blue california

2024 Summary of Benefits

Blue Shield Select (PPO)

Medicare Advantage Prescription Drug Plan
for Orange and San Diego Counties

Effective January 1, 2024 – December 31, 2024

blueshieldca.com/medicare

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2024 Summary of Benefits
Blue Shield Select
Orange and San Diego Counties

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The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please refer to the ***Evidence of Coverage (EOC)*** at **blueshieldca.com/MAPDdocuments2024** or by calling Customer Service at **(800) 776-4466** [TTY**: 711**], 8 a.m. to 8 p.m., seven days a week. **Note: The *EOC* will be available on our website by October 15, 2023.**

Blue Shield Select includes Part D coverage, which provides prescription drug coverage, offering you the convenience of having both your medical and prescription drugs covered through one plan.

To join **Blue Shield Select**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. **Our service area includes Orange and San Diego Counties.**

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.**

Our plan ***Provider Directory*** is located on our website at **blueshieldca.com/medicare/providerdirectory**.

Our plan ***Pharmacy Directory*** is located on our website at **blueshieldca.com/medpharmacy2024**.

To get the most complete and current information about which drugs are covered, you can visit our website at **blueshieldca.com/medformulary2024**.

Summary of benefits

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Blue Shield Select (PPO)
Orange and San Diego Counties

Premiums and benefits	In Network you pay	Out-of Network you pay	What you should know
Monthly plan premium	$57		You must continue to pay your Medicare Part B premium in addition to the plan premium, if applicable.
Health plan deductible	$0	$750	This is the amount you must pay out-of-pocket before we will pay our share for your covered medical services. Until you have paid the deductible amount, you must pay the full cost for most of your covered services. See the plan EOC for more information.
Annual out-of-pocket maximum amount	$4,200	$8,950 (combined in-network and out-of-network)	Does not include Part D prescription drugs. This is the most you would pay for the year for covered Medicare Part A and Part B services.
Inpatient hospital care	$125 per day for days 1-7 $0 per day for days 8 and over	30% coinsurance after you pay your plan deductible	Our plan covers an unlimited number of days for each Medicare-covered inpatient hospital stay.

Premiums and benefits	In Network you pay	Out-of Network you pay	What you should know
Outpatient hospital services • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery	$250 copay for each visit to an outpatient hospital facility $10 copay for observation services $120 copay for each visit to an emergency room (this copay is waived if you are admitted to the hospital within one day for the same condition)	30% coinsurance after you pay your plan deductible for each visit to an outpatient hospital facility or for observation services. $120 copay for each visit to an emergency room (this copay is waived if you are admitted to the hospital within one day for the same condition)	Our plan covers medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury. Prior authorization may be required for outpatient hospital facility or observation services and is the responsibility of your provider.
Outpatient surgery	$75 copay for each visit to an ambulatory surgical center $250 copay for each visit to an outpatient hospital facility	30% coinsurance after you pay your plan deductible	Prior authorization may be required and is the responsibility of your provider.
Doctor visits			
• Physician of Choice (POC)	$10 copay per visit	30% coinsurance after you pay your plan deductible	
• Specialists	$25 copay per visit	30% coinsurance after you pay your plan deductible	
Preventive care	$0 copay	30% coinsurance	Any additional preventive services approved by Medicare during the contract year will be covered.

Premiums and benefits	In Network you pay	Out-of Network you pay	What you should know
Emergency care • Worldwide coverage	$120 copay per visit No combined annual limit for covered emergency care or urgently needed services outside the United States and its territories	$120 copay per visit No combined annual limit for covered emergency care or urgently needed services outside the United States and its territories	This copay is waived if you are admitted to the hospital within one day for the same condition.
Urgently needed services • Worldwide coverage	$10 copay for each visit to a network urgent care center within plan service area $10 copay for each visit to an urgent care center outside of the plan service area but within the United States and its territories $120 copay for each visit to an emergency room outside of the plan service area but within the United States and its territories $120 copay for each visit to an emergency room or urgent care center that is outside of the United States and its territories No combined annual limit for covered emergency care or urgently needed services outside the United States and its territories	$10 copay for each visit to a network urgent care center within plan service area $10 copay for each visit to an urgent care center outside of the plan service area but within the United States and its territories $120 copay for each visit to an emergency room outside of the plan service area but within the United States and its territories $120 copay for each visit to an emergency room or urgent care center that is outside of the United States and its territories No combined annual limit for covered emergency care or urgently needed services outside the United States and its territories	These copays are waived if you are admitted to a hospital within one day for the same condition.

Premiums and benefits	In Network you pay	Out-of Network you pay	What you should know
Diagnostic services, labs, and imaging			**Prior authorization may be required for diagnostic services, labs and imaging services and is the responsibility of your provider.**
• Diagnostic radiology services (such as MRIs, CT scans, PET scans, etc.)	$50 copay for each diagnostic radiology service	30% coinsurance after you have paid your plan deductible	
• Lab services	$0 copay	30% coinsurance after you have paid your plan deductible	
• Diagnostic tests and procedures	$0 copay	30% coinsurance after you have paid your plan deductible	
• Outpatient X-rays	$0 copay	30% coinsurance after you have paid your plan deductible	
• Therapeutic radiology services (such as radiation treatment for cancer)	20% coinsurance for each therapeutic radiology service	30% coinsurance after you have paid your plan deductible	
Hearing services			
• Hearing exam (Medicare-covered)	$0 copay per visit	30% coinsurance after you have paid your plan deductible	
• Routine (non-Medicare covered) hearing exam	$0 copay per visit	30% coinsurance after you have paid your plan deductible	
• Hearing aids	You will be reimbursed up to $1,000 every two years for hearing aids, hearing aid fitting and evaluation.	You will be reimbursed up to $1,000 every two years for hearing aids, hearing aid fitting and evaluation	Applies to both ears combined; costs for hearing aids do not apply to the plan's maximum out-of-pocket limit.
Dental services (Medicare-covered)	$10 copay per visit if performed by your POC $25 copay per visit if performed by a specialist	30% coinsurance after you pay your plan deductible	

Premiums and benefits	In Network you pay	Out-of Network you pay	What you should know
Dental services (non-Medicare covered)			
• Prophylaxis (cleaning)	$0 copay	20% coinsurance	One cleaning every 6 months.
• Dental X-rays	$0 copay	20% coinsurance	One series of bitewing X-rays every 6 months. One series of full mouth X-rays every 24 months.
• Fluoride	$0 copay	20% coinsurance	One visit every 6 months.
• Oral exam	$0 copay	20% coinsurance	One exam every 6 months. See the "Optional Supplemental Dental PPO plan" section for more information about dental services for an additional plan premium.

Premiums and benefits	In Network you pay	Out-of Network you pay	What you should know
Vision services			
• Exam to diagnose and treat diseases and conditions of the eye	$25 copay for each Medicare-covered visit	30% coinsurance after you have paid your plan deductible	
• Routine (non-Medicare covered) eye exam and refraction	$0 copay	You are reimbursed up to $30 for one exam every 12 months	One visit every 12 months with network provider. Some coverage at non-network providers included; see the plan EOC for details.
• Eyeglass frames	$0 copay	You are reimbursed up to $30 for one pair of eyeglass frames every 24 months	Our plan pays up to $250 for one pair of eyeglass frames every 24 months with network provider.
• Eyeglass lenses or contact lenses	$0 copay	You are reimbursed up to $35 for either one pair of prescription eyeglass lenses (regardless of size or power), one pair of progressive lenses OR for contact lenses every 12 months.	Our plan pays for either one pair of prescription eyeglass lenses (regardless of size or power), one pair of progressive eyeglass lenses OR for contact lenses (priced up to $250) every 12 months with network provider.
Mental health services			Prior authorization may be required for inpatient mental health care and is the responsibility of your provider. If you go over the 150-day limit, you will be responsible for all costs. See plan EOC for more information.
• Inpatient mental health care	$1,660 copay per Medicare-covered stay	30% coinsurance after you have paid your plan deductible	
• Outpatient group therapy visit	$35 copay per visit	30% coinsurance after you have paid your plan deductible	
• Outpatient individual therapy visit	$35 copay per visit	30% coinsurance after you have paid your plan deductible	

Premiums and benefits	In Network you pay	Out-of Network you pay	What you should know
Skilled nursing facility (SNF) care	$0 copay per day for days 1 - 20 $150 copay per day for days 21 - 100	30% coinsurance after you have paid your plan deductible	Prior authorization may be required and is the responsibility of your provider. If you go over the 100-day limit, you will be responsible for all costs; no prior hospitalization required with network provider.
Rehabilitation Services			
• Occupational therapy	$25 copay per visit	30% coinsurance after you have paid your plan deductible	
• Physical therapy	$25 copay per visit		
• Speech and language therapy	$25 copay per visit		
Ambulance Services	Medicare-covered ground ambulance services: $275 copay per trip (each way) Medicare-covered air ambulance services: 20% coinsurance per trip (each way)	Medicare-covered ground ambulance services: $275 copay per trip (each way) Medicare-covered air ambulance services: 20% coinsurance per trip (each way)	Prior authorization is required for non-emergency transportation.
Transportation services (non-Medicare covered)	Not covered	Not covered	
Medicare Part B Prescription Drugs	0% to 20% coinsurance	0% to 20% coinsurance after you have paid your plan deductible	Some Part B drugs may require a prior authorization from your provider. Members may pay 0% to 20% coinsurance for select Medicare Part B drugs which can change each quarter as established by CMS. Insulin obtained under Part B (when taken with an insulin pump) should not exceed a $35 copay for a one-month supply.

Additional benefits included in your plan

Premiums and benefits	In Network you pay	Out of Network you pay	What you should know
Annual Physical Exam	$0 copay	30% coinsurance after you have paid your plan deductible	One every 12 months.
Opioid Treatment Program Services	$0 copay	30% coinsurance after you have paid your plan deductible	Prior authorization may be required and is the responsibility of your provider.
Foot care (podiatry services) (Medicare-covered)			
• Foot exams and treatment	$35 copay per visit	30% coinsurance after you have paid your plan deductible	
Diabetic Supplies & Services			Prior authorization from the plan may be required for diabetic supplies and services (including blood glucose monitors). See the plan EOC for more information.
• Blood glucose monitors	$0 copay for ACCU CHEK blood glucose monitors and 20% coinsurance for blood glucose monitors from all other manufacturers	20% coinsurance after you have paid your plan deductible	
• Diabetes self-management training, diabetic services, and supplies	$0 copay for all training, services, and supplies except blood glucose monitors (see "Blood glucose monitors" above)	30% coinsurance for diabetic self-management training and 20% coinsurance for diabetic supplies and services except blood glucose monitors (see "Blood glucose monitors" above)	

Premiums and benefits	In Network you pay	Out of Network you pay	What you should know
Durable Medical Equipment (DME) and Related Supplies			
• Durable medical equipment (e.g., wheelchairs, oxygen)	20% coinsurance	20% coinsurance after you have paid your plan deductible	Prior authorization from the plan may be required. See the plan EOC for more information.
Prosthetics/Medical Supplies			Prior authorization from your doctor may be required
• Prosthetics (e.g., braces, artificial limbs)	20% coinsurance	30% coinsurance after you have paid your plan deductible	
• Medical supplies (e.g., splints, casts)	$0 copay	30% coinsurance after you have paid your plan deductible	
Health and Wellness programs			
• Basic gym access through SilverSneakers Fitness	$0 copay	$0 copay	
• NurseHelp 24/7℠ (telephone and online support)	$0 copay	$0 copay	
Over-the-Counter (OTC) Items	You have a $40 allowance per quarter to spend on covered items	You have a $40 allowance per quarter to spend on covered items	You can place two orders per quarter and cannot roll over your unused allowance into the next quarter. Some limitations may apply. Refer to the OTC Items catalog for more information.
Routine (non-Medicare covered) chiropractic services	$0 copay per visit (limited to 12 visits per year)	30% coinsurance after you have paid your plan deductible (limited to 12 visits per year)	

Prescription drug coverage

Effective January 1, 2024 - December 31, 2024

Blue Shield Select (PPO)
Orange and San Diego Counties

You pay the following:

Part D prescription drug benefit						
Stage 1: Annual Deductible Stage	$0 deductible					
Stage 2: Initial Coverage Stage	**Preferred retail cost-sharing (in-network)**			**Standard retail cost-sharing (in-network)^**		
	30-day supply	**90-day supply*NDS**	**100-day supplyNDS**	**30-day supply**	**90-day supplyNDS**	**100-day supplyNDS**
Tier 1: Preferred Generic Drugs	$0 copay	See 100-day supply	$0 copay	$5 copay	See 100-day supply	$5 copay
Tier 2: Generic Drugs	$10 copay	$15 copay	Not Covered	$20 copay	$60 copay	Not Covered
Tier 3: Preferred Brand Drugs	$40 copay	$100 copay	Not Covered	$47 copay	$141 copay	Not Covered
Tier 3: Covered Insulins	$35 copay	$100 copay	Not Covered	$35 copay	$105 copay	Not Covered
Tier 4: Non-Preferred Drugs	$95 copay	$237.50 copay	Not Covered	$100 copay	$300 copay	Not Covered
Tier 4: Covered Insulins Preferred**	$35 copay	$105 copay	Not Covered	$35 copay	$105 copay	Not Covered
Tier 5: Specialty Tier Drugs	33% coinsurance	Not Covered	Not Covered	33% coinsurance	Not Covered	Not Covered

**Covered Insulins are marked with the symbol INS on the drug list. This cost-sharing only applies to beneficiaries who do not qualify for a program that helps pay for your drugs ("Extra Help").

^If you reside in a long-term care facility, you pay the same as at an in-network standard retail cost-sharing pharmacy. There are limited situations where you may be able to get drugs from an out-of-network pharmacy at the same cost as an in-network standard retail cost-sharing pharmacy.

For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please refer to the plan EOC.

*90- and 100-day supply cost-sharing also applies to Blue Shield's mail service pharmacy.

NDS A long-term (up to a 90- or 100-day) supply is not available for select drugs. The drugs that are not available for a long-term supply are marked with the symbol NDS in our Drug List.

Part D prescription drug benefit		
Stage 3: Coverage Gap Stage	Coverage for outpatient prescription drugs after the total yearly drug costs paid by both you and Blue Shield reach $5,030, until your yearly out-of-pocket drug costs reach $8,000.	Tier 1: Preferred Generic Drugs, Tier 2: Generic Drugs, Tier 3: Covered Insulins and Tier 4: Covered Insulins are covered at the copays described above. For all other tiers, you pay 25% of the price for brand-name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs until your year-to-date out-of-pocket drug costs total $8,000, which is the end of the coverage gap stage. Whether a drug is considered generic or brand can be determined using the plan formulary.
Stage 4: Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs you bought through your retail pharmacy and through mail service) reach $8,000 the plan pays the full cost for your covered Part D drugs. For excluded drugs covered under our enhanced benefit, you pay the Tier 2: Generic Drugs copayments listed in the tables shown above. (This stage protects you from any additional costs once you have paid your yearly out-of-pocket drug costs.)	

Important Message About What You Pay for Vaccines: Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.

Mail Service Pharmacy

CVS Caremark® is our network mail service pharmacy where you can get a 90- or 100-day supply of maintenance drugs at a lower cost share. Your order will be delivered to your home or office with no charge for standard shipping. See plan EOC for more information.

Tier 5 drugs are limited to a 30-day supply by mail service.

Network pharmacies that offer preferred cost-sharing

You may pay less when you visit one of our network pharmacies that offer preferred cost-sharing. Here's just a few:

- CVS/pharmacy‡ (including CVS pharmacy at Target) **(888) 607-4287 [TTY: 711]**
- Safeway and Vons pharmacies‡ **(877) 723-3929 [TTY: 711]**
- Albertsons/Sav-on/Osco pharmacies‡ **(877) 932-7948 [TTY: 711]**
- Costco‡ **(800) 955-2292 [TTY: 711]**
- Ralphs‡, Walmart‡ and many more.

You do not have to be a Costco member to use Costco Pharmacies. Other pharmacies are available in our network.

‡Accepts e-prescribing

Optional supplemental dental PPO Plan

Effective January 1, 2024 - December 31, 2024

You pay the following:

	Optional supplemental dental PPO plan	
	Participating dentists	**Non-participating dentists**
Monthly optional supplemental dental plan premium	$45.00	
Calendar year deductible (not applicable to diagnostic and preventive services)	You pay $50 before coverage for major services begins.	
Calendar year benefit maximum*	$1,500 for covered preventive and comprehensive dental services combined, no matter if the services are performed by a participating general dentist or a dental specialist. Up to $1,000 of this maximum amount may be used for covered preventive and comprehensive dental services performed by non-participating dentists in a calendar year. You pay any amount above the $1,500 calendar year benefit maximum.	
Waiting Period	No waiting period	

*All services must be performed, prescribed, or authorized by your network dentist. If you need to see a specialist, you must get a referral from your primary dentist to receive covered specialist services. Plan pays a maximum of $1,000 per calendar year for covered specialist services. You are responsible for amounts above $1,000. If you are enrolled in the optional supplemental dental PPO plan and you need to see a specialist, you may go directly to the specialist.

Optional supplemental dental PPO Plan (cont'd)

Effective January 1, 2024 - December 31, 2024

	Optional supplemental dental PPO plan	
	Participating dentists	**Non-participating dentists**
Summary list of services covered (ADA code)†		
	You pay	**You pay**
Diagnostic services		
Comprehensive oral exam (D0150)	0% coinsurance (1 visit every 6 months)	20% coinsurance (1 visit every 6 months)
Comprehensive X-rays (D0210)	0% coinsurance (1 series every 24 months)	20% coinsurance (1 series every 24 months)
Preventive care		
Prophylaxis – adult (D1110)	0% coinsurance (1 cleaning every 6 months)	20% coinsurance (1 cleaning every 6 months)
Restorative services		
One surface composite resin restoration – anterior (D2330)	20% coinsurance	30% coinsurance
Crown (porcelain fused to noble metal) (D2750)	50% coinsurance	50% coinsurance
Periodontics		
Periodontal scaling & root planing/four or more teeth per quadrant (D4341)	50% coinsurance	50% coinsurance
Endodontics		
Anterior root canal therapy (D3310)	50% coinsurance	50% coinsurance
Molar tooth therapy (D3330)	50% coinsurance	50% coinsurance

† ADA codes are procedure codes established by the American Dental Association for efficient processing and reporting of dental claims.

We're here to help

Contact Blue Shield at **(888) 534-4263** [TTY: **711**]

8 a.m. to 8 p.m., seven days a week.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.
La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

Blue Shield of California is an independent member of the Blue Shield Association MA002-SOB-OSD-1023