



For you.
With you.

2025 BlueCare Plus Choice (HMO D-SNP)SM Dual Eligible Special Needs Plan

**Welcome! We're glad
you're with us.**

WELCOME

We're here for you



Wouldn't it be nice to have someone who knows you? Someone to help you talk to your doctors? Someone who could help you with questions about your health and help tell you how your medications work together? Someone to help you with things your doctors said you need to be doing?

We're your care team, and that's exactly what we do.

The chart on the right is a reminder of how your CHOICES services work. Then, we'll go over your benefits and how to get started with BlueCare Plus Choice.



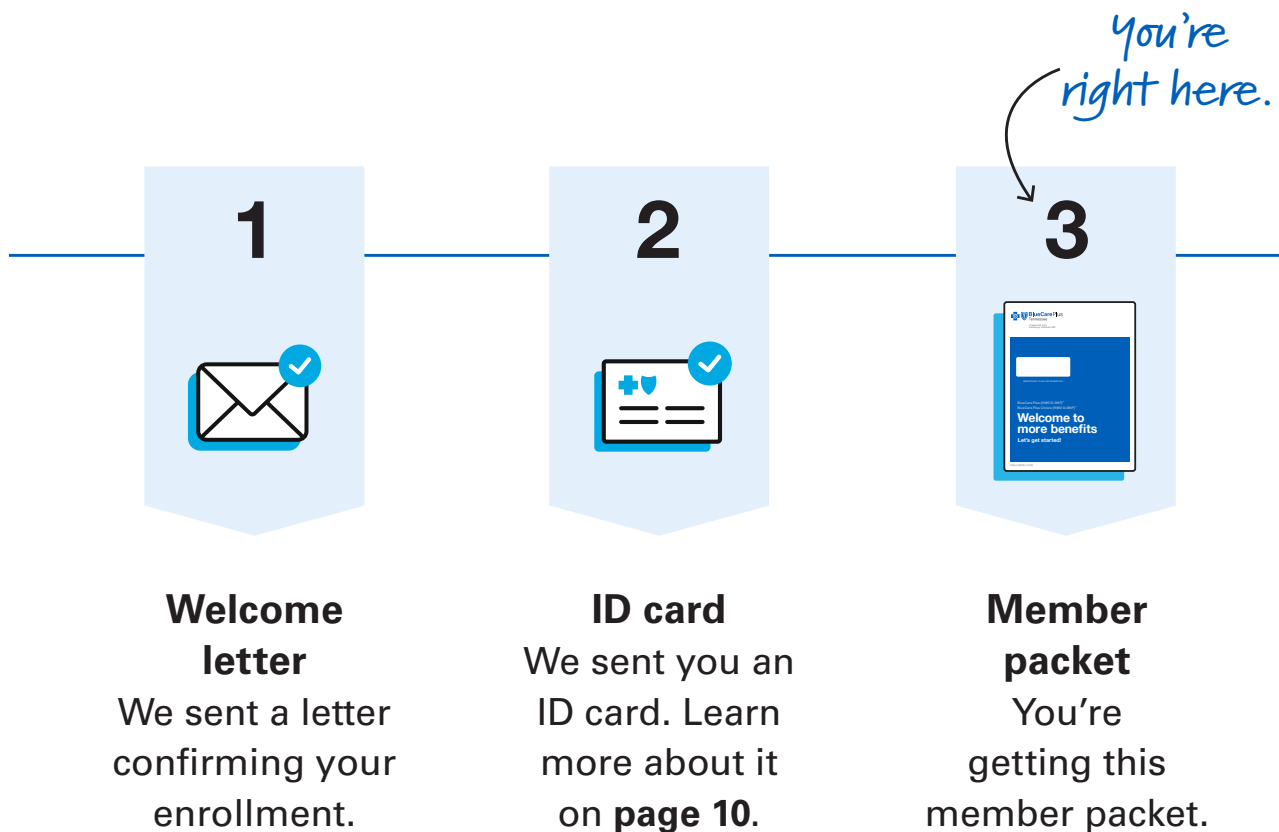
CHOICES services by group

WHAT'S COVERED	GROUP 1	GROUP 2	GROUP 3
Nursing facility care	✓	Short-term only (90 days)	Short-term only (90 days)
Community-based residential living		✓	(Specified community-based residential alternative services and levels of reimbursement only. See below) ¹
Personal care visits		✓	✓
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)		✓	✓
Home-delivered meals (one meal per day)		✓	✓
Personal emergency response systems (PERS)		✓	✓
Adult day care (2,080 hours per calendar year)		✓	✓
In-home respite care (216 hours per calendar year)		✓	✓
In-patient respite care (nine days per calendar year)		✓	✓
Assistive technology (\$900 per calendar year)		✓	✓
Minor home modifications (\$6,000 per project; \$10,000 per calendar year; and \$20,000 per lifetime)		✓	✓
Pest control (nine units per calendar year)		✓	✓

¹ CBRA 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)

Let's get started!

We want to make getting started with your plan as easy as possible. Here's what you can expect.



4



Set up texting

Get quick updates on the go by signing up for texts. Give us a call at **1-800-332-5762**, TTY **711**.

5



Health Needs Assessment call

We'll call to talk about your health needs. You can get a **gift card** for this through MyHealthy Rewards.

6



We'll send a letter confirming your Primary Care Provider (PCP).

Don't worry — if you ever want to change your PCP, just give us a call.

Add our number into your phone.



USING YOUR PLAN

Benefits that make a difference

Here's a glance at your 2025 benefits.



\$0

**premiums, deductibles
and medical/Part D
drug copays**



\$280

**allowance per
month for healthy food,
over-the-counter items
and transportation**



\$100

**allowance per
month for qualifying
housing utilities**



56

**meals delivered after
a qualifying inpatient
hospital or skilled
nursing facility stay**

You must continue to pay your Medicare Part B premium each month. Costs shown are for providers in our network. We provide members with a flex card to use for housing utilities, over-the-counter/healthy food items and transportation. Value of the flex card is preloaded with certain amounts, according to benefits. Value of card may be zero. Over-the-counter, healthy food, housing utilities and transportation allowance does not roll over from month to month. 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 your Evidence of Coverage for details. Or give us a call.

BlueCare Plus Choice Benefits:	What you pay:
Ambulance	\$0 cost share
Dialysis	\$0 cost share
Durable Medical Equipment / Prosthetics	\$0 cost share
Emergency Care	\$0 cost share
Home Health Care	\$0 cost share
Inpatient Hospital Care	\$0 cost share
Lab Tests and X-rays	\$0 cost share
Medicare Part B Diabetic Supplies	\$0 cost share
Monthly Premium	\$0 – You pay nothing
Outpatient Surgical Services	\$0 cost share
Outpatient Rehabilitation	\$0 cost share
Preventive Care	\$0 cost share
Primary Care and Specialist Office Visits	\$0 cost share
Skilled Nursing Facility	\$0 cost share
Telehealth	\$0 cost share
Urgently Needed Care	\$0 cost share
Hearing – One routine hearing exam each year with a TruHearing® provider and two TruHearing-branded hearing aids (one per ear) every three years.	included at no additional cost
Vision – \$500 yearly allowance for supplemental vision care (limit of one pair of glasses or contact lenses each year)	included at no additional cost
Fitness Program	included at no additional cost
Housing Utilities – \$100 allowance per month, no roll over	included at no additional cost
Meals – 56 meals delivered after an inpatient hospital or skilled nursing facility stay	included at no additional cost
Over-the-Counter/Healthy Food Items/Transportation* – \$280 allowance per month, no roll-over	included at no additional cost
Transportation – Use your FlexCard allowance to get rides from Uber Health to plan-approved locations*	included at no additional cost

*Use your FlexCard allowance to get transportation through Uber Health rideshare services. This benefit is for transportation access to Medicare covered benefit locations not covered by member's TennCare (Medicaid) benefit.

PART D

Your prescription drug benefits



You'll pay different amounts for your covered drugs based on what level of "Extra Help" you receive.

WHAT'S COVERED		WHAT YOU PAY
Initial Coverage Limit You'll pay this much for each drug until you've paid \$2,000 per year.	Generic	\$0, \$1.60 or \$4.90 copay
	Brand	\$0, \$4.80 or \$12.15 copay
Catastrophic Coverage After your yearly out-of-pocket drug costs (including drugs purchased through retail pharmacy and mail order) reach \$2,000, you pay nothing for all covered drugs.		\$0

Important things to know

We want to make using your pharmacy benefits as easy as possible. And that means getting to know some ins and outs of your Medicare Part D prescription drug coverage.

1

How We Provide Your Coverage

You may hear from CVS.

CVS Caremark® helps us manage your prescription drug coverage. They may contact you from time to time, so please open any mail you get from them as if it were from us.

We may also mention CVS if you need to do something with them. This doesn't mean you have to use a CVS Pharmacy®. You have many choices for nearby pharmacies in our network. This includes mail order, local pharmacies, national retail drugstores and many grocery store pharmacies.

2

Our Pharmacy Network

Just like with providers, your plan has a pharmacy network. In most cases, your prescription drugs are covered only if they're on our drug list and they're filled at a network pharmacy or through our mail order pharmacy service.

3

Understanding Drug Costs

According to the U.S. Food and Drug Administration (FDA), a generic drug is an approved drug that has the same active ingredients as the brand name drug. Generally, generic drugs cost less than brand name drugs.

4

What Are Prior Authorization and Step Therapy?

Prior authorization means you'll need to get approval from us before we'll cover the drug for you. If you don't get this approval, we may not cover your drug. Step therapy means you may need to try a different drug to treat the same condition before we'll cover another drug.

ONE CARD. MULTIPLE BENEFITS.

Your flex card

We help make it easier to get the things you need. We give you one prepaid card to use for multiple plan benefits.



If you haven't received your flex card yet, don't worry. You'll get it soon.



Housing Utilities

You can get a **\$100 monthly allowance** for plan-approved housing utilities. You can use this allowance to pay for utilities like water, natural gas, electric and cable/internet.



Healthy Food, OTC Items and Transportation

You can get a **\$280 monthly allowance** for approved healthy food, over-the-counter items and transportation.

This includes wellness products like vitamins and cold medicine. It also includes food like fruit, veggies, canned goods, dairy products and more. And it includes a transportation benefit through Uber Health.*

Allowance doesn't roll over from month to month. Benefit limits, exclusions and eligibility requirements may apply. Please see your Evidence of Coverage for full details. Or give us a call.

*Transportation through Uber Health available to Medicare-covered benefit locations your TennCare (Medicaid) benefits don't cover.

Earn rewards with MyHealthy Rewards

Treat yourself to gift cards. Just sign up for MyHealthy Rewards and get the screenings your provider says you need. You can earn gift cards for some of them while keeping an eye on your health.

It's easy to sign up:

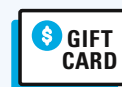
- › Visit myhealthyrewards.healthmine.com.
- › Tell us a little about yourself.
- › Choose your preferences.
- › Create your password.
- › Start earning rewards.



You can also sign up by calling **1-866-267-3367**, TTY **711**, From 9 a.m. to 6 p.m. ET, Monday through Friday.

Start earning with a Health Needs Assessment (HNA)

This is a set of questions to help you understand your health and how to improve it. Completing one is a great first step toward a healthier you. Plus, you'll start earning with MyHealthy Rewards.



Preventive screenings in our rewards and incentives program include:

- Completion of the Health Needs Assessment
- Annual Wellness Visit
- Colorectal cancer
- Breast cancer
- Diabetic eye exam

Questions? Give us a call. We can tell you about these screenings, which ones you're eligible for and what limitations apply. The screenings listed here are for the 2025 plan year.

HEALTH INSURANCE CARDS

Your ID cards

Here's a quick guide to what health insurance cards you might need to keep in your wallet.

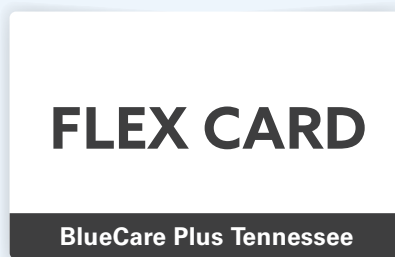
1



Carry with you.

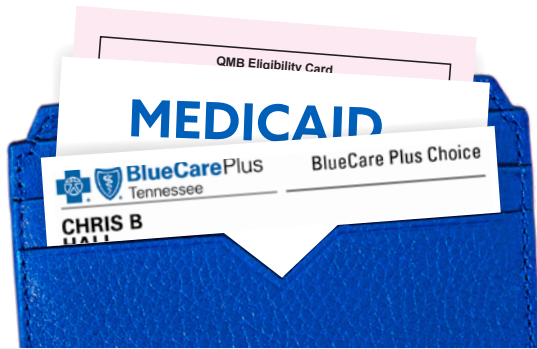
Your BlueCare Plus Choice health plan should be your first (or primary) insurance now. That means you'll always show this ID card when you get care or pick up prescriptions.

2



Don't forget your flex card!

You can use your flex card for multiple plan benefits. So you'll want to carry it with you, too.



You may not have all of these cards, so don't worry about the ones you don't recognize.



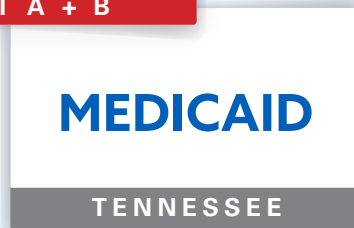
You don't have to carry these cards, but keep them in a safe place.

2



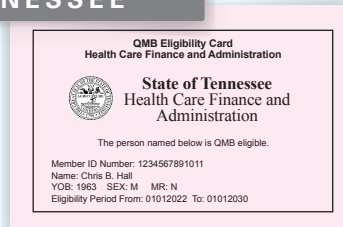
Original Medicare
(or red, white and blue) card

3



Medicaid card
(from a plan like BlueCare Tennessee)

4



QMB or "Extra Help" card
(the pink card)

Here's how to connect with us and get plan info:



Set up your online account.

This is usually the fastest way to check on claims, benefits and medicine and find which providers are in our network. Go to bluecareplus.bcbst.com and click **Log in** at the top right corner of the website. You can then set up your account by clicking on **register an account**.

Once you've set up your account, you can:



Check to see if our network includes these things:

- › Your Primary Care Provider
- › Any specialists you see
- › Your pharmacy
- › The hospitals and health facilities you use



Check our list of covered drugs.

Our plan covers certain medications. It's a good idea to see if your prescribed medications are on our drug list.



Sign up for texting.*

You'll get appointment reminders, tools and other resources sent right to your phone.



*These text communications aren't secure, so there's a possibility that someone else can read the information included in them. By signing up, you accept the risks associated with texting.

CONTACT INFO

Resources for you



When you have questions about your BlueCare Plus Choice plan, call us. Your questions are important to us, and we're here to help.

BlueCare Plus Tennessee Member Service	1-800-332-5762, TTY 711 See back cover for hours of operation.
BlueCare Plus Tennessee website	bluecareplus.bcbst.com
Member Care Team Monday–Friday, 8 a.m. to 6 p.m. ET	1-877-715-9503, TTY 711
Transportation Book a ride to your doctor visit with Uber Health rideshare services through the Uber App or Uber.com and use your FlexCard information as payment.	1-800-384-2038, TTY 711
Nurseline 24 hours a day, 7 days a week	1-888-747-8951, TTY 711
Over-the-Counter Call to place your order. Monday–Friday, 8 a.m. to 8 p.m. ET	1-800-384-2038, TTY 711
Fraud Hotline 24 hours a day, 7 days a week	1-888-343-4221, TTY 711
 CareTN App Connect digitally with your care team.	 Scan this QR code to download the app.



Powered by

Wellframe

Wellframe is an independent company that provides and maintains a care management app for BlueCare Plus Tennessee. Wellframe does not provide BlueCare Plus branded products and/or services. Wellframe is solely responsible for the products and/or services they provide. Use of apps is voluntary. If you choose to use one of our apps, you're responsible for the cost of any technology (e.g., cell phone, tablet, computer, etc.), internet access and/or upgrades needed to use an app. They're not covered benefits. It's your responsibility to keep your phone, tablet or computer and access to the app secure.

For you. With you. We're right here.



Questions? Please call us.
1-800-332-5762, TTY 711

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.



bluecareplus.bcbst.com



1 Cameron Hill Circle | Chattanooga, TN 37402 | bluecareplus.bcbst.com

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. Uber Health is an independent company that provides transportation services for BlueCare Plus Tennessee. Uber Health does not provide BlueCare Plus branded products and services. Uber Health is solely responsible for the services they provide. TruHearing is solely responsible for the products and/or services they provide. This information is not a complete description of benefits. Benefit limits may apply. BlueCare Plus Tennessee does not discriminate on the basis of race, color, national origin, sex, age, or disability in its health programs and activities. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-332-5762, TTY 711.

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم 1-800-332-5762، TTY 711.

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

H3259_25WKBBC_C (08/24)