

2027 Summary of Benefits

Blue adVantage Dual Plus (HMO-POS D-SNP)

Our plan and service areas:

H6453-019 **Blue adVantage Dual Plus (HMO-POS)** is available statewide in Louisiana.

January 1, 2027 – December 31, 2027

Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross Blue Shield Association.

Blue Advantage from Blue Cross and Blue Shield of Louisiana is an HMO plan with a Medicare contract. Enrollment in Blue Advantage depends on contract renewal.

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SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

This is a summary of drug and health services covered by Blue adVantage Dual Plus (HMO-POS D-SNP) from January 1, 2027 - December 31, 2027.

Blue Advantage from Blue Cross and Blue Shield of Louisiana is an HMO plan with a Medicare contract. Enrollment in Blue Advantage depends on contract renewal. This plan is available to anyone who has both medical assistance from Medicare and Louisiana Medicaid.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You can also see the Evidence of Coverage on our website, www.lablue.com/blueadvantage.

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare Advantage health plan (such as **Blue adVantage Dual Plus (HMO-POS D-SNP)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Blue adVantage Dual Plus (HMO-POS D-SNP)** covers and what you pay.

- If you want to compare our plan with other Medicare Advantage health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder at www.medicare.gov/plan-compare.
- 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 www.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.

Sections in this booklet

- Things to Know About **Blue adVantage Dual Plus (HMO-POS D-SNP)**.
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Prescription Drug Benefits.
- Other Covered Benefits.

This document is available in other formats such as Braille and large print. This document may be available in a non-English language. Please contact our Customer Service number at 1-866-508-7145 for additional information. (TTY users should call 711.) Our phone lines are open 8 a.m. to 8 p.m. CST, 7 days a week from October – March and 8 a.m. to 8 p.m. CST, Monday – Friday from April – September. You may also visit our website at www.lablue.com/blueadvantage.

Things to Know About Blue adVantage Dual Plus (HMO-POS D-SNP)

Hours of Operation & Contact Information

Please contact our Customer Service number at 1-866-508-7145 for additional information. (TTY users should call 711.) Our phone lines are open 8 a.m. to 8 p.m. CST, 7 days a week from October – March and 8 a.m. to 8 p.m. CST, Monday – Friday from April – September. You may also visit our website at www.lablue.com/blueadvantage.

Who can join?

To join **Blue adVantage Dual Plus (HMO-POS D-SNP)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, be classified as a QMB, QMB+, SLMB+, or FBDE beneficiary by Louisiana Medicaid, and live in our service area. If you receive both Medicare and Medicaid benefits, this means you are a dual-eligible beneficiary. Our service area includes these parishes in Louisiana: Acadia, Allen, Ascension, Assumption, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Calcasieu, Caldwell, Cameron, Catahoula, Claiborne, Concordia, De Soto, East Baton Rouge, East Carroll, East Feliciana, Evangeline, Franklin, Grant, Iberia, Iberville, Jackson, Jefferson, Jefferson Davis, Lafayette, Lafourche, LaSalle, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, Richland, Sabine, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Landry, St. Martin, St. Mary, St. Tammany, Tangipahoa, Tensas, Terrebonne, Union, Vermilion, Vernon, Washington, Webster, West Baton Rouge, West Carroll, West Feliciana and Winn.

Which doctors, hospitals, and pharmacies can I use?

Blue adVantage Dual Plus (HMO-POS D-SNP) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at www.lablue.com/blueadvantage. Because our plan is an HMO-POS plan, you can use Point-of-Service (POS) providers that are outside our network for an additional cost. The maximum benefit for services rendered by POS providers is \$5,000.

What do we cover?

Like all Medicare Advantage health plans, we cover everything that Original Medicare covers – and *more*. Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs including chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, www.lablue.com/blueadvantage.
- Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Blue adVantage Dual Plus (HMO-POS D-SNP) is for people who have Medicare and are also entitled to assistance from Louisiana Medicaid. Your Part D cost sharing for brand and generic drugs is determined by the level of Part D Low-Income Subsidy ("Extra Help") you receive. In the event you no longer qualify for Extra Help, your cost share will change.

For members who do not qualify for Extra Help, our plan groups each prescription drug into one of five "tiers." You will need to use our formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages: Deductible, Initial Coverage, and Catastrophic Coverage. If you have questions about the different benefit stages, please contact the Plan for more information or access the *Evidence of Coverage* on our website.

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SECTION II - SUMMARY OF BENEFITS

Blue adVantage Dual Plus (HMO-POS D-SNP)

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

	Blue adVantage Dual Plus (HMO-POS D-SNP)
Plan Premium (Includes Parts C and D)	\$0 or \$14.90 per month. You must continue to pay your Medicare Part B premium.
Medical Deductible	For in-network Medicare-covered services: The Part A deductible was \$1,736. This is the 2026 cost-sharing amount and may change for 2027. The Part B deductible was \$283. This is the 2026 cost-sharing amount and may change for 2027. Blue adVantage Dual Plus (HMO-POS D-SNP) will provide updated rates as soon as they are released. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 deductible amount. For out-of-network services: \$500 per year for point-of-service (POS) benefits. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.
Maximum Out-of-Pocket Responsibility (does not include Part D prescription drugs)	Your yearly limit(s) in this plan: • \$9,850 for services you receive from in-network providers. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
Inpatient Hospital	<u>In-Network:</u> You pay the 2027 Original Medicare cost-sharing amounts. These are the 2026 cost-sharing amounts and may change for 2027. The plan will provide updated rates at www.lablue.com/blueadvantage as soon as Medicare releases them. \$1,736 deductible; \$0 copay each day for days 1 to 60; \$434 copay each day for days 61 to 90; \$868 copay each day for days 91 to 150 (lifetime reserve days). If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> 50% coinsurance per stay. <i>Prior Authorization is required.</i>
Outpatient Hospital Coverage	<u>In-Network:</u> Outpatient hospital services: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> Outpatient Surgery: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> Observation services: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> Outpatient hospital services: 50% coinsurance. <i>Prior Authorization is required.</i> Outpatient Surgery: 50% coinsurance. <i>Prior Authorization is required.</i>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	Observation services: 50% coinsurance. <i>Prior Authorization is required.</i>
Ambulatory Surgical Center	<u>In-Network:</u> Ambulatory Surgical Center: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> Ambulatory Surgical Center: 50% coinsurance. <i>Prior Authorization is required.</i>
Doctor's Office Visits	<u>In-Network:</u> Primary Care Provider visit: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. Specialist visit: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required for certain services.</i> <u>Out-of-Network:</u> Primary Care Provider visit: 50% coinsurance. <i>Prior Authorization is required.</i> Specialist visit: 50% coinsurance. <i>Prior Authorization is required.</i>
Preventive Care	<u>In-Network:</u> \$0 copay for all preventive services covered under Original Medicare at zero cost sharing. Our plan covers many preventive services, including: • Abdominal aortic aneurysm screening • Annual wellness visit

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	• Bone mass measurement • Breast cancer screening (mammogram) • Cervical and vaginal cancer screening • Cologuard or FOBT colorectal screenings • Colonoscopy and all other colorectal screenings • Diabetes screenings • Prostate cancer screenings (PSA) • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) Other preventive services are available. Any additional preventive services approved by Medicare during the contract year will be covered. <u>Out-of-Network:</u> 50% coinsurance for all preventive services covered under Original Medicare. <i>Prior Authorization is required.</i>
Emergency Care	<u>In-Network and Out-of-Network:</u> \$0 or 20% coinsurance per visit up to \$115. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. Coinsurance is waived if you are admitted to a hospital within 72 hours.
Urgently Needed Services	<u>In-Network and Out-of-Network:</u> \$0 or 20% coinsurance per visit up to \$40. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount.
Diagnostic Services / Labs/ Imaging	<u>In-Network:</u> Diagnostic tests and procedures: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required.</i>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	Diagnostic Radiology Services (such as MRI, CAT Scan): \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required.</i> Lab services: \$0 - \$35 copay. <i>Prior Authorization may be required.</i> Outpatient X-rays: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required.</i> Therapeutic radiology services (such as radiation treatment for cancer): \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required.</i> <u>Out-of-Network:</u> Diagnostic tests and procedures: 50% coinsurance. <i>Prior Authorization is required.</i> Diagnostic Radiology Services (such as MRI, CAT Scan): 50% coinsurance. <i>Prior Authorization is required.</i> Lab services: 50% coinsurance. <i>Prior Authorization is required.</i> Outpatient X-rays: 50% coinsurance. <i>Prior Authorization is required.</i> Therapeutic radiology services (such as radiation treatment for cancer): 50% coinsurance. <i>Prior Authorization is required.</i>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
Hearing Services	<u>In-Network:</u> Exam to diagnose and treat hearing and balance issues: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. Routine hearing exam (up to 1 visit(s) every year): \$0 copay. Prescription hearing aids: \$0 copay. Some restrictions apply. Fitting-evaluation(s) for prescription hearing aids (Unlimited visits every year. Some restrictions apply.): \$0 copay. \$1,450 toward the cost of non-implantable hearing aids from the applicable TruHearing catalog for both ears combined every year. <u>Out-of-Network:</u> Exam to diagnose and treat hearing and balance issues: 50% coinsurance. <i>Prior Authorization is required.</i> Routine hearing exam (up to 1 visit(s) every year): \$0 copay. Prescription hearing aids: 80% coinsurance. Some restrictions apply. Fitting-evaluation(s) for prescription hearing aids (Unlimited visits every year. Some restrictions apply.): 80% coinsurance.
Dental Services	<u>In-Network:</u> Medicare-covered Dental Services: \$0 or 20% coinsurance for each Medicare-covered service. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. Up to a \$2,700 combined maximum benefit coverage amount every year for all preventive and comprehensive dental services. Preventive and Comprehensive dental services: • Oral exam (up to 2 visit(s) every year): \$0 copay. • Cleaning (up to 2 visit(s) every year): \$0 copay. • Fluoride treatment (up to 2 visit(s) every year): \$0 copay. • Dental X-rays (One bitewing x-ray per year or one full mouth x-ray every three years.): \$0 copay.

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	• Comprehensive dental services: \$0 copay. <u>Out-of-Network:</u> Medicare-covered Dental Services: 50% coinsurance. <i>Prior Authorization is required.</i> Preventive and Comprehensive dental services: • Oral exam (up to 2 visit(s) every year): 15% coinsurance. • Cleaning (up to 2 visit(s) every year): 15% coinsurance. • Fluoride treatment (up to 2 visit(s) every year): 15% coinsurance. • Dental X-rays (One bitewing x-ray per year or one full mouth x-ray every three years.): 15% coinsurance. • Comprehensive dental services: 15% coinsurance.
Vision Services	<u>In-Network:</u> Exam to diagnose and treat diseases and conditions of the eye: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required for certain services.</i> Diabetic eye exams: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. Routine eye exam (up to 1 visit(s) every year): \$0 copay. Eyeglasses or contact lenses after cataract surgery: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. Glaucoma screening: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. Up to a \$300 combined maximum benefit coverage amount loaded to your Blue Advantage Flex Card every year for additional routine eyewear. Retailer restrictions may apply.

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	Additional routine eyewear: \$0 copay. • Contact lenses • Eyeglass lenses • Eyeglass frames • Eyeglasses (lenses and frames) • Upgrades <u>Out-of-Network:</u> Exam to diagnose and treat diseases and conditions of the eye: 50% coinsurance. <i>Prior Authorization is required.</i> Diabetic eye exams: 50% coinsurance. <i>Prior Authorization is required.</i> Routine eye exam (up to 1 visit(s) every year): 50% coinsurance. Eyeglasses or contact lenses after cataract surgery: 50% coinsurance. <i>Prior Authorization is required.</i> Glaucoma screening: 50% coinsurance. <i>Prior Authorization is required.</i> Additional routine eyewear: \$0 copay. • Contact lenses • Eyeglass lenses • Eyeglass frames • Eyeglasses (lenses and frames) • Upgrades
Mental Health Care	<u>In-Network:</u> Inpatient Mental Health Care: You pay the 2027 Original Medicare cost-sharing amounts. These are the 2026 cost-sharing amounts and may change for 2027. The plan will provide updated rates at www.lablue.com/blueadvantage as soon as Medicare releases them. \$1,736 deductible; \$0 copay each day for days 1 to 60; \$434 copay each day for days 61 to 90; \$868 copay each day for days 91 to 150 (lifetime reserve days).

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> Outpatient group therapy visit: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> Outpatient Individual therapy visit: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> Inpatient Mental Health Care: 50% coinsurance per stay. <i>Prior Authorization is required.</i> Outpatient group therapy visit: 50% coinsurance. <i>Prior Authorization is required.</i> Outpatient Individual therapy visit: 50% coinsurance. <i>Prior Authorization is required.</i>
Skilled Nursing Facility (SNF)	<u>In-Network:</u> Three-day prior hospital stay is required. You pay the 2027 Original Medicare cost-sharing amounts. These are the 2026 cost-sharing amounts and may change for 2027. The plan will provide updated rates at www.lablue.com/blueadvantage as soon as Medicare releases them. \$0 copay each day for days 1 to 20 for each Medicare-covered skilled nursing facility stay. \$217 copay each day for days 21 to 100 for each Medicare-covered skilled nursing facility stay. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	<u>Out-of-Network:</u> 50% coinsurance per stay. <i>Prior Authorization is required.</i>
Outpatient Rehabilitation	<u>In-Network:</u> Occupational therapy visit: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> Physical therapy and speech and language therapy visit: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> Separate cost share will apply for each type of therapy services rendered on the same day. <u>Out-of-Network:</u> Occupational therapy visit: 50% coinsurance. <i>Prior Authorization is required.</i> Physical therapy and speech and language therapy visit: 50% coinsurance. <i>Prior Authorization is required.</i>
Ambulance	<u>In-Network:</u> Ground Ambulance: \$0 or 20% coinsurance If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. Air Ambulance: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount.

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	<u>Out-of-Network:</u> Ground Ambulance: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount for emergent ambulance. 50% coinsurance for non-emergent ambulance. <i>Prior Authorization is required for non-emergent services.</i> Air Ambulance: \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount for emergent ambulance. 50% coinsurance for non-emergent ambulance. <i>Prior Authorization is required for non-emergent services.</i>
Transportation	<u>In-Network:</u> \$0 copay Routine transportation for up to 104 trips every year. A trip is considered one-way transportation by van or medical transport to a plan-approved health-related location. An additional 152 one-way trips per year for members with chronic kidney disease and/or end stage renal disease. <u>Out-of-Network:</u> Not Covered.
Medicare Part B Drugs	<u>In-Network:</u> For Part B drugs such as chemotherapy drugs: 0% - 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> Other Part B drugs: 0% - 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required.</i>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Blue adVantage Dual Plus (HMO-POS D-SNP)
	Insulin drugs: \$0 or \$35 copay. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required.</i> <u>Out-of-Network:</u> For Part B drugs such as chemotherapy drugs: 0% - 50% coinsurance. <i>Prior Authorization is required.</i> Other Part B drugs: 0% - 50% coinsurance. <i>Prior Authorization is required.</i> Insulin drugs: \$35 copay. <i>Prior Authorization is required.</i>

PRESCRIPTION DRUG BENEFITS		Blue adVantage Dual Plus (HMO-POS D-SNP)	
Deductible	Prescription Drug Deductible: \$0 prescription drug deductible if you receive Extra Help \$700 prescription drug deductible applies to Tiers 2, 3, 4 and 5 if you do not receive Extra Help		
Initial Coverage			
You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,400. You then move on to the Catastrophic Coverage Stage.			
If Extra Help is Received			
LICS Level	1	2	3
Preferred Generic:	\$0	\$0	\$0
Generic:	\$5.80	\$1.65	\$0
Brand:	\$14.40	\$5	\$0
If Extra Help is No Longer Received			
	1-month supply		
Tier 1 (Preferred Generic)	\$0 copay		
Tier 2 (Generic)	25% coinsurance		
Tier 3** (Preferred Brand)	25% coinsurance		
Tier 4 (Non-Preferred Drug)	26% coinsurance		
Tier 5 (Specialty Tier)	25% coinsurance		
If an in-network pharmacy is not available, you may get drugs from an out-of-network pharmacy. Your prescription cost may be more at an out-of-network pharmacy than at an in-network pharmacy. You pay retail pharmacy prices while staying in a long term facility. **Some generics may be included on Tier 3. Please call us or see the plan’s “Evidence of Coverage” on our website (www.lablue.com/blueadvantage) for complete information about your costs for covered drugs.			
Catastrophic Amount			
After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,400, you pay nothing.			

For each covered insulin product, you won't pay more than \$35 for a 1-month supply, \$70 for a 2-month supply, and \$105 for a 3-month supply, regardless of the cost-sharing tier, even if you haven't paid your deductible.

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our standard network, or whether the prescription is a short-term (1-month supply) or long-term (3-month supply).

Other Covered Benefits	Blue adVantage Dual Plus (HMO-POS D-SNP)
Cardiac (Heart) Rehabilitation Services	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>
Chiropractic services	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>
Diabetic monitoring supplies	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required.</i> <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>
Diabetes Self-Management Training	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>

Other Covered Benefits	Blue adVantage Dual Plus (HMO-POS D-SNP)
Diabetic therapeutic shoes or inserts	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>
Durable medical equipment (DME) and related supplies	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>
Podiatry services (foot care)	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization may be required for certain services.</i> <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>
Home health agency care	<u>In-Network:</u> \$0 copay. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>

Other Covered Benefits	Blue adVantage Dual Plus (HMO-POS D-SNP)
Outpatient substance use disorder services	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>
Prosthetic and orthotic devices and related supplies	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <i>Prior Authorization is required.</i> <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>
Renal Dialysis Services	<u>In-Network:</u> \$0 or 20% coinsurance. If you are eligible for full Medicare cost-sharing assistance under Louisiana Medicaid, you pay a \$0 copayment amount. <u>Out-of-Network:</u> 20% coinsurance. <i>Prior Authorization is required.</i>
Annual routine physical exam	<u>In-Network:</u> \$0 copay. <u>Out-of-Network:</u> 50% coinsurance. <i>Prior Authorization is required.</i>

Other Covered Benefits	Blue adVantage Dual Plus (HMO-POS D-SNP)
Fitness benefit	You are covered for a fitness benefit through SilverSneakers® at participating locations, where you can take classes and use exercise equipment and other amenities at no additional cost to you. You also have access to instructor-led online group exercise classes seven days a week with SilverSneakers LIVE. Additional resources include SilverSneakers On-Demand workout videos, the SilverSneakers GO mobile app, and a free at-home fitness kit each year. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2026 Tivity Health, Inc. All rights reserved.
Over-the-counter benefit	You are eligible for a \$95 maximum benefit coverage amount loaded to your Blue Advantage Flex Card every month to be used toward the purchase of over-the-counter (OTC) health-related items.
Utilities* and healthy foods and produce* benefit	\$100 maximum benefit coverage amount loaded to your Blue Advantage Flex Card every month to be used toward approved utility services, such as phone, gas, electric, water, internet, cable or satellite television and healthy foods and produce.
Personal emergency response system (PERS)	\$0 copay.
Additional Telehealth	Includes qualifying appointments with primary care providers, physician specialists, podiatrists, other healthcare professionals, dietitians, behavioral health providers, and occupational/physical/speech therapists.
*These benefits are part of the Special Supplemental Benefits for the Chronically Ill (SSBCI) program. Not all members qualify. Eligibility for the utilities benefit and the healthy foods benefit cannot be guaranteed based solely on your condition. Qualifying conditions include, but are not limited to, diabetes mellitus, cardiovascular disorders, chronic heart failure, chronic lung disorders, overweight, obesity and metabolic syndrome. All applicable eligibility requirements must be met before these benefits are provided. For details, please contact us at 1-866-508-7145 (TTY users should call 711).	

Medicaid Coverage Comparison

The benefits described in the Summary of Benefits above are covered by Blue Advantage Dual Plus (HMO-POS D-SNP). Our plan will coordinate with Louisiana Medicaid for covered services, but our plan does not provide Medicaid services. Your Medicaid eligibility status may affect your cost share at any point you are enrolled in this plan.

The following is a list of covered services you may be eligible to receive through Medicaid and a list of covered services under Blue Advantage Dual Plus (HMO-POS D-SNP). Services provided by Medicaid may have benefit limitations, including limitations on number of visits and age limits/requirements for certain benefits. You may contact Louisiana Medicaid for more information about Medicaid eligibility requirements and covered services. You may also visit www.myplan.healthy.la.gov/en/learn for additional information.

Benefit	LA Medicaid Covers	DSNP Covers
Inpatient Hospital Coverage	✓	✓
Outpatient Hospital Coverage	✓	✓
Primary Care Provider Visits	✓	✓
Specialist Visit	✓	✓
Preventive Care	✓	✓
Emergency Care	✓	✓
Urgently Needed Services	✓	✓
Diagnostic Services/Labs/Imaging	✓	✓
Hearing Exam	✓	✓
Hearing Aids	✓	✓
Dental Services	✓	✓
Vision Services	✓	✓
Vision - Eyewear	✓	✓
Mental Health Services	✓	✓

Medicaid Coverage Comparison (Continued)

Benefit	LA Medicaid Covers	DSNP Covers
Skilled Nursing Facility	✓	✓
Physical Therapy	✓	✓
Speech and Language Therapy Visit	✓	✓
Ambulance Services	✓	✓
Transportation	✓	✓
Chemotherapy	✓	✓
Cardiac (Heart) Rehabilitation Services	✗	✓
Part D Prescription Drugs	✓	✓
Chiropractic Care	✓	✓
Diabetic Supplies and Services	✓	✓
Podiatry Services	✓	✓
Home Health Care	✓	✓
Durable Medical Equipment and Supplies	✓	✓
Outpatient Rehabilitation Services	✓	✓
Outpatient Substance Abuse	✓	✓
Healthy Foods and Produce	✗	✓
Over-the-Counter Items	✗	✓
Utilities	✗	✓
Personal Emergency Response System	✗	✓
Renal Dialysis	✓	✓

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 a Customer Service representative at 1-800-363-9152 (TTY users should call 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 www.lablue.com/blueadvantage or call 1-866-508-7145 (TTY users should call 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 medicines 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

- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium unless your Part B premium is paid for you by Medicaid or another third party. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2028.
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
- ☐ 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.



Notice of Nondiscriminatory Practices

Blue Cross and Blue Shield of Louisiana (Louisiana Blue) and its subsidiary, HMO Louisiana, Inc., comply with applicable federal civil rights laws and do not exclude people or treat them differently on the basis of race, color, national origin, age, disability or sex.

Louisiana Blue and its subsidiary:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call Customer Service at 1-866-508-7145 (TTY 711). Our phone lines are open 8 a.m. to 8 p.m., 7 days a week from October – March and 8 a.m. to 8 p.m., Monday – Friday from April – September.

If you believe that Louisiana Blue or its subsidiary 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 in person or by mail, fax or email.

If you would like to file a complaint directly with Blue Advantage, you can reach us in person, by mail, by fax, or by email at the addresses below:

Section 1557 Coordinator

In Person: 5525 Reitz Ave. Baton Rouge, LA 70809

Mail: P. O. Box 98012, Baton Rouge, LA 70898-9012

Phone: (318) 998-4018 (TTY 711)

Fax: (318) 361-2165

Email: civilrightscordinator@lablue.com

If you need help filing a grievance, our Section 1557 Coordinator is available to help you. 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 **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Ave., SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at **<http://www.hhs.gov/ocr/office/file/index.html>**.

Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross Blue Shield Association.

Blue Advantage from Blue Cross and Blue Shield of Louisiana is an HMO plan with a Medicare contract. Blue Advantage from Blue Cross and Blue Shield of Louisiana is a PPO plan with a Medicare contract. Enrollment in either Blue Advantage plan depends on contract renewal.

Notice of Availability

Blue adVantage provides language assistance services and appropriate auxiliary aids and services free of charge. To speak to an interpreter about our health or drug plan, please call us at 1-866-508-7145 (711).

Blue adVantage ofrece servicios de asistencia lingüística, ayudas y servicios auxiliares adecuados de forma gratuita. Para hablar con un intérprete sobre nuestro plan de salud o de medicamentos, llámenos al 1-866-508-7145 (711).

Blue adVantage offre gratuitement des services d'assistance linguistique et des aides et services auxiliaires adéquats. Pour parler à un interprète sur notre régime de soins de santé ou de médicaments, appelez-nous au 1-866-508-7145 (711).

Blue adVantage cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ cũng như các dịch vụ và thiết bị hỗ trợ phù hợp. Để trao đổi với thông dịch viên về chương trình sức khỏe hoặc kế hoạch sử dụng thuốc của quý vị, vui lòng gọi cho chúng tôi theo số điện thoại 1-866-508-7145 (711).

Blue adVantage 免費提供語言援助服務與適當的輔助器具及服務。若需口譯人員協助瞭解醫療或藥物保險計畫，請撥打專線：1-866-508-7145 (711)。

توفر Blue adVantage خدمات المساعدة اللغوية وخدمات ووسائل المساعدة المناسبة مجانًا. للتحدث إلى مترجم فوري حول خطتنا الصحية أو الدوائية، يُرجى التواصل معنا على الرقم (711) 1-866-508-7145.

Nagbibigay ng libreng serbisyo ng tulong sa wika ang Blue adVantage at ng angkop na pantulong at sebisyo. Para makausap ang isang interpreter tungkol sa kalusugan namin o plano tungkol sa gamot, pakitawagan kami sa 1-866-508-7145 (711).

Blue adVantage 는 언어 지원 서비스와 적절한 보조 도구 및 서비스를 무료로 제공합니다. 당사의 건강 또는 의약 보험에 관해 통역사와 상담하려면 1-866-508-7145(711)로 전화해 주십시오.

A Blue adVantage disponibiliza, gratuitamente, serviços de assistência linguística e recursos assistivos pertinentes. Para falar com um intérprete sobre nosso plano de saúde ou de medicamentos, ligue para 1-866-508-7145 (711).

Blue adVantage ໃຫ້ບໍລິການການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການຊ່ວຍເຫຼືອເສີມ ແລະ ການບໍລິການທີ່ເໝາະສົມໂດຍບໍ່ເສຍຄ່າ. ເພື່ອເວົ້າກັບນາຍພາສາກ່ຽວກັບສຸຂະພາບ ຫຼື ແຜນຢາຂອງພວກເຮົາ, ກະລຸນາໂທຫາພວກເຮົາທີ່ 1-866-508-7145 (711).

Blue adVantage は、言語支援サービスや適切な補助具とサービスを無料でご提供しています。健康保険または医薬品プランに関する通訳をご希望の場合は、1-866-508-7145 (711) までお電話ください。

Blue adVantage زبان کی مدد کی خدمات اور مناسب معاون آلات اور خدمات مفت فراہم کرتا ہے۔ اپنی صحت یا دوا کے منصوبے کے حوالے سے مترجم سے بات کرنے کے لیے، برائے مہربانی ہمیں (711) 1-866-508-7145 پر کال کریں۔

Bei Bedarf stellt Blue adVantage kostenlos unterstützende Sprachdienste sowie besondere Hilfsmittel und Hilfsdienste zur Verfügung. Möchten Sie mit einem Dolmetscher über unseren Kranken- oder Arzneimittelversicherungsschutz sprechen, rufen Sie uns bitte unter der 1-866-508-7145 (711) an.

Blue adVantage خدمات کمک زبانی و کمک‌ها و خدمات امدادی مناسب را به صورت رایگان ارائه می‌دهد. برای صحبت با یک مترجم شفاهی در مورد طرح سلامت یا دارویی ما، لطفاً با شماره (711) 1-866-508-7145 تماس بگیرید.

Blue adVantage бесплатно предоставляет услуги языковой поддержки и соответствующие вспомогательные средства и услуги. Чтобы поговорить с переводчиком о нашем плане медицинского обслуживания или покрытия расходов на лекарства, позвоните нам по телефону 1-866-508-7145 (711).

Blue adVantage ให้บริการช่วยเหลือด้านภาษาและบริการเสริมต่าง ๆ ตามที่เหมาะสมโดยไม่คิดค่าบริการ หากต้องการพูดคุยกับล่ามเกี่ยวกับแผนสุขภาพหรือแผนการใช้จ่ายของเรา โปรดโทรหาเราได้ที่ 1-866-508-7145 (711)