ABCs of Medicare

Get covered with a BlueMedicare plan. There's one that's right for you!

Your <2017> guide to understanding Medicare and your health care coverage options.

Florida Blue

Choosing Blue means so much more.

Florida Blue

In the pursuit of health®

Your <2017> guide to Medicare is here!

The information in this guide is designed to help make learning about your health care options as easy as possible when you're ready for Medicare. Discover how Medicare works and the Medicare coverage options available from Florida Blue. Our goal is to help you throughout your decision-making and enrollment process.

Get the coverage that's right for you with Florida Blue, Florida's Blue Cross and Blue Shield plan.

As a health solutions company, we've been committed to helping generations of Floridians understand their health care coverage options for more than 70 years, and helping Medicare beneficiaries for more than 25 years.

Let Florida Blue help you simplify Medicare.

If you're going to be 65 soon, or are Medicare-eligible due to a disability, let us help you make sure you have the right Medicare plan in place and make your health care future more secure.

Should you have any questions, just call us toll-free:

<1-877-701-8341> (TTY users dial **<1-800-955-8770>**)

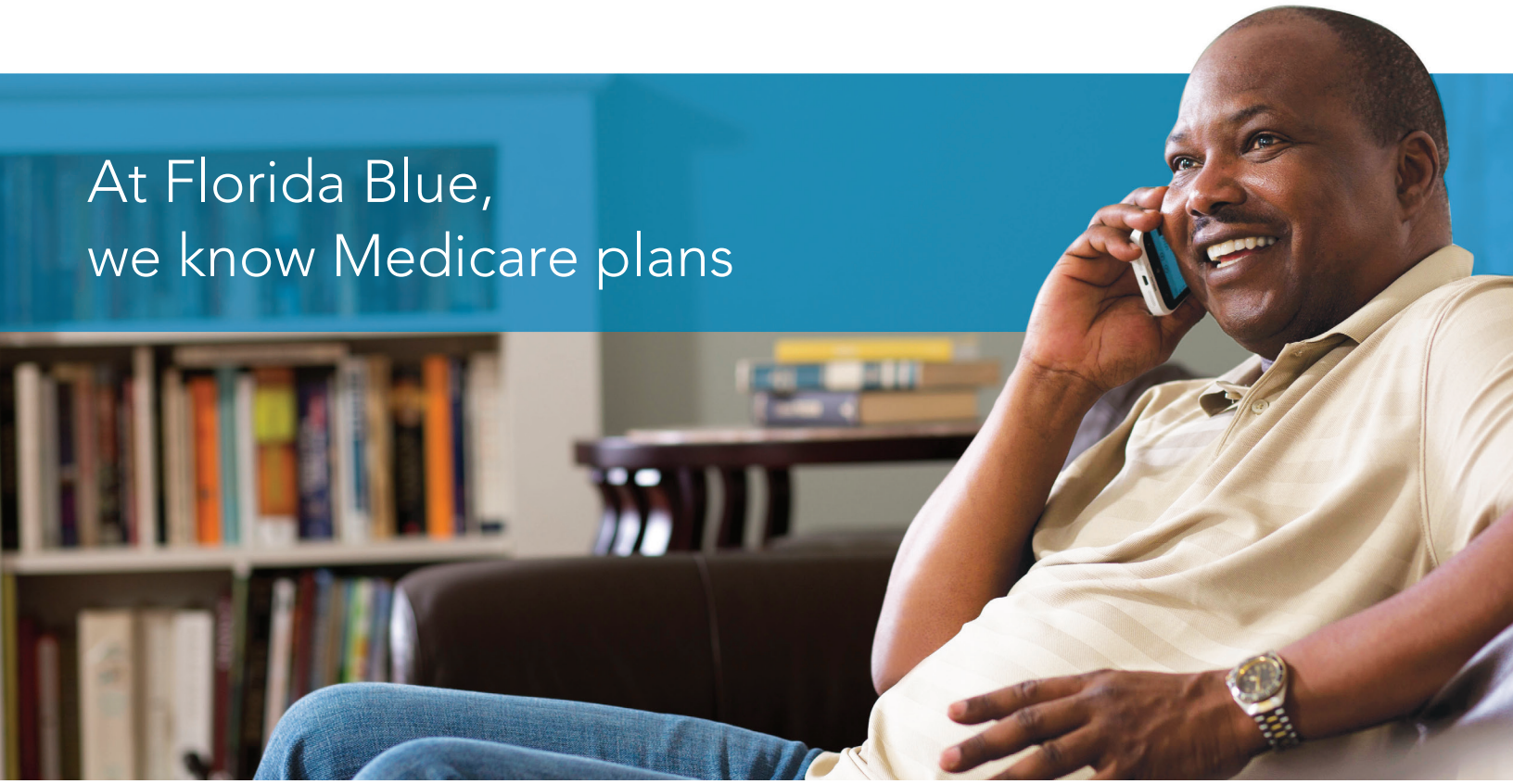
<8 a.m. – 8 p.m.> — local time, every day (October 1 – February 14) or

<8 a.m. – 8 p.m.> — local time, Monday – Friday (February 15 – September 30)

You can also visit our secure website at **<BlueMedicareFL.com>**.

We even have Florida Blue Centers throughout the state where you can get help in person (see page <16>).

At Florida Blue, we know Medicare plans



Look inside to find:

How to use this booklet 2

Introduction to Medicare 3

What Medicare doesn't cover 4

Enrolling in Medicare 5-6

Exploring your Medicare coverage options 7

Medicare Supplement insurance 8

Medicare Advantage plans 9-11

Medicare prescription drug coverage 12

SilverSneakers Fitness program 13

Important enrollment periods 14-15

Florida Blue Centers 16-17

Answers to your Medicare questions online 18

Count on Florida Blue 19

Disclosure language 19-21

Questions?

Call toll-free
<1-877-701-8341>
(TTY users dial
<1-800-955-8770>),
or visit
<BlueMedicareFL.com>

How to use this guide

There's a lot to learn about Medicare, but it doesn't have to be overwhelming.

This guide simply explains Medicare and the health care plan options available to Florida residents. It can give you the knowledge to help you make informed decisions about your coverage—and offer helpful suggestions to consider as you move ahead with your choices.

Take the time to go over each section. Make notes and write down any questions you may have.

Remember, we're here to answer your questions and help you every step of the way.

4 convenient ways to learn more

- Call us at **<1-877-701-8341>** (TTY users dial **<1-800-955-8770>**).
- To get your questions answered in person, visit one of our Florida Blue Centers listed on page 17.
- Visit **<BlueMedicareFL.com>**
- Call or visit your local agency for Florida Blue.

What is Medicare?

Today's Medicare is different than in generations past. Created in 1965, Medicare started with just two parts—Part A and Part B—which are explained below. Later on, additional parts—Part C and Part D—were added as the needs of Medicare beneficiaries changed.

It's important to understand that Original Medicare (Part A and Part B) does not cover all of your medical expenses. You'll also learn about other options that are available and why they may be right for you.

Part A

Hospital insurance—for inpatient stays and more:

- Usually there is no monthly premium for Part A coverage.
- You pay a Part A deductible and coinsurance, which are out-of-pocket expenses, when you receive care. You are responsible for paying these expenses—unless you have a separate Medicare Supplement insurance policy to cover them.

Part B

Medical insurance—for doctor services and more:

- Part B is optional coverage.
- You pay a monthly Part B premium.
- For most services, you pay a calendar year Part B deductible and coinsurance—unless you have insurance for those expenses.

Part D

Medicare-approved prescription drug coverage:

- Part D is sold only through private organizations, like insurers, that are contracted with Medicare.
- Coverage can be purchased either as a "stand-alone" prescription drug plan (PDP) or may be included with a Part C Medicare Advantage plan. Plans that combine medical coverage and prescription drug coverage are called Medicare Advantage Prescription Drug (MA-PD) plans.

Part C

Medicare Advantage:

- Medicare Advantage (MA) plans are health plans offered by private organizations, like health insurance companies, that contract with Medicare
- They combine all the benefits of Medicare Part A and Part B, and usually include prescription drug coverage.
- Many plans include additional benefits like dental, hearing and vision
- Premiums and deductible vary by plan.

Questions?

Call toll-free
<1-877-701-8341>
(TTY users dial
<1-800-955-8770>),
or visit
<BlueMedicareFL.com>

Original Medicare does NOT pay:

- Your Part B monthly premium
- Parts A and B deductibles
- Parts A and B coinsurance

What Original Medicare doesn't pay and why many people choose to buy additional coverage

Unless you qualify for a program to help pay your Medicare costs, you will have to pay all these costs yourself. As mentioned earlier, there's a monthly premium for Part B, which is typically deducted from your Social Security payment each month. Both Medicare Part A and Part B have deductibles and coinsurance that you must pay. Each year, these costs are reviewed, and often adjusted, by the federal government.

Also important to remember:

Original Medicare does NOT cover most prescription drugs

Since Original Medicare does not cover most prescriptions, you may need additional prescription drug coverage as well.

When (and how) to enroll in Medicare Parts A & B

So you're going to be turning 65, the age when most people first become eligible for Medicare. Now what? Well, depending on your individual situation, you may or may not have to enroll in Medicare.

IF YOU . . .	THEN . . .
Plan to retire at age 65 or are not working, and don't already receive Social Security	You can enroll in Medicare benefits.
Already receive Social Security retirement, disability or Railroad retirement benefits	You'll be enrolled automatically in Medicare Parts A and B.
Are currently covered by an employer-provided group health plan and planned to continue working past age 65	Talk to your human resources department before you enroll in Medicare. **(For more information, see page <7>.)**

Note: If you're under 65 and eligible for Medicare by reason of disability or End Stage Renal Disease (ESRD), you'll automatically get Part A and Part B after you get disability benefits from Social Security for 24 months or certain disability benefits from the Railroad Retirement Board for 24 months.

When to enroll in Medicare

Your Initial Enrollment Period is a seven-month timeframe. **It includes:**

- The three months before the month you turn 65,
- Your birth month, and
- The three months after your birth month.

What you'll need when you're ready to enroll

- An original or certified copy of your birth certificate,
- Any W-2 forms you have from the last two years, and
- Your Social Security card or number.

Questions?

Call toll-free **<1-877-701-8341>** (TTY users dial **<1-800-955-8770>**), or visit **<BlueMedicareFL.com>**

Where to go, who to call

You can enroll in Medicare in person, by mail, online, or by phone.

Visit the Social Security Administration office nearest you or call toll-free <**1-800-772-1213**>, Monday – Friday, <7 a.m. – 7 p.m.> (**TTY <1-800-325-0778>**) to request an application.

Once your application is completed, you'll receive your red, white and blue Medicare card in the mail.

Keep in mind you must be enrolled in Medicare before you can purchase other coverage to help pick up where Medicare leaves off, for extra protection.

Questions?

Call toll-free **<1-877-701-8341>** (TTY users dial **<1-800-955-8770>**), or visit **<BlueMedicareFL.com>**

Exploring your other Medicare coverage options

If one Medicare plan were right for everyone, you'd have no need to research and compare plans. But that's not the case. And Original Medicare is not your only option for getting Medicare coverage. Fortunately, you do have choices.

There are a variety of plans available from private organizations like insurance companies designed to help you.

Here's a brief explanation of these plan options.

Medicare Supplement insurance (also known as "Medigap" coverage This type of insurance supplements, or helps fill the gaps in, Original Medicare.

Medicare Advantage (or Part C Medicare Plans)
These plans provide the same coverage as Medicare Parts A and B, plus they usually include additional benefits and services like prescription drug coverage.

Medicare-approved prescription drug coverage
(also known as Part D)

This type of coverage is available in one of two ways:

1) As a stand-alone prescription drug plan (PDP) if you have Original Medicare alone or along with a Medicare Supplement insurance policy; or
2) With a Medicare Advantage plan that includes both medical and prescription drug benefits (MA-PD) in one plan.

These options for Medicare-eligible Floridians are available on an individual basis.

If your employer offers group health coverage for employees when they retire, be sure to weigh your options carefully.

The following pages offer details about these different types of coverage options, so that you can determine which one may be right for you.

If you're turning 65, **the best time to enroll in Medicare is during the three months before your 65th birthday** to help ensure your Medicare coverage will be effective on the date you turn 65.

Questions?

Call toll-free
<1-877-701-8341>
(TTY users dial
<1-800-955-8770>),
or visit
<BlueMedicareFL.com>

Medicare Supplement insurance

Since Medicare wasn't designed to cover all health care expenses, you can purchase a Medicare Supplement plan (also known as a Medigap policy), in addition to Original Medicare.

How Medicare Supplement insurance Works

When you have a Medicare Supplement insurance policy, it works hand-in-hand with Original Medicare. A Medicare Supplement plan will help pay deductibles and coinsurance not covered by Original Medicare.

BlueMedicare Supplement insurance policies[1]

Florida Blue offers a variety of BlueMedicare℠ Supplement insurance policies with:

- Benefits to help pay the Part A and Part B health care expenses not covered by Original Medicare—so you don't have to pay them out of your own pocket
- No doctor or specialist network restrictions—go to any doctor that accepts Medicare
- Coverage anywhere in the U.S. (even for emergency care in a foreign country, with some plans)[2]
- All at rates that never go up due to age[3]

Florida Blue's "Same Age Forever" Program locks you in at age 65 forever. Your rate will never go up due to age.[3]

[1] The benefits provided and the premium amount you are required to pay depend on the plan you choose, your age at the time of your initial effective date of coverage, your zip code and tobacco usage.

[2] Foreign travel emergency coverage only included under BlueMedicare Supplement Plan C, D, F, G, M or N and BlueMedicare Supplement Select Plan C, D or M. BlueMedicare Supplement Select plans require use of network hospitals except in emergencies.

[3] The "Same Age Forever" premium rate only applies to our Medicare Supplement and Medicare Supplement Select policies, not our Medicare Advantage or Part D plans. Rising medical costs and inflation may increase premiums.

Medicare Advantage

Medicare Advantage plans, also known as Medicare Part C, are part of the Medicare program and represent an additional coverage option. With a Medicare Advantage plan, you will receive coverage for all Part A- and Part B-covered services. And most Medicare Advantage plans include Part D drug coverage.

Private organizations like insurance companies contract with Medicare on a yearly basis in order to offer Medicare Advantage plans. You can choose from different kinds of Medicare Advantage plans, including: BlueMedicare HMO, BlueMedicare Preferred HMO, BlueMedicare PPO and BlueMedicare Regional PPO. These plans all include drug coverage.

Medicare Advantage Health Maintenance Organization (HMO)

Some people are comfortable having one doctor to coordinate their care with specialists and other health care providers. If that's you, this is an option you may want to consider. With this type of plan, you must choose a primary care physician (PCP) to coordinate your medical needs with in-network providers. With most Medicare HMOs you must use doctors, specialists, and hospitals in the plan's network in order to receive coverage, except in a few cases, like medical emergencies and urgently needed care.

BlueMedicare HMO

Our BlueMedicare HMO is the Medicare Advantage HMO plan available in select counties from Florida Blue HMO, an affiliate of Florida Blue. **It offers you:**

- Predictable out-of-pocket costs with a $0 monthly plan premium
- Prescription drug coverage, plus dental, hearing[4] and vision coverage included at no additional cost
- Medicare-approved Part D prescription drug coverage, all in one plan
- $0 for primary care doctor visits
- A hand-picked network of participating doctors, hospitals and pharmacies to serve you
- Free SilverSneakers Fitness membership
- Annual limit on out-of-pocket expenses for Medicare Part A and Part B-covered services

[4]Not all benefits are available in all BlueMedicare HMO plans.

Questions?

Call toll-free
<1-877-701-8341>
(TTY users dial
<1-800-955-8770>),
or visit
<BlueMedicareFL.com>

BlueMedicare Preferred HMO

BlueMedicare Preferred HMO is a Medicare Advantage HMO plan available in Clay, Duval, Manatee, Pinellas and Sarasota counties from Florida Blue Preferred HMO. BlueMedicare Preferred HMO provides personal, coordinated care with your primary care physician and so much more!

It offers you:

- Predictable out-of-pocket costs with a $0 monthly plan premium[5]
- Prescription drug coverage, plus enhanced dental, vision and hearing coverage included at no additional cost[6]
- Medicare-approved Part D prescription drug coverage, all in one plan
- $0 copay for primary care doctor visits
- Low copayments for specialist doctor visits
- An over-the-counter[6] item allowance and transportation benefits[6]
- Free SilverSneakers Fitness membership
- Out-of-pocket maximum for Medicare Part A and B-covered services.

Alignment Healthcare Centers

We have contracted with Alignment Healthcare for the BlueMedicare Preferred HMO plans to provide coordinated care from your doctors, hospitals, and other medical professionals. By streamlining your care, we are able to ensure you're treated as a person, not a collection of health issues.

There are currently <6> Alignment Healthcare centers in Florida designed to:

- Coordinate your providers and health plan into a single source of reference, while you keep your primary care doctor relationship
- Provide easy-to-access preventive care services and a no-cost Jump Start assessment
- Provide pre-surgical and post-hospitalization care

[5] A premium will apply to the Preferred HMO Point-of-Service plan in Pinellas county.

[6] Not all benefits are available in all BlueMedicare Preferred HMO plans.

Florida Blue
Preferred HMO

Medicare Advantage Preferred Provider Organization (PPO)

What if you want the savings of a provider network and the flexibility to see doctors outside the network? A Medicare Advantage PPO plan allows you to have them. It lets you save with lower out-of-pocket costs when you use in-network providers for non-emergency/non-urgent care, and have the option to use health care providers out-of-network. In addition, these types of plans have annual limits on out-of-pocket costs for both in-network and combined in- and out-of-network services. After you reach the limit, these plans pay 100% of Medicare Part A and Part B- covered services for the rest of the year.

BlueMedicare Regional PPO

Florida Blue offers the BlueMedicare Regional PPO plan. With this plan, you can take advantage of features such as:

- Flexibility to choose in-network doctors and hospitals in many areas of the country
- Lower costs at in-network providers, with higher cost-sharing for non-emergency/urgent services covered out-of-network, in most cases
- Prescription drug coverage included—for no additional premium
- Copays as low as $10 per prescription

BlueMedicare PPO

With this Florida Blue plan, you can receive benefits such as:

- Flexibility to choose in-network doctors and hospitals in many areas of the country
- Routine dental and vision coverage, at no extra cost
- Prescription drug coverage included
- Copays as low as $12 per prescription
- Free SilverSneakers® Fitness membership

Part D Medicare-approved prescription drug coverage

Part D prescription drug plans (also called PDPs) are the most recent addition to Medicare. Part D was created to help people with Medicare be able to afford prescription drugs they may need now or in the future. This coverage can help reduce your costs for medications and is available only from private companies or organizations.

Remember—you can also get Part D Medicare-approved prescription drug coverage as part of a Medicare Advantage plan that also includes your medical coverage. All Medicare Advantage plans from Florida Blue and Florida Blue Preferred HMO include Part D coverage.

"Stand-alone" prescription drug plans

This is a separate drug plan that you purchase in addition to Original Medicare. Here are the combinations of coverage that you can have with a PDP:

- A PDP + Original Medicare
- A PDP + Original Medicare + A Medicare Supplement insurance policy

How Part D drug coverage works

As with any prescription drug coverage, you'll usually pay a portion of the cost for your medication and your plan will pay the rest. There may be a cost for the drug coverage itself—a monthly plan premium—which varies by plan. Plans have a list (formulary) that tells you which drugs are covered, and Part D plans also have a network of participating pharmacies where you must get your prescriptions filled under most circumstances.

Questions?

Call toll-free **<1-877-701-8341>** (TTY users dial **<1-800-955-8770>**), or visit **<BlueMedicareFL.com>**

BlueMedicare Rx (PDP)

Florida Blue offers BlueMedicare Rx (PDP), a stand-alone, Medicare-approved prescription drug plan, with:

- Two options to choose from, including a lower-cost alternative
- Coverage for generic and brand-name drugs
- Predictable copayments for generic and brand-name medications
- A large network of participating pharmacies
- An extensive formulary (list of covered drugs)
- Mail-order pharmacy service for home delivery of your medications at no extra cost

Get moving with the SilverSneakers® Fitness Program

All Florida Blue members enrolled in BlueMedicare HMO, BlueMedicare Preferred HMO or BlueMedicare PPO receive a SilverSneakers membership. The SilverSneakers Fitness Program helps you get fit, have fun and make friends. You have more than 11,000 participating locations across the country to choose from. Once you've enrolled in a BlueMedicare HMO, BlueMedicare Preferred HMO or BlueMedicare PPO plan, you'll receive your SilverSneakers ID card in the mail. For more information, visit SilverSneakers.com.

HEALTHWAYS SilverSneakers® FITNESS

Enrollment Periods

These enrollment periods apply only to Original Medicare, Medicare Advantage plans and Medicare-approved prescription drug plans. With Medicare Supplement insurance policies, you can enroll at any time, but the best time is during your Initial Enrollment Period.[7]

Initial Enrollment Period

- The Initial Enrollment Period (IEP) is the time during which a person who is newly eligible for Medicare may make an initial enrollment request to enroll in Original Medicare, a Medicare Advantage (MA) plan or a Medicare Prescription Drug plan (PDP).
- For most people, the IEP is the seven-month period that begins three months before they turn 65, includes the month they turn 65, and ends three months after the month they turn 65.
- If you're disabled and have been receiving disability benefits for 24 months, you'll automatically get Parts A and B beginning on the first day of the 25th month of disability. If you're not receiving disability benefits, you may enroll during the three-month period prior to the 25th month of disability, the 25th month of disability, and the three-month period after the 25th month.
- If you don't enroll in Part B when you're first eligible, you can enroll between January 1 and March 31 each year, during the General Enrollment Period. However, you may have to pay a late enrollment penalty unless you qualify for a Special Enrollment Period (SEP).
- If you delay enrolling in Part B because you have group health coverage based on current employment, you're entitled to an SEP at anytime during which you may enroll in Part B. You may also enroll in Part B during an eight-month SEP beginning the month after your employment ends or the group health coverage ends, whichever happens first, and will usually not have to pay a late enrollment penalty.
- For Part D coverage, if you join after your IEP, the government may charge you a late enrollment penalty. This penalty may be waived if you can show you had continuous prescription drug coverage that was as good as or better than Medicare Part D coverage.

Annual Enrollment Period

October 15 – December 7

The Annual Enrollment Period (AEP) is the time each year when you can choose which kind of Medicare coverage you want to enroll in effective January 1 of the following year. For example, if you want to change Medicare Advantage (MA) plans because your needs have changed, or if you decide to change from a Medicare Advantage (MA) plan to Original Medicare with a Medicare Supplement insurance policy, you may do so during the AEP.

[7] Medical underwriting will apply to all BlueMedicare Supplement and BlueMedicare Supplement Select plans. Medical underwriting does not apply during the 6-month period beginning the first month you are enrolled in Medicare Part B **and** 65 or older. Additional exemptions from medical underwriting may apply.

Plan Satisfaction

If you enroll in a Florida Blue Medicare Advantage (MA) plan during the IEP, you may disenroll at any time within the first 12 months of coverage and return to Original Medicare and enroll in a prescription drug plan. This also allows you to apply for a Medicare Supplement insurance policy.

Additionally, the Medicare Advantage Disenrollment Period (MADP) runs January 1 to February 14 each year and allows you to disenroll from a Medicare Advantage (MA) plan and choose Original Medicare (and, if you wish, a Medicare Prescription Drug plan).

Special Enrollment Period

There are a number of circumstances under which an individual is eligible for a Special Enrollment Period (SEP), such as:

- If you have both Medicare and Medicaid
- If you have recently moved outside your current plan's service area or your current plan was terminated
- If you lose coverage through an employment-based group health plan

To find out if you're eligible for a SEP, contact us at <1-877-701-8341> (TTY users dial <1-800-955-8770>).

Questions?

Call toll-free **<1-877-701-8341>** (TTY users dial **<1-800-955-8770>**), or visit **<BlueMedicareFL.com>**

Get answers in person at a Florida Blue Center near you

Florida Blue Centers open the door to a whole new way to get your questions answered in person. Get simple and easy-to-understand advice to help you make the transition to Medicare.

BEFORE you enroll in Medicare, be sure to visit a Florida Blue Center so you can:

- Talk face-to-face with a licensed agent and discuss your Medicare coverage options.
- Learn how Florida Blue Medicare plans can save you money.
- Shop for a plan that fits you and your budget.

AFTER you decide to enroll in one of Florida Blue's Medicare plans, our Florida Blue Centers offer many services to assist you.

As a member, you'll have access to explore all that the Florida Blue Center has to offer. You can:

- Talk with a nurse about treatment options as recommended by your doctor.
- Compare costs for health care services and prescriptions.
- Research doctors and hospitals.
- Check your health with a personal health assessment.
- Take advantage of wellness events.

Questions?

Call toll-free **<1-877-701-8341>**
(TTY users dial **<1-800-955-8770>**),
or visit **<BlueMedicareFL.com>**

Our doors are open for you

Let us help you prepare for Medicare and more. Here is a listing of Florida Blue Centers. Stop by and see us in person to get answers to your Medicare questions.

<Clermont
Inside the Walmart Supercenter
1450 Johns Lake Rd.
Clermont, FL 34711

Fort Lauderdale
At Sawgrass Mills
1970 Sawgrass Mills Cir.
Sunrise, FL 33323

Fort Myers
In Coconut Point
8041 Plaza Del Lago Dr.
Estero, FL 33928

Jacksonville Locations
At The Markets at Town Center
4855 Town Center Pkwy.
Jacksonville, FL 32246

At River City Marketplace
13141 City Station Drive, No. 106
Jacksonville, FL 32218

Miami Locations
Across from The Falls shopping center
8895 SW 136th St.
Miami, FL 33176

In Keystone Plaza
13665 Biscayne Blvd.
North Miami, FL 33181

In the Palm Springs Mile shopping center
1001 W. 49th St., #8
Hialeah, FL 33012

Orlando
In Winter Park Village
434 N. Orlando Ave.
Winter Park, FL 32789

Palm Beach
North of the Boynton Beach Mall
1501 North Congress Ave.
Boynton Beach, FL 33426

Pensacola
In Cordova Commons
1680 Airport Blvd.
Pensacola, FL 32504

Port St. Lucie
St. Lucie West, inside the Walmart Supercenter
1675 NW St. Lucie W. Blvd.
Port St. Lucie, FL 34986

Sarasota
Across from University Town Center Mall
285 N. Cattlemen Rd.
Sarasota, FL 34243

Tallahassee
East of Governor's Square Mall
2116 Apalachee Pkwy.
Tallahassee, FL 32301

Tampa Locations
Across from WestShore Plaza
201 N. West Shore Blvd.
Tampa, FL 33609

In Carrollwood Commons
15030 N. Dale Mabry Hwy.
Tampa, FL 33618

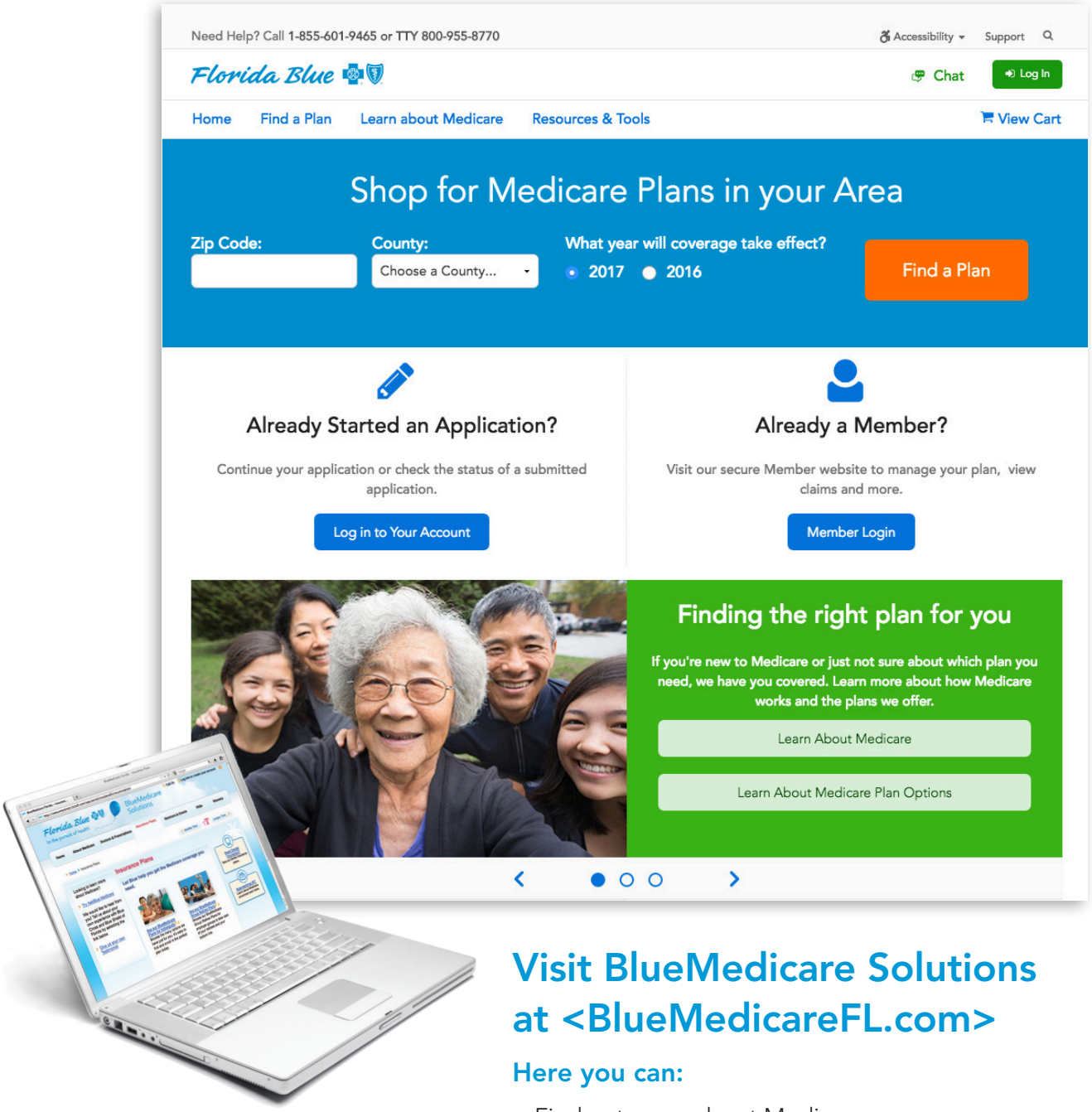
In the Shoppes at Park Place
3758 Park Blvd., #5
Pinellas Park, FL 33781

Winter Haven
East of US17
385 Cypress Gardens Blvd.
Winter Haven, FL 33880>

Visit us at a Florida Blue Center
<9 a.m. - 7 p.m.> ET, Monday - Saturday.

Answers to your Medicare questions are just a click away

Get answers online at **<BlueMedicareFL.com>**



Visit BlueMedicare Solutions at <BlueMedicareFL.com>

Here you can:

- Find out more about Medicare
- Shop for Medicare health and/or prescription drug coverage
- See which doctors and other health care providers participate in our networks and which prescriptions are covered by our plans
- Browse for seminars or community events in your area where you can learn more

Count on Florida Blue

We hope this guide has helped you gain a better understanding of Medicare and your coverage options. With so much to learn, it's good to have an advocate on your side to answer your questions and provide you with information, guidance and support.

Rely on our experience

- As one of Florida's oldest and largest health plan providers, we're focused on providing personal attention to the people we serve. We can help you navigate through the complexities of your Medicare health care and prescription drug coverage options. Our goal is to help you find the plan that's right for you.

Let us help you make sense of your choices

- Everyone is different when it comes to health care and prescription drug coverage, and there's no such thing as "one size fits all." Let us help you evaluate your choices and explore our plans to see what makes the most sense for your needs.

Personal service every step of the way

- To help you find the best coverage for you, we'd like to provide you with additional information so you can review what Florida Blue has to offer. We're certain you'll find the kind of coverage you want and need, at a price you can afford.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. These plans have limitations and exclusions. You must continue to pay your Medicare Part B premium. Florida Blue is a PPO, RPPO and Rx (PDP) Plan with a Medicare contract. Florida Blue HMO and Florida Blue Preferred HMO are HMO plans with a Medicare contract. Enrollment in Florida Blue, Florida Blue HMO, or Florida Blue Preferred HMO depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change 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. The SilverSneakers® Fitness Program is provided by Healthways, Inc., an independent company. SilverSneakers® is a registered trademark of Healthways, Inc. Medicare Supplement insurance policies are offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. Health coverage is offered by Blue Cross and Blue Shield of Florida, DBA Florida Blue. HMO coverage is offered by Health Options Inc., DBA Florida Blue HMO, and BeHealthy Florida Inc., DBA Florida Blue Preferred HMO, which are affiliates of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

Out-of-network/non-contracted providers are under no obligation to treat BlueMedicare PPO/Regional PPO 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 Member Services number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

This information is available for free in other languages. Please call our Florida Blue/Florida Blue HMO Member Services number at <1-800-926-6565>. (TTY users should call <1-800-955-8770>.) Hours are <8 a.m. - 8 p.m. local time>, seven days a week from <October 1 to February 14,> except for Thanksgiving and Christmas. From <February 15th to September 30th,> we are open <Monday - Friday, 8 a.m. - 8 p.m. local time>.

Esta información está disponible de manera gratuita en otros idiomas. Comuníquese con Servicios a miembros de Florida Blue/Florida Blue HMO al <1-800-926-6565>. (Usuarios de equipo telescritor TTY llamen al <1-800-955-8770>.) Estamos abiertos de <8 a.m. a 8 p.m. hora local> los siete días de la semana, desde el 1 de <octubre hasta el 14 de febrero,> excepto el día de Acción de Gracias (Thanksgiving) y el día de Navidad. Desde el <15 de febrero al 30 de septiembre,> estamos abiertos de <lunes a viernes de 8:00 a.m. a 8:00 p.m. hora local>.

Section 1557 Notification: Discrimination is Against the Law

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program® (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO, Florida Combined Life and FEP:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters
  - o 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:
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, contact:

- Florida Blue (health and vision coverage): 1-800-352-2583
- Florida Combined Life (dental, life, and disability coverage): 1-888-223-4892
- Federal Employee Program: 1-800-333-2227

If you believe that we have 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 with:

Florida Blue (including FEP members):
Section 1557 Coordinator
4800 Deerwood Campus Parkway, DCC 1-7
Jacksonville, FL 32246
1-800-477-3736 x29070
1-800-955-8770 (TTY)
Fax: 1-904-301-1580
section1557coordinator@floridablue.com

Florida Combined Life:
Civil Rights Coordinator
17500 Chenal Parkway
Little Rock, AR 72223
1-800-260-0331
1-800-955-8770 (TTY)
civilrightscoordinator@fclife.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the 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 the U.S. Office of Personnel Management (OPM), by mail or phone at:

Florida Blue (including FEP members):
Section 1557 Coordinator
4800 Deerwood Campus Parkway, DCC 1-7
Jacksonville, FL 32246
1-800-477-3736 x29070
1-800-955-8770 (TTY)
Fax: 1-904-301-1580
section1557coordinator@floridablue.com

U.S. Office of Personnel Management (FEP members only)
Healthcare and Insurance
Federal Employee Insurance Operations
Health Insurance 1
1900 E Street NW Washington, DC 20415-3610
1-202-606-0727
1-800-955-8770 (TTY)
civilrightscoordinator@fclife.com

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 11-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-352-2583（TTY: 1-800-955-8770)。FEP：請致電1-800-333-2227

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS : 1-800-955-8770). FEP : Appelez le 1-800-333-2227

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-352-2583

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-253-3852 (رقم هاتف الصم والبكم: 1-800-559-0778. اتصل برقم 1-800-008-7222.

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583(TTY: 1-800-955-8770)로 전화하십시오. FEP: 1-800-333-2227로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે.

ફોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: **ફોન કરો** 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โดยติดต่อหมายเลขโทรฟรี **1-800-352-2583 (TTY: 1-800-955-8770)** หรือ **FEP** โทร **1-800-333-2227**

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583（TTY: 1-800-955-8770）まで、お電話にてご連絡ください。FEP: 1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی رایگان در دسترس شما خواهد بود.
با شماره (TTY: 1-800-955-8770) 1-800-452-2583 تماس بگیرید. FEP: با شماره 1-800-333-2227 تماس بگیرید.

Florida Blue

In the pursuit of health®

P.O. Box 44125
Jacksonville, FL 32231-4125

PRSRT
STANDARD
US POSTAGE
PAID
FLORIDA BLUE

This is an advertisement.

<**********AUTO**5-DIGIT 12345>
<Priority Code: XXXXXXXXXX>
<Prospect Name>
<1234 Main Street>
<Anytown US 12345-6789>
<||||||||BarCode||||||||||||||||||||>

4 convenient ways to learn more

- Call us at **<1-877-701-8341>** (TTY users dial **<1-800-955-8770>**).
- To get your questions answered in person, visit one of our Florida Blue Centers listed on page <17>.
- Visit **<BlueMedicareFL.com>**
- Call or visit your local agency for Florida Blue.