HERE'S A LOOK AT YOUR

2026 Plan Updates

BlueCare Plus Choice (HMO D-SNP)SM

Each year, benefits can change. So it's a good idea to review your **Annual Notice of Change** and **Evidence of Coverage** for full details.

Highlights of your 2026 plan include:



Large Network

Our network gives you a wide choice of doctors, hospitals and pharmacies.



Supplemental Benefits

Your plan includes vision and hearing coverage when you see a provider in our network.



Care Team

We have a care team dedicated to you and your health needs.



About your 2026 plan

1 Your Flex Card

In 2026, your prepaid flex card will be loaded with your **\$378 combined monthly allowance** you can use on:

- Over-the-counter (OTC) items
- **Transportation**

Healthy food*

You can use this allowance for OTC items and rides to plan-approved locations through Uber Health. If you qualify for the healthy food benefit*, you can also use your combined monthly allowance on approved healthy food items like fruits, veggies, canned goods, dairy products and more. This allowance doesn't roll over at the end of the month.

2 \$0 Premiums, Deductibles and Medical Copays

You pay nothing for your premiums and deductibles on our plans. And in 2026, you'll have **\$0 copays** for all covered medical services.

3 Prescription Savings

You can often save money on your drugs by getting generic versions instead of brand names. You can also ask your doctor if you can get a **90-day supply** of your drugs.

4 MyHealthy Rewards

Sign up for MyHealthy Rewards in 2026 to earn gift cards** for certain health screenings. You can also earn a **\$10 gift card** when you sign up online and log in to your account.



FLEX CARD

BlueCare Plus Tennessee

Starting Oct. 15, you can find important details about your 2026 plan online.

Just log in to bluecareplus.bcbst.com/ yourmaterials.

There, you can find a provider or pharmacy in our 2026 network.
You can also see your 2026 Evidence of Coverage and covered drug list.

^{*}The allowance for Healthy Food Items is a Special Supplemental Benefit for the Chronically III (SSBCI). Not all members qualify. Find more information about this benefit and how to qualify in your Evidence of Coverage, or at bluecareplus.bcbst.com. **Certain restrictions may apply with reward use.

Some of your 2026 benefits

	2026 Benefits ¹
Hearing Services	One routine hearing exam per year from a TruHearing® provider and two TruHearing-branded hearing aids (one per ear) every three years
Vision Services	\$400 yearly allowance for covered supplemental vision care, one routine eye exam each year and limit of one pair of eyeglasses (lenses and/or frames) or contact lenses each year
Over-the-Counter/ Healthy Food Items²/ Transportation³	\$378 allowance per month (no rollover)
Meals	Receive 28 meals after you're discharged from a qualifying inpatient hospital or skilled nursing facility.
Fitness Program	This includes online resources and access to participating local gyms (included at no extra cost).

¹ Costs shown are for providers in our network and approved vendors. This information is not a complete description of benefits. Benefit limits may apply. For full plan details, check your Evidence of Coverage. Or give us a call.

² Not all members qualify for the healthy food SSBCI.

³ This benefit is for transportation to Medicare-covered benefit locations your TennCare (Medicaid) benefit doesn't cover. Use your monthly FlexCard allowance to book rides to plan-approved locations with Uber Health rideshare services.

For you. With you.



bluecareplus.bcbst.com



Questions? Give us a call. **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.



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BlueCare Plus Tennessee is an HMO D-SNP plan with a Medicare contract and a contract with the Tennessee Medicaid program. Enrollment in BlueCare Plus Tennessee depends on contract renewal.

The healthy food benefit listed is a special supplemental benefit for members with certain chronic conditions. Qualifying chronic conditions include, but aren't limited to, cardiovascular disorders, diabetes mellitus, obesity, chronic lung disorders and chronic gastrointestinal disorders. Additional qualifying conditions exist. See plan materials for complete list. Not all members (even those with a qualifying condition) qualify. Eligibility is based on meeting the CMS definition of "chronically ill enrollee" and all applicable plan coverage criteria. 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. We provide members with a flex card to use for select plan benefits. 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 your Evidence of Coverage for details. Or give us a call. TennCare is not responsible for payment for these benefits, except for appropriate cost sharing amounts. TennCare is not responsible for guaranteeing the availability or quality of these benefits. Gift cards are available to eligible members as part of the BlueCare Plus Rewards and Incentives Program. Total rewards and health activities. One reward per healthy activity per year. Dates of service must be in the current plan year. Rewards will be administered once the claim is processed, which can take up to 90 days. Activities that earn rewards are subject to change.

BlueCare Plus Tennessee complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex¹. ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-332-5762 (TTY: 711) or speak to your provider. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-800-332-5762 (TTY: 711) o hable con su proveedor.

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 5762-332-800-1 (الهاتف النصي: 711) أو تحدث إلى مقدم الخدمة.

¹ Consistent with the scope of sex discrimination described at 45 CFR 92.101(a)(2) BlueCare Plus Tennessee, an Independent Licensee of the Blue Cross Blue Shield Association