCare Plus Choice plan has a network of doctors, hospitals, pharmacies and other providers. If you use providers who aren't in our network, the plan won't pay for these services, unless authorized in advance. This plan doesn't require referrals to see specialists in the BlueCare Plus Tennessee network.



Nondiscrimination Notice

BlueCross BlueShield of Tennessee (BlueCross), including its subsidiaries SecurityCare of Tennessee, Inc. and Volunteer State Health Plan, Inc. also doing business as BlueCare Tennessee, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- > Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact Member Service at the number on the back of your Member ID card or call 1-800-332-5762, TTY 711. From Oct. 1 to March 31, you can call us 7 days a week from 8 a.m. to 9 p.m. ET. From April 1 to Sept. 30, you can call us Monday through Friday from 8 a.m. to 9 p.m. ET. Our automated phone system may answer your call outside of these hours and during holidays.

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact Member Service at the number on the back of your Member ID card or call 1-800-332-5762, TTY 711. They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

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 ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD), 8:30 a.m. to 8 p.m. ET. Complaint forms are available at hhs.gov/ocr/office/file/index.html.

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Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-332-5762, TTY 711. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-332-5762, TTY 711. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-800-332-5762, TTY 711。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-800-332-5762. TTY 711。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-332-5762, TTY 711. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-332-5762, TTY 711. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vi cần thông dịch viên xin gọi 1-800-332-5762, TTY 711 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vi. Đây là dịch vu miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-332-5762, TTY 711. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-332-5762, TTY 711 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-332-5762, ТТҮ 711. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول Arabic: على مترجم فورى، ليس عليك سوى الاتصال بنا على 3762, TTY 711 . سيقوم شخص ما يتحدث العربية

Hindi: हमारे सुवासुथ्य या दवा की योजना के बारे में आपके किसी भी पुरशन के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध है. एक दुभाषिया पुरापुत करने के लिए, बस हमें 1-800-332-5762, TTY 711 पर फोन करें. कोई व्यक्त जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-332-5762, TTY 711. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de servicos de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-332-5762, TTY 711. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-332-5762, TTY 711. Yon moun ki pale Kreyòl kapab ede w. Sa a se von sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-332-5762, TTY 711. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳を ご用命になるには、1-800-332-5762, TTY 711 にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。



Questions?Give the team a call.

1-888-413-9637, TTY 711



bluecareplus.bcbst.com



1 Cameron Hill Circle | Chattanooga, TN 37402

From **Oct. 1 to March 31**, you can call us seven days a week from 8 a.m. to 9 p.m. ET. From **April 1 to Sept. 30**, you can call us Monday through Friday from 8 a.m. to 9 p.m. ET. Costs shown are for providers in our network. We provide members with a flex card to use for select hearing and vision services; housing utilities; and over-the-counter/healthy food items. Value of the flex card is preloaded with certain amounts, according to benefits. Value of card may be zero. Card may not be used at all merchants or providers. Merchants and providers must accept major credit cards. Purchases may be restricted to certain types of items and services. Benefit limits may apply. Check the plan's Evidence of Coverage for details. Or give us a call.

TruHearing is an independent company that provides hearing products and/or services for BlueCare Plus Tennessee. TruHearing does not provide BlueCare Plus Tennessee branded products and/or services. TruHearing is solely responsible for the products and/or services they provide.

BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

BlueCare Plus Tennessee, an Independent Licensee of the Blue Cross Blue Shield Association