

		Blue Cross Medicare Advantage Dental Premier (PPO) SM H8634-021		Blue Cross Medicare Advantage Health Choice (PPO) SM H8634-018	
Plan Premium		\$0		\$0	
		In-Network	Out-of-Network	In-Network	Out-of-Network
Part B Premium Reduction		\$0		\$0	
Primary Care Provider Visits		\$0 Copay	50% Coinsurance	\$0 Copay	50% Coinsurance
Specialist Visits		\$25 Copay	50% Coinsurance	\$45 Copay	50% Coinsurance
Maximum Out-of-Pocket		\$7,500	\$13,900	\$9,000	\$13,900
Inpatient Hospital Copay		\$370/day for days 1–6	50% Coinsurance	\$365/day for days 1–7	50% Coinsurance
Outpatient Hospital Copay		\$400 maximum	50% Coinsurance	\$400 maximum	50% Coinsurance
Labs		\$5	50% Coinsurance	\$5	50% Coinsurance
X-ray/CT Scan/MRI		\$0–\$300	50% Coinsurance	\$0–\$300	50% Coinsurance
Ambulance/Air Ambulance		\$225/20%		\$225/20%	
Dental	Routine Preventive	\$0 Copay; 2 exams, 2 cleanings, 1 X-ray		\$0 Copay; 2 exams, 2 cleanings, 1 X-ray	
	Basic Restorative	\$3,000 annually		\$750 annually	
Vision	Routine Eye Exam	\$0 Copay; 1 exam/year	Not Covered	\$0 Copay; 1 exam/year	Not Covered
	Glasses/Contacts Allowance	\$100 annual allowance		\$100 annual allowance	
Hearing	Hearing Exam	\$0 Copay; 1 exam/year	Not Covered	\$0 Copay; 1 exam/year	Not Covered
	Hearing Aids	\$699 or \$999 Copay		\$699 or \$999 Copay	
Pharmacy	Preferred Retail Pharmacy Copays	\$0/\$1/17%/32%/25%		\$0/\$1/17%/36%/25%	
	Prescription Drug Deductible	\$615		\$615	
	Diabetic Supplies	0%–20% Coinsurance	50% Coinsurance	0%–20% Coinsurance	50% Coinsurance
Over-the-Counter Items ¹		Not Covered		\$40 every 3 months	
Flexible Spend Card ²		Not Included		\$500/annually for dental, vision, and hearing	
Optional Supplemental Benefits Plan ³		Not Applicable		Not Applicable	
Plan Premium					
Dental	Annual Allowance				
	Routine Preventive				
	Basic Restorative				
	Major Restorative				
Vision	Glasses/Contacts Allowance				

		Blue Cross Medicare Advantage Essential (PPO) SM H8634-012		Blue Cross Medicare Advantage Protect (PPO) SM H8634-019		Blue Cross Medicare Advantage Choice Premier (PPO) SM H8634-004	
Plan Premium		\$0		\$0		\$155	
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Part B Premium Reduction		\$0		\$40		\$0	
Primary Care Provider Visits		\$5 Copay	50% Coinsurance	\$0 Copay	50% Coinsurance	\$0 Copay	50% Coinsurance
Specialist Visits		\$67 Copay	50% Coinsurance	\$60 Copay	50% Coinsurance	\$45 Copay	50% Coinsurance
Maximum Out-of-Pocket		\$6,700	\$10,100	\$6,750	\$10,100	\$4,850	\$10,100
Inpatient Hospital Copay		\$350/day for days 1–6	50% Coinsurance	\$370/day for days 1–6	50% Coinsurance	\$350/day for days 1–7	50% Coinsurance
Outpatient Hospital Copay		\$400 maximum	50% Coinsurance	\$400 maximum	50% Coinsurance	\$350 maximum	50% Coinsurance
Labs		\$5	50% Coinsurance	\$5	50% Coinsurance	\$5	50% Coinsurance
X-ray/CT Scan/MRI		\$0–\$300	50% Coinsurance	\$0–\$300	50% Coinsurance	\$0–\$200	50% Coinsurance
Ambulance/Air Ambulance		\$225/20%		\$225/20%		\$225/20%	
Dental	Routine Preventive	\$0 Copay; 2 exams, 2 cleanings, 1 X-ray		\$0 Copay; 2 exams, 2 cleanings, 1 X-ray		\$0 Copay; 2 exams, 2 cleanings, 1 X-ray	
	Basic Restorative	\$750 annually		\$1,000 annually		\$750 annually	
Vision	Routine Eye Exam	\$0 Copay; 1 exam/year	Not Covered	\$0 Copay; 1 exam/year	Not Covered	\$0 Copay; 1 exam/year	\$40 allowance
	Glasses/Contacts Allowance	\$100 annual allowance		\$100 annual allowance		\$100 annual allowance	
Hearing	Hearing Exam	\$0 Copay; 1 exam/year	Not Covered	\$0 Copay; 1 exam/year	Not Covered	\$0 Copay; 1 exam/year	Not Covered
	Hearing Aids	\$699 or \$999 Copay		\$699 or \$999 Copay		\$699 or \$999 Copay	
Pharmacy	Preferred Retail Pharmacy Copays	\$0/\$1/17%/39%/27%		Not Covered		\$0/\$1/18%/42%/29%	
	Prescription Drug Deductible	\$450		Not Covered		\$300	
	Diabetic Supplies	0%–20% Coinsurance	50% Coinsurance	0%–20% Coinsurance	50% Coinsurance	0%–20% Coinsurance	50% Coinsurance
Over-the-Counter Items ¹		Not Covered		Not Covered		Not Covered	
Flexible Spend Card ²		Not Included		Not Included		Not Included	
Optional Supplemental Benefits Plan ³		Silver		Silver		Not Applicable	
Plan Premium		\$46.30		\$46.10			
Dental	Annual Allowance	\$1,000		\$1,000			
	Routine Preventive	Not Included		Not Included			
	Basic Restorative	Not Included		Not Included			
	Major Restorative	20% Coinsurance	50% Coinsurance	20% Coinsurance	50% Coinsurance		
Vision	Glasses/Contacts Allowance	Not Included		Not Included			

See reverse for additional benefit details

Southern Illinois (PPO) 2026

Blue Cross Medicare Advantage SM plans	Offered in the following counties
Dental Premier (PPO) - H8634-021 Health Choice (PPO) - H8634-018 Protect (PPO) - H8634-019	Alexander, Clay, Crawford, Edwards, Franklin, Gallatin, Hamilton, Hardin, Jasper, Jefferson, Johnson, Lawrence, Perry, Pope, Pulaski, Richland, Union, Wabash, Wayne, Williamson
Essential (PPO) - H8634-012	Perry, Williamson
Choice Premier (PPO) - H8634-004	Jackson, Saline, White

Plans vary by county. Refer to the Summary of Benefits for plan availability and more information about what we cover and what you pay. Learn more at www.getblueil.com/mapd/sb

- ¹ **Over-the-Counter Items.** You can purchase approved over-the-counter (OTC) items at no cost based on your plan limit. This includes OTC items like pain relievers and allergy medicine to help with your basic health and medical needs.
- ² **Flexible Spend Card.** Pre-loaded flexible spend card with an annual limit of \$1,000 to help reduce out-of-pocket expenses for dental, vision and hearing services.
- ³ **Optional Supplemental Benefits Plan.** For an additional monthly premium, you can add more coverage to your plan. Adding supplemental benefits to your current plan is optional and provides you with additional dental and vision coverage.

Preferred Pharmacy Network. Save money when you fill your covered prescriptions at a convenient preferred pharmacy, including Walgreens, Jewel-Osco, Walmart, Kroger, Mariano’s and select independent pharmacies.

Prescription Drug Tiers:
Tier 1 – Preferred Generic
Tier 2 – Generic
Tier 3 – Preferred Brand
Tier 4 – Non-Preferred
Tier 5 – Specialty

Additional Benefits:
Rewards Program. The Rewards Program gives you a healthy and easy way to earn up to \$100 in gift cards from major retailers for completing Healthy Actions throughout the year. Visiting your doctor at least once a year can help you catch small health problems before they become big ones. You can earn up to \$50 in gift cards just for completing your annual wellness visit! Earn rewards with these Healthy Actions:

-Mammogram

-Fall risk assessment

-Retinal eye exam

-Annual flu vaccine

-Annual wellness visit

-Colorectal cancer screening

-Bone density screening

-Diabetic kidney and blood sugar testing

Telehealth Benefits. Conveniently access health care services remotely via phone, computer or tablet with \$0 copays.