



Medicare Advantage

Group Plan



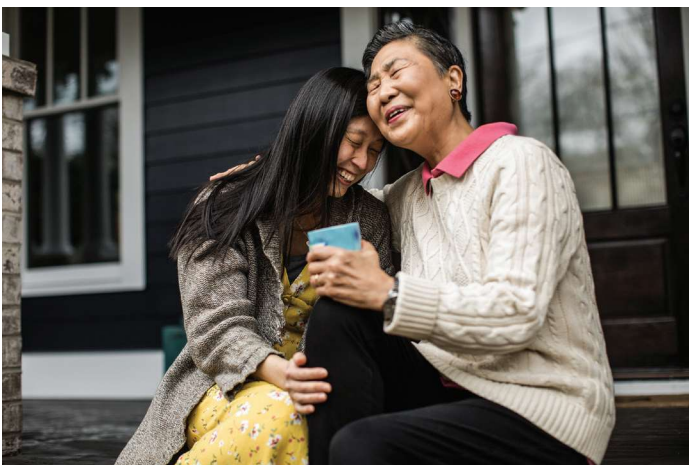
**Your Medicare Advantage
Enrollment Guide**

**Sheet Metal Workers
Local 19
Secure Preferred (PPO)
2023**

Look inside

Plan overview | Benefit highlights | Anthem perks | How to enroll

Get to know the Sheet Metal Workers Local 19 Secure Preferred (PPO) plan



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Common health plan terms

Here is a list with definitions of frequent terms found throughout this guide.

Care

Facility - A location for receiving care.

Examples: hospital, skilled nursing facility (SNF), imaging center.

Inpatient care - Medical treatment for someone formally admitted to a facility with a doctor's order. Without a doctor's order, it may be considered outpatient care, even if you stay overnight.

Outpatient care - Medical treatment for someone not admitted to a facility. May take place in a doctor's office, clinic, or hospital outpatient department.

Preventive care - Services and treatment to prevent illness or injury. Examples: Annual Wellness Visit, screenings, diet or exercise counseling.

Primary care provider (PCP) - A general practice doctor, nurse practitioner, or physician assistant who treats basic medical conditions, and is often the first person patients see for health concerns.

PCPs provide checkups, vaccinations, and screenings. They help diagnose conditions and refer to specialists when needed.

You are not required to select a PCP.

Provider - A medical professional who provides care. Examples: doctor, specialist, physician assistant, nurse practitioner, nurse.

Cost

Allowed amount - The maximum amount the plan pays for each covered service.

Annual out-of-pocket maximum (or max OOP) - Maximum amount you pay for medical costs each plan year. After paying the max OOP, you pay nothing for covered services until the next plan year. Copays, coinsurance, and deductibles count toward the max OOP, but not all costs do.

Summary of benefits - A summarized list of medical care and drugs the plan covers.

Coinsurance* - A percentage you pay for covered services or drugs after paying your deductible. The plan pays the rest.

Copay* - A fixed dollar amount you pay for covered services or drugs after paying your deductible. The plan pays the rest.

Cost share* - Also called "cost-sharing amount" or "your share of the costs." Usually a copay or coinsurance, this is the amount you pay for covered services or drugs, while the plan pays the rest.

Covered services and drugs - Medical care and drugs your plan pays for under the plan terms.

Deductible* - The fixed dollar amount you pay for medical care or drugs before the plan begins to pay.

* Please see the Summary of Benefits Chart located in the appendix for more details or call our **Labor First Member Advocate Line** if you have questions about Sheet Metal Workers Local 19 Secure Preferred (PPO) plan benefits. **1-833-265-8653 (TTY: 711) Monday through Friday, 8 a.m. to 5 p.m. ET, except holidays**

Medicare Advantage PPO Plan highlights

*** PPO stands for preferred provider organization.**

PPOs use a network of hospitals and doctors. With our PPO, you have the choice to see any provider you wish.

Sheet Metal Workers Local 19 offers you this Secure Preferred (PPO) plan. It is both a Medicare Advantage plan and a PPO* plan from Blue Medicare Advantage. This plan includes:

- **Medical benefits**

- A \$0 copay for an Annual Wellness visit when you see a doctor in the plan
- Your choice of doctors who accept both Medicare and the plan. See page 5 for more details.

- **Additional benefits**

- SilverSneakers®
- LiveHealth® Online
- Discounted rates on health products and services



Enroll now

If you're ready to enroll, please go to page 16 to get started.

Questions?

Call our **Labor First Member Advocate Line** for answers or plan details. **1-833-265-8653 (TTY: 711)** Monday through Friday, 8 a.m. to 5 p.m. ET, except holidays

Medical benefit highlights



- **Health and wellness**

- Preventive care services
- Flu and pneumonia vaccines and most health screenings
- Inpatient hospital care and ambulance services
- Emergency and urgent care
- Skilled nursing facility benefits
- Complex radiology services and radiation therapy
- Diagnostic procedures and testing services received in a doctor's office
- Lab services and outpatient X-rays
- Home health agency care
- Tobacco-cessation counseling
- Nonemergency transportation
- Routine hearing exams and hearing aid coverage

- **Nutrition**

- Diabetes services and supplies
- Healthy Meals
- Healthy Pantry

- **Devices**

- Durable medical equipment and related supplies
- Prosthetic devices

- **Programs and services**

- 24/7 NurseLine
- Outpatient surgery and rehabilitation
- SilverSneakers® fitness program
- Medicare Community Resource Support
- Doctors available anytime, anywhere with LiveHealth® Online
- Foreign travel emergency and urgently needed services

See your **Summary of Benefits chart** located in the appendix for more details.

Access to care

Nationwide access for peace of mind

Choose the doctors you want

- Convenience — see any doctor, provider, or specialist who participates in Medicare and accepts your group PPO plan either as an in-network or out-of-network provider.
- Any copay or coinsurance remains the same as in-network prices.
- Your benefits and coverage stay the same, no matter where you travel in the country.

What if a doctor or other provider says they don't accept this plan?

Have the doctor or provider call the provider phone number on the back of your plan membership card. We'll explain to them how they can submit a claim for your visit.



Enroll now

If you're ready to enroll, please go to page 16 to get started.

What is Medicare?

Your group plan

is a PPO Medicare Advantage plan.

Medicare is a federal government health insurance program for people:

- Over age 65.
- Under age 65 with certain disabilities.
- With end-stage renal disease (ESRD).
- With amyotrophic lateral sclerosis (ALS), also called Lou Gehrig's disease.

More information is available at www.medicare.gov or you can call **1-800-MEDICARE (1-800-633-4227)**, TTY: **1-877-486-2048**, day or night.

Medicare is available as follows:

Original Medicare

- **Part A** provides coverage for hospital benefits.
- **Part B** provides medical benefits.

Medicare Advantage

- Also called **Part C**.
- Bundles Parts A and B.
- Offers supplemental benefits and a member-first service experience.
- Sometimes includes **Part D**, the prescription drug plan.

Medicare Advantage is a Medicare-approved plan available only through private insurance companies. The added benefits it offers are listed throughout this guide.

Original Medicare = government program		Offered by private insurance companies	
Medicare Part A	Medicare Part B	Medicare Part C	Medicare Part D
Original Medicare + Part C = Medicare Advantage			
Medicare Advantage + Part D = MAPD plan			

Medicare Advantage vs. Original Medicare



Traveling outside of the U.S.?
Medicare Advantage members have emergency care coverage.

Compare coverage

The good thing about Medicare Advantage is that it limits how much you'll spend each year on treatment. **Plus, the prices are often fixed, so you'll have a better idea of how much something will cost beforehand.**

Medicare Advantage	Original Medicare
Plan pays 100% of covered medical costs for rest of plan year after max out-of-pocket is met*	No limit to medical costs members pay annually — no annual out-of-pocket maximum
Members often pay copays (fixed dollar amounts) for more transparency	Members pay percentage of costs (20% of the cost for common services like outpatient surgery and doctor visits)
Emergency care is covered outside of U.S.	No emergency care coverage outside of U.S.



Enroll now

If you're ready to enroll, please go to page 16 to get started.

* Not all medical costs are included in or are subject to the annual out-of-pocket maximum. See the Summary of Benefits Chart located in the appendix for more details or call our **Labor First Member Advocate Line** if you have questions about Sheet Metal Workers Local 19 Secure Preferred (PPO) plan benefits. **1-833-265-8653 (TTY: 711) Monday through Friday, 8 a.m. to 5 p.m. ET, except holidays**

Perks

Your group plan includes useful and valuable programs to help you stay healthy and support your well-being. As a member, you'll have access to the following services at no extra cost:

Annual health exams and preventive care

- Annual wellness visit
- Preventive care services
- Flu and pneumonia shots
- Tobacco-cessation counseling

House Call program¹

A personalized visit to your home that can lead to a care plan tailored just for you.

24/7 NurseLine²

24/7 NurseLine puts you in touch with a registered nurse anytime of the day or night. Just call **1-800-700-9184 (TTY: 711)** to have your questions answered.



Healthy Pantry

Monthly nutritional counseling sessions via phone and a monthly delivery of pantry items to promote healthy eating. Available to qualifying members.

Questions?

Call our **Labor First Member Advocate Line** for answers or plan details. **1-833-265-8653 (TTY: 711)** Monday through Friday, 8 a.m. to 5 p.m. ET, except holidays

¹ House Call program is administered by an independent contracted vendor.

² The information contained in this program is for general guidance only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.

More benefits

MyHealth Advantage

Get regular reminders about preventive care, medical tests, and how to stay healthy. It also offers access to health specialists who can answer your questions.



LiveHealth® Online¹

Using LiveHealth Online, you can visit with a doctor, therapist, or psychiatrist through live video on your smartphone, tablet, or computer with a camera. It's a great way to:

- Access a board-certified doctor in the comfort of your home, 24/7.
- Find help with common conditions like the flu, colds, sinus infections, pink eye, and skin rashes – this even includes having prescriptions sent to the pharmacy,² if needed.
- Set up a 45-minute counseling session with a licensed therapist to find help when you feel depressed, anxious, or stressed.³ You can also meet with a board-certified psychiatrist to get medication management support if talk therapy alone isn't enough.

With the Anthem plan, video visits using LiveHealth Online are \$0.

¹ LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of this plan.

² Prescription availability is defined by physician judgment.

³ Appointments subject to availability of a therapist. Therapists using LiveHealth Online cannot prescribe medications. The information contained in this program is for general guidelines only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.

More benefits

Care and support with Aspire Health¹

Aspire Health is a community-based program that specializes in providing an extra layer of support to patients facing serious illness and their families. This support is provided by a team of doctors, nurse practitioners, nurses, and social workers who work closely with a patient's primary care provider and other providers to coordinate care and improve communication. Aspire's clinical team is available 24/7 to provide extra care and attention, as well as education about illness, the plan of care, and medications. Aspire's services are provided through a combination of home-based visits and telehealth support.

Healthy Meals

Qualified members may receive healthy and balanced meals delivered to their home at no extra cost.



¹ Aspire Health is a separate company providing coordination of care through home-based visits and telehealth services on behalf of this plan.

More benefits



SilverSneakers is a fitness and lifestyle benefit that gives you the opportunity to connect with your community, make friends, and stay active. Your membership gives you:¹

- Memberships to thousands of participating locations with use of basic amenities,² plus group exercise classes³ for all levels at select locations.
- The SilverSneakers GO™ app with adjustable workout programs tailored to individual fitness levels, schedule reminders for favorite activities, the option to find convenient locations, and more.
- Access to SilverSneakers LIVE virtual classes and hundreds of On-Demand online videos for at-home workouts.

To find a location near you or join virtual classes, visit www.silversneakers.com or call **1-855-741-4985**, TTY: 711, Monday to Friday, 8 a.m. to 8 p.m. ET.

Nonemergency transportation

Covers one-way trips to and from locations within the local service area. Trips may be covered for traveling to and from medical visits and SilverSneakers locations.

¹ Always talk with your doctor before starting an exercise program. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved. Tivity Health, Inc. is a separate company providing a fitness program on behalf of this plan.

² Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

³ Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

Health and savings with SpecialOffers

Our members receive discounts on these products and services:

Fitness and healthy living

The ChooseHealthy® program*

- Discounts on services such as acupuncture, chiropractic care, therapeutic massage, and more from a nationwide network of healthcare providers.
- Discounts on fitness and wellness products such as activity trackers, equipment, and more. Obtain access to online health and wellness classes at no additional cost.

Fitbit

- Save up to 22% on select Fitbit trackers and smartwatches.

Garmin

- 20% off select Garmin wellness devices

GlobalFit™

- Discounts on gym memberships, fitness equipment, coaching, and more

Jenny Craig®

- Free three-month program (food not included), plus \$120 in food savings (purchase required) or save 50% off our premium programs (food costs separate)

Puritan's Pride

- 10% off vitamins, supplements, and minerals

SelfHelpWorks

- Choose one of the online Living programs and save 15% on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or face an alcohol problem.



* The ChooseHealthy program is provided by ChooseHealthy, Inc. ChooseHealthy, Inc. is a subsidiary and ASH Fitness are subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a trademark of ASH and used with permission herein. The ChooseHealthy program is a discount program; it is not insurance. You can access services from any ChooseHealthy participating provider; referral from a primary care physician is not required. You are responsible for paying the discounted fee directly to the contacted provider.

Dental

ProClear™ Aligners

- Improving your smile shouldn't cost a fortune. You can save on a beautiful, professional smile in the comfort of your own home. There are no metal braces, no time-consuming dentist visits, and no hidden fees. When you order, you can receive a free whitening kit, along with a great-looking smile.

Family and home offerings

Allergy Control and National Allergy

- Save up to 25% on select products. Free shipping on all orders over \$59 when shipping ground within the contiguous United States.

23andMe

- \$40 off each Health + Ancestry Service kit
- 20% off one 23andMe kit — learn about your wellness, ancestry, and more

Vision

1-800 CONTACTS® or Glasses.com™

- \$20 off orders of \$100 or more for the latest contact lenses or brand name frames
- Free shipping

Premier LASIK

- Save \$800 on LASIK when you choose any featured Premier LASIK Network provider.

- Save 15% with all other in-network providers.

TruVision

- Save up to 40% on LASIK eye surgery at over 1,000+ locations
- Over 6.5 million procedures performed in the network

Hearing

Amplifon®

- 25% off Amplifon hearing aids for qualified members, plus an extra \$50 off one hearing aid or \$125 off two hearing aids
- A three-year repair/loss/damage warranty
- A free two-year supply of batteries

Hearing Care Solutions (HCS)*

- Digital instruments starting at \$500
- Free hearing exam
- 3,100 locations and eight manufacturers
- Three-year warranty
- Two years of batteries
- Unlimited visits for one year

NationsHearing

- Big savings on top-quality hearing aids from major manufacturers with a 60-day, 100% money-back guarantee, plus a three-year repair warranty, batteries included for three years, and replacement coverage

* Hearing benefit management administered by Hearing Care Solutions, an independent company.



SpecialOffers is a discount program that is not part of your health plan coverage. It is a value-added online service we provide to give our Medicare Advantage members access to discounts offered by different vendors. Vendors and offers are subject to change without prior notice. Anthem does not endorse and is not responsible for the products, services, or information provided by SpecialOffers vendors. Arrangements and discounts were negotiated between vendors and Anthem for the benefit of our members. The products and services described are not part of our contract with Medicare. They are not subject to the Medicare appeals process. Any disputes about these products or services may be subject to the Anthem grievance process.

IMPORTANT: SpecialOffers vendors and discounts are subject to change without notice.

Sydney Health app

The Sydney Health app offers online tools* to help you stay healthy and manage your health plan.

After we send you your plan membership card, use the information on the card to set up your account. It only takes a few minutes to register. When you're done, you can use the app to:

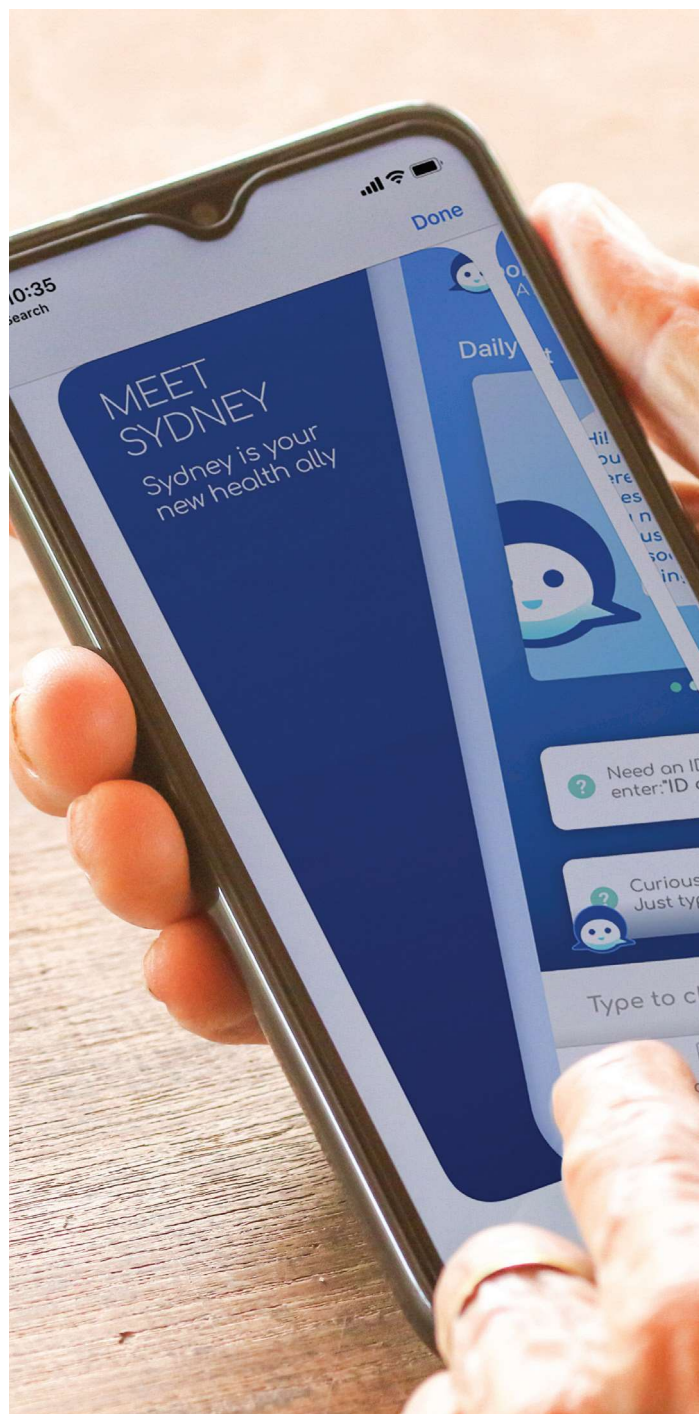
- See a live doctor with virtual visits.
- Access plan and health resources.
- Check the status of claims.
- Request a replacement membership card or print a temporary one.
- Use mail order for prescription drugs.

You can also:

- Use your device's GPS to find nearby doctors, hospitals, and urgent care centers.
- Use the chat feature to quickly find answers to your health questions.
- Set health reminders and wellness goals.
- Store and share health records with My Family Health Record (myFHR), which gives you the ability to share your health information with doctors, family members, and caregivers.



Download the
Sydney Health app
at www.blumedadv.com.



* Online tools are offered to Anthem plan members as extra services. They are not part of the contract and can change or stop.

How to qualify and enroll

Qualifications for enrolling in Secure Preferred (PPO):

- You are a United States (U.S.) citizen or are lawfully present in the U.S.
- You live in the plan's service area.
- You are now entitled to Medicare Part A and enrolled in Part B.
- You keep paying your Medicare Part B premiums, unless they are paid by Medicaid or through another third party.
- You qualify for coverage under your or your spouse's group-sponsored health plan.



IMPORTANT: When you are ready to enroll, please contact your group sponsor.

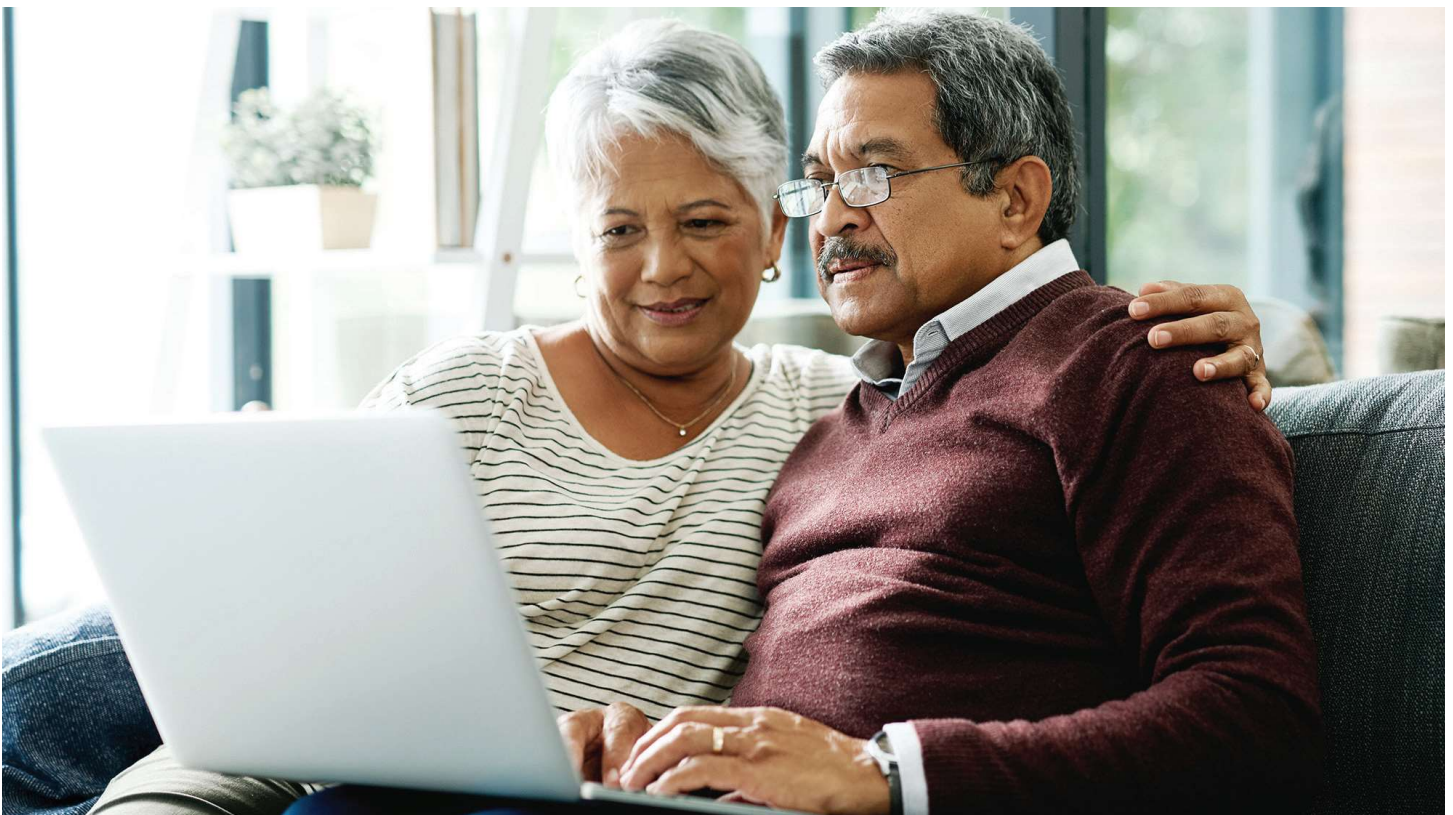
What to expect after you enroll

After your enrollment is processed, you will receive:

- A plan membership card. Begin using this card on your membership start date.
- Proof of your enrollment request with your membership start date listed.
- A health survey to help us understand and address your needs. We'll call you within 90 days to talk about your experience to understand how we can better take care of you.

We will also send you a plan welcome guide with ways to:

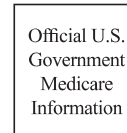
- Make the most of your benefits.
- Find plan doctors and facilities.
- Access information online.



IMPORTANT INFORMATION:

2023 Medicare Star Ratings

Blue Medicare Advantage - H6078



For 2023, Blue Medicare Advantage - H6078 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★☆

Health Services Rating: ★★★★★☆

Drug Services Rating: ★★★★★☆

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings are important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care.
- The number of members who left or stayed with the plan.
- The number of complaints Medicare got about the plan.
- Data from doctors and hospitals that work with the plan.

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

Get more information on Star Ratings online

Compare Star Ratings for this and other plans online at www.medicare.gov/plan-compare.

Questions about this plan?

Contact Blue Medicare Advantage seven days a week from Monday to Friday from 8 a.m. to 9 p.m. ET at **1-844-451-2069** (toll free) or **711** (TTY). Current members please call **1-844-451-2057** or **711** (TTY).

Blue Medicare Advantage offers Medicare Advantage plans with a Medicare contract. Enrollment in Blue Medicare Advantage plans depends on contract renewal.

Summary of benefits

We've provided a summary of benefits so you can have a better understanding of what's covered and what's not, including:

- Costs you are responsible for
- What we cover under the plan
- Any copays or percentage of the cost
- Any out-of-pocket costs



Questions?

Call our **Labor First Member Advocate Line** for answers or plan details. **1-833-265-8653 (TTY: 711)** Monday through Friday, 8 a.m. to 5 p.m. ET, except holidays

Sheet Metal Workers Local 19

2023 Summary of Benefits

PPO Plan 0PH

[Bluemedadv.com](https://bluemedadv.com)

Blue Medicare Advantage gives you the tools and resources you need to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. For more details about your benefits and services, please review your *Evidence of Coverage* (EOC).

Medicare & You 2023 resource: For more information, we encourage you to read Medicare & You 2023. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

How much is the monthly premium? Contact your group plan benefit administrator to determine your actual premium amount, if applicable.

	In-network:	Out-of-network:
Annual medical deductible:	\$0	
Maximum out-of-pocket responsibility: (Does not include prescription drugs)	\$0	
Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Inpatient hospital care*	\$0 copay per admission	\$0 copay per admission
Outpatient Hospital Care Facility or ambulatory surgical center visit for surgery*	\$0 copay Per Visit	\$0 copay Per Visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Observation Room*	\$0 copay Per Visit	\$0 copay Per Visit
Primary care office visit*	\$0 copay Per Visit	\$0 copay Per Visit
Specialty care office visit*	\$0 copay Per Visit	\$0 copay Per Visit
Video doctor visits LiveHealth Online	\$0 copay Per Visit	
Preventive care	\$0 copay Per Visit	\$0 copay Per Visit
Emergency room visit	\$0 copay Per Visit	
Urgently needed services	\$0 copay Per Visit	
Diagnostic services, labs, and imaging Diagnostic lab services*	\$0 copay Per Visit	\$0 copay Per Visit
Diagnostic radiology services, such as MRIs and CT scans*	\$0 copay Per Visit	\$0 copay Per Visit
Outpatient X-rays*	\$0 copay Per Visit	\$0 copay Per Visit
Hearing services Medicare-covered diagnostic hearing and balance evaluations*	\$0 copay Per Visit	\$0 copay Per Visit
Routine hearing exams	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, including hearing aid fitting evaluations, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, including hearing aid fitting evaluations, every calendar year
Hearing aids	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$500 Per Ear, \$1,000 every three calendar years	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$500 Per Ear, \$1,000 every three calendar years
Hearing aid fitting evaluations	\$0 copay Per Visit, 1 Visit Per Hearing Aid, \$70 maximum, including routine hearing exams, every calendar year	\$0 copay Per Visit, 1 Visit Per Hearing Aid, \$70 maximum, including routine hearing exams, every calendar year
Medicare Covered Dental Non-routine care covered by Medicare*	\$0 copay Per Visit	\$0 copay Per Visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Vision services Medicare-covered exams given by a specialist to diagnose and treat eye diseases and conditions	\$0 copay Per Visit	\$0 copay Per Visit
Medicare-covered eyewear following cataract surgery	\$0 copay Per Surgery	\$0 copay Per Surgery
Routine vision eye exam	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year
Routine vision eyewear	\$0 copay for eyewear, maximum benefit, \$100 every two calendar years	\$0 copay for eyewear, maximum benefit, \$100 every two calendar years
Mental Health Services Inpatient visit*	\$0 copay per admission	\$0 copay per admission
Outpatient group therapy professional visit*	\$0 copay Per Visit	\$0 copay Per Visit
Outpatient individual therapy professional visit*	\$0 copay Per Visit	\$0 copay Per Visit
Professional partial hospitalization*	\$0 copay Per Visit	\$0 copay Per Visit
Skilled nursing facility (SNF)*	\$0 copay Per Day	\$0 copay Per Day
Outpatient rehabilitation services Physical, occupational, and speech therapy visits*	\$0 copay Per Visit	\$0 copay Per Visit
Ambulance services	\$0 copay Per One Way Trip	
Routine Transportation Non-Emergency	\$0 copay for routine transportation, 36 one-way trips each year	
Part B Drugs Medicare-covered*	\$0 copay Per Visit	\$0 copay Per Visit
Chiropractic services Medicare-covered*	\$0 copay Per Visit	\$0 copay Per Visit
Acupuncture for chronic low back pain. Medicare-covered*	\$0 copay Per Visit	\$0 copay Per Visit
Diabetes management Supplies, including blood glucose test strips, lancet devices, lancets, and glucose control solutions	\$0 copay Per Purchase, 30 Days Per Supply	\$0 copay Per Purchase, 30 Days Per Supply

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Blood glucose monitor	\$0 copay Per Purchase	\$0 copay Per Purchase
Therapeutic shoes	\$0 copay Per Purchase	\$0 copay Per Purchase
Self-management training	\$0 copay Per Visit	\$0 copay Per Visit
Continuous glucose monitor*	\$0 copay Per Purchase	\$0 copay Per Purchase
Durable medical equipment (DME)*	\$0 copay Per Purchase	\$0 copay Per Purchase
Podiatry services Medicare-covered*	\$0 copay Per Visit	\$0 copay Per Visit
Routine foot care	\$0 copay Per Visit, 12 visits per year	\$0 copay Per Visit, 12 visits per year
Home health care*	\$0 copay Per Visit	\$0 copay Per Visit

Additional supplemental benefits, services, and discounts

Additional covered benefits and services	Members pay:
Foreign travel emergency (outside U.S. territories) Emergency care	\$0 copay Per Visit
Urgently needed services	\$0 copay Per Visit
Inpatient emergency care	\$0 copay per admission, 60 Days Per Lifetime
Health and wellness programs SilverSneakers® Take virtual fitness classes at home or visit us at a participating gym.	\$0 copay Per Visit
Healthy Meals Meals delivered after being discharged from inpatient hospital visit or for members living with a chronic condition*	\$0 copay Per Qualifying Event, 14 Meals Per Qualifying Event, four (4) Events Per Year, 56 Meals In Total
Healthy Pantry Monthly nutritional counseling and delivery of pantry items*	\$0 copay Per Year
Medicare Community Resource Support	\$0 copay Per Visit

*Benefit requires physician referral or prior authorization.

This document reflects cost shares only.

Some of the benefits listed above are combined in-network and out-of-network.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we

encourage you or your provider to ask us for a pre-service organization determination before you receive the service. 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.

Required information for this plan year

Your rights, protections, and Medicare options

As a Medicare beneficiary, you have many rights and options put in place to protect you as a consumer. You have choices. As a Medicare beneficiary, you can choose between:

- The Original (Fee-for-Service) Medicare plan.
- A Medicare health plan like the one offered in this guide.

You may have other options

The important thing to remember is that the choice is yours, keeping in mind that you may be able to join or leave a plan only at certain times. Please note that if you do not take your retiree benefits, it may affect other retiree benefits your group sponsor offers. No matter what you decide, you may still be eligible for the Original Medicare program.

Geographic service areas covered by this plan

This plan offers coverage in our Centers for Medicare & Medicaid Services (CMS) defined geographic service area of all 50 states, Washington, DC, and all United States territories.

Your Medicare protections

The plan must offer Medicare benefits to you for a full calendar year at a time, although benefits and cost sharing may change from year to year. The plan provider can decide each year whether to keep offering Medicare Advantage plans, or whether or not to continue offering plans in specific geographic areas like yours.

Also, Medicare may decide to end our contract.

If for some reason this plan is discontinued, we will send you a letter at least 90 days before your coverage ends explaining your options for Medicare coverage in your area.

For more information on the options and rights you have as a Medicare Advantage member with this plan, please contact our **Labor First Member Advocate Line** and ask for a copy of the *Evidence of Coverage (EOC)*.

Required information for this plan year

Information about Medicare

To help you make more informed healthcare decisions, we are providing this important information about Medicare to use as a resource. If you have any questions, please contact our **Labor First Member Advocate Line**.

Pay your Medicare Part B premiums

Once you enroll in this plan, you must still pay your Medicare Part B premiums. If you don't, Medicare will terminate your coverage and then you may have to pay a late enrollment penalty if you decide to reenroll.

Enrolling in other plans

If you decide to enroll in other plans, you will be disenrolled from your current plan.

Notifying your group sponsor

To ensure a smooth enrollment, make sure your group sponsor has your most up-to-date information and that it matches your Social Security information.

Matching Medicare Advantage (medical coverage and Part D (prescription drug) coverage for members in group plans

If you are enrolled in a group Medicare Advantage plan, your Part D coverage must also be a group Part D plan. This is important because enrolling in a non-group Part D plan could result in termination of your enrollment in your group Medicare Advantage plan.

About IRMAA and your income level

If your modified adjusted gross income on your IRS tax return from two years ago is above a certain limit, you must pay an income-related monthly adjustment amount (IRMAA) in addition to your monthly plan premium.

The Social Security Administration will contact you if you have to pay an IRMAA, which you must pay to them, not us.

High-income surcharges

If you must pay a high-income surcharge on your Medicare Part B or Part D premium to the Social Security Administration, please be sure to do so to avoid a mandatory disenrollment.

Required information for this plan year

Information about Medicare

We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age, or disability. For people with disabilities, we offer free aids and services. Our plan has free language interpreter services available to answer questions from non-English-speaking members. Please call the **Labor First Member Advocate Line** at the number listed in this guide to request interpreter services.

Out-of-network/noncontracted providers are under no obligation to treat Blue Medicare Advantage members, except in emergency situations. Please call our Labor First Member Advocate Line at **1-833-265-8653, TTY: 711, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**, for more information.

This information is not a complete description of benefits. Contact the plan for more information. Every year, Medicare evaluates plans based on a five-star rating system.

This guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Benefits Charts and *Evidence of Coverage (EOC)*, which is received upon enrollment. In the event of a conflict between the Benefits Charts/*EOC* and this guide, the terms of the Benefits Charts and *EOC* will prevail.

Coordination of Benefits (COB) letter

If we receive Coordination of Benefits (COB) information from CMS, we are required to send a letter to you requesting verification of the other coverage information. The benefit verification letter we send will include information from CMS, including any other coverage that needs to be verified. Separately, we could receive COB information from other reporting sources in addition to CMS.

If the information is not correct in the letter, you can call Member Services or you can fill in the correct information on the letter and return it to the plan for processing.

If a response is not received within 21 days, the information on the letter is considered to be accurate.

If the previous carrier does not notify CMS of the previous plan termination prior to the plan enrollment process, a COB letter could be triggered for the plan that was just terminated.

Required information for this plan year

Information about Medicare

Blue Medicare Advantage offers Medicare Advantage plans with a Medicare contract. Enrollment in Blue Medicare Advantage plans depends on contract renewal. Blue Medicare Advantage is the trade name of Group Retiree Health Solutions, Inc. an independent licensee of the Blue Cross and Blue Shield Association.

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Important information regarding your plan

Release of information: By joining this Medicare Advantage health plan, I acknowledge that the Medicare Advantage health plan will release my information to Medicare and other plans as is necessary for treatment, payment, and healthcare operations.

I understand that the effective date of coverage is when I can begin using the plan services, and the Medicare Advantage plan will send me written notification of the effective date of my enrollment in the plan. I understand that this Medicare Advantage plan is offered under a contract with the Centers for Medicare & Medicaid Services (CMS) and the CMS review of its benefits. I understand that my coverage will come into effect only if this enrollment is approved by the plan and CMS.

I understand that I need to keep my Medicare Parts A & B. I must maintain my Medicare Part B insurance by continuing to pay the Part B premium, if applicable.

I understand that by enrolling in this Medicare Advantage plan, I will automatically be disenrolled by CMS from any other Medicare Advantage plan. **I can only be in one Medicare Advantage plan at a time.** It is my responsibility to inform you of any prescription drug coverage that I have or may get in the future. I understand that if I enroll in a Medicare Part D prescription drug plan, it also must be a group sponsored plan. If I enroll in an individual Medicare Part D prescription drug plan, it will disenroll me from this group-sponsored Medicare Advantage plan.

I understand that when my Secure Preferred (PPO) coverage begins, I must receive all my medical benefits from Blue Medicare Advantage. Benefits and services authorized by Blue Medicare Advantage and contained in my Secure Preferred (PPO) *Evidence of Coverage* document (also known as a member contract or subscriber agreement) will be covered. **Without authorization, neither Medicare nor Blue Medicare Advantage will pay for benefits or services.**

I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the United States border.

I understand that as a member of this plan, I have the right to ask about the plan's decision regarding payments or coverage for services I receive. I also have the right to appeal plan decisions about payment or services if I disagree.

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 1-833-265-8653. Someone who speaks your 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 1-833-265-8653. 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 1-833-265-8653。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 1-833-265-8653。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 pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1-833-265-8653. 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 1-833-265-8653. 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 quý vị cần thông dịch viên xin gọi 1-833-265-8653 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-265-8653. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-833-265-8653 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 1-833-265-8653. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-833-265-8653. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-833-265-8653 पर फोन करें. कोई व्यक्ति 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 1-833-265-8653. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: Dispomos de serviços 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 1-833-265-8653. 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 1-833-265-8653. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon 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 1-833-265-8653. 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。通訳をご用命になるには、1-833-265-8653にお電話ください。日本語を話す人が支援いたします。これは無料のサービスです。

Blue Medicare Advantage

