

For you.
With you.



2025 BlueCare Plus (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.



REWARDS & INCENTIVES

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.



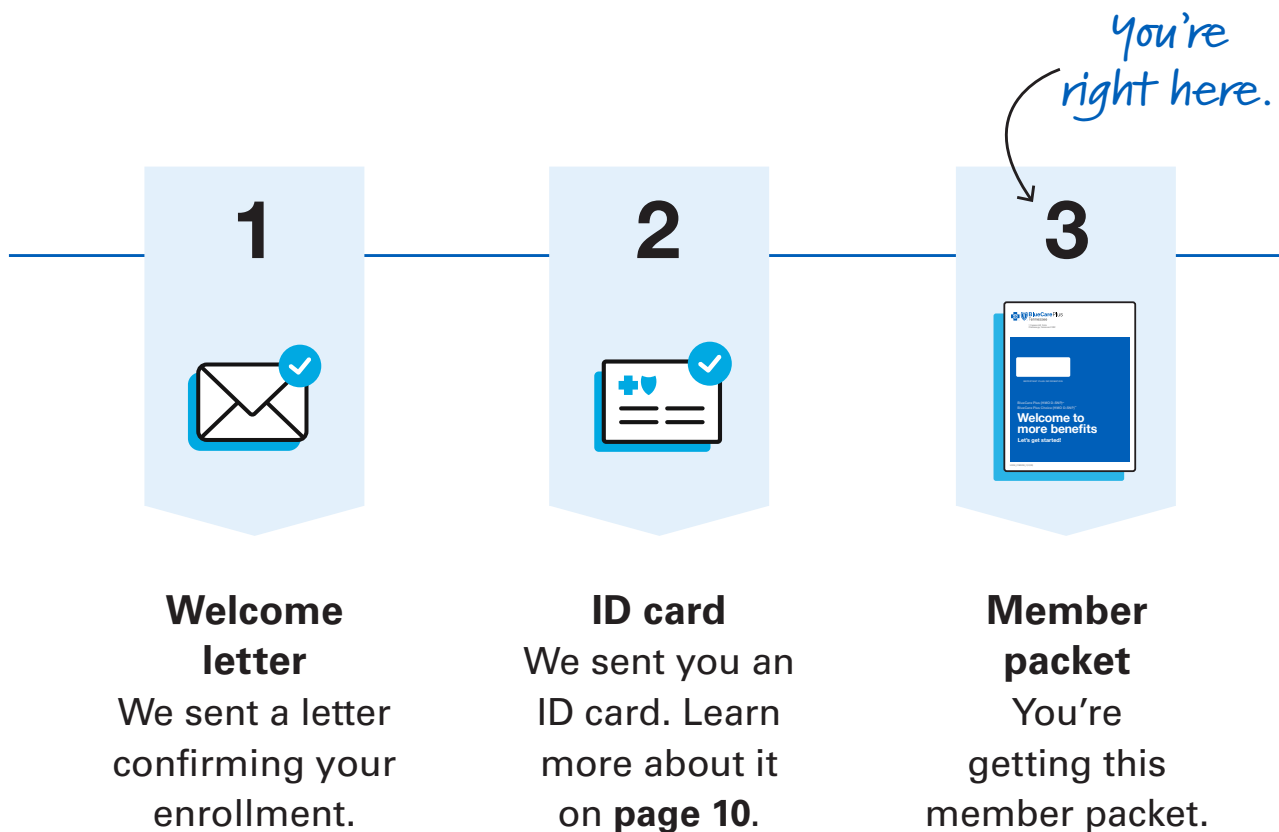
Preventive screenings in our rewards and incentives program include:

- 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.

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 may be eligible for 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



\$200

allowance per
month for healthy food,
over-the-counter items
and housing utilities



150

free, one-way rides
per year for doctor and
pharmacy visits



20

visits for
chiropractic services



28

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



\$3,000

yearly allowance for
comprehensive dental
services

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 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. Over-the-counter, healthy food and housing utilities 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 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 Rehabilitation	\$0 cost share
Outpatient Surgical Services	\$0 cost share
Personal Emergency Response System (PERS)	\$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
Dental – \$3,000 yearly allowance for comprehensive dental services	included at no additional cost
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 1 pair of glasses or contact lenses each year)	included at no additional cost
Fitness Program	included at no additional cost
Chiropractic visits – 20 visits	included at no additional cost
Meals – 28 meals delivered after an inpatient hospital or skilled nursing facility stay	included at no additional cost
Over-the-Counter/Healthy Food Items/Housing Utilities – \$200 allowance per month, no roll-over	included at no additional cost
Transportation – 150 free, one-way rides to plan-approved locations	included at no additional cost

PART D

Your prescription drug benefits



Our BlueCare Plus plan has **\$0** drug deductibles and copays. That means you pay nothing for a 30- or 90-day supply of covered drugs at a pharmacy in our network. This includes both generic and brand name drugs.

For more info on what drugs we cover, see our covered drug list (also called a formulary). You can find it online at bluecareplus.bcbst.com/pharmacy. Or just give us a call.



Important things to know

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

You may hear from CVS.

1

How We Provide Your Coverage

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

Generic vs. Brand Name Drugs

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.

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 might 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.



Healthy Food, Over-the-Counter (OTC) Items and Housing Utilities

You can get a **\$200 monthly allowance** for approved healthy food, OTC items and housing utilities. This includes wellness products like vitamins and cold medicine. It also includes food like fruit, veggies, canned goods, dairy products and more. Housing utilities can include items like water, natural gas, electric and cable/internet.

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.

DENTAL CARE

Your supplemental dental benefits

We want you to have a healthy smile. That's why we cover routine dental services — like cleanings, X-rays and exams — at no extra cost to you. We also give you a **\$3,000** yearly allowance for covered comprehensive dental services:

- › **Fillings**
- › **Extractions**
- › **Dentures**

This list is not all-inclusive. Benefit limits may apply. You can find more info on your dental coverage in the Dental Benefit Guide and your Evidence of Coverage. Or give us a call.



Give us a call before you have any treatment.

We can tell you if it will be covered.

1-800-332-5762, TTY **711**

HEALTH INSURANCE CARDS

Your ID cards

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

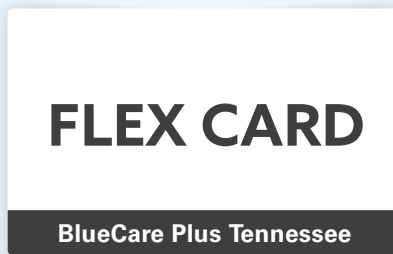
1



Carry with you.

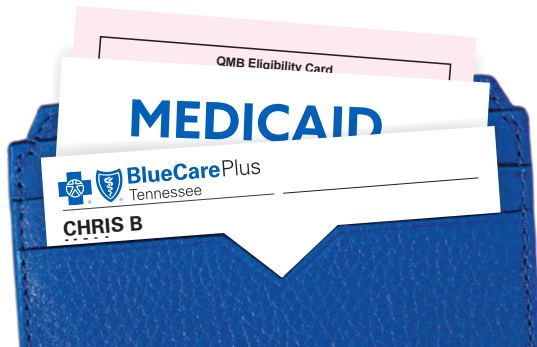
Your BlueCare Plus health plan should be your first (or primary) insurance now. That means you'll always show this ID card when you get care or pick up prescriptions.

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.

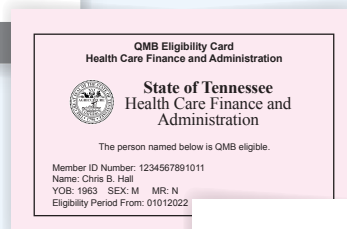
Carry these with you, too. Show them along with your BlueCare Plus card.

3



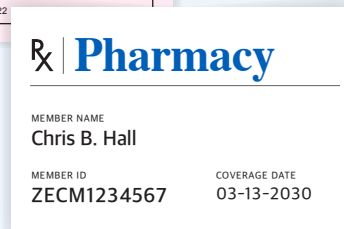
Medicaid card
(from a plan like BlueCare Tennessee)

4

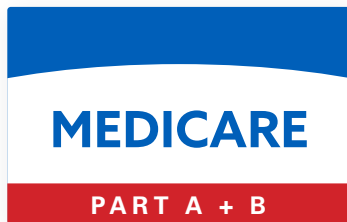


QMB or "Extra Help" card
(the pink card)

5



Medicaid Pharmacy card
(If under age 21)



Leave at home in a safe place.

Original Medicare (or red, white and blue) 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 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. 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_25WKBBP_C (8/24).