



BlueCross BlueShield
of Oklahoma

2026 Summary of Benefits

Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP)SM

January 1, 2026 – December 31, 2026

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the *Evidence of Coverage*.

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Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service representative at 1-855-231-2552 (TTY: 711). We are open 8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

Understanding the Benefits

- ☐ Review the full list of benefits found in the *Evidence of Coverage* (EOC), especially for those services for which you routinely see a doctor. Visit getblueok.com/dsnp or 1-855-231-2552 (TTY: 711) to request a copy of the EOC.
- ☐ Review the *Provider Finder* (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the *Pharmacy Directory* to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the *Provider Finder*).

1

SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

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

You have choices about how to get your Medicare benefits

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

Tips for comparing your Medicare choices

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

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <https://www.medicare.gov>.
- 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 <https://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

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

This document is available in other formats such as Braille, large print or audio.

This document may be available in a non-English language. For additional information, call us at 1-855-231-2552 (TTY: 711).

Things to Know About Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP)

Hours of Operation & Contact Information

- From October 1 to March 31, we're open 8 a.m. – 8 p.m., local time, 7 days a week.
- From April 1 to September 30, we're open 8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
- If you are a member of this plan, call us at 1-855-231-2552, (TTY: 711).
- If you are not a member of this plan, call us at 1-877-213-1817, (TTY: 711).
- Our website: getblueok.com/dsnp.

Who can join?

To join **Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area and receive any level of assistance from Oklahoma Medicaid. If you receive both Medicare and Medicaid benefits, this means you are a dual-eligible beneficiary. Our service area includes these counties in Oklahoma: Blaine, Bryan, Canadian, Carter, Cherokee, Cleveland, Creek, Custer, Garfield, Garvin, Grady, Hughes, Johnston, Kay, Kingfisher, Lincoln, Logan, Love, Marshall, Mayes, McClain, McIntosh, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Pawnee, Pittsburg, Pontotoc, Pottawatomie, Seminole, Tulsa and Washington.

Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) may enroll dual-eligibles who are SLMB, SLMB Plus, QMB, QMB Plus, FBDE, QI and QDWI.

Which doctors, hospitals, and pharmacies can I use?

Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's *Provider Finder* and *Pharmacy Directory* at our website (getblueok.com/dsnp).

Or, call us at 1-855-231-2552 (TTY: 711) and we will send you a copy of the *Provider Directory* and *Pharmacy Directory*.

What do we cover?

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

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

- You can see the complete plan *Formulary* (list of Part D prescription drugs) and any restrictions on our website, getblueok.com/dsnp.
- Or, call us at 1-855-231-2552 (TTY: 711) and we will send you a copy of the *Formulary*.

How will I determine my drug costs?

You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage and Catastrophic Coverage.

If you have any questions about this plan's benefits or costs, please contact Blue Cross and Blue Shield of Oklahoma

2

SECTION II - SUMMARY OF BENEFITS

Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP)

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

Monthly Plan Premium	You pay \$0 or \$5 per month. In addition, you must keep paying your Medicare Part B premium.
Part B Premium Buy-down (if applicable)	This plan does not have a Part B Premium Buy-down.
Deductible	\$0 or \$257
Maximum Out-of-Pocket Responsibility	If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs. Your yearly limit(s) in this plan: • \$9,250 for services you receive from in-network providers.

COVERED MEDICAL AND HOSPITAL BENEFITS

Inpatient Hospital	The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods. In 2025 the amounts for each benefit period are \$0 or: • \$0 or \$1,676 deductible for each benefit period; \$0 copay per day for days 1-60; \$0 or \$419 copay per day for days 61-90 • \$0 or \$838 copay per day for each benefit period (up to 60 days over your lifetime) These amounts may change for 2026. Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you
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	have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.
Outpatient Hospital	<u>In-Network:</u> 0% or 20% of the total cost.
Ambulatory Surgical Center	<u>In-Network:</u> 0% or 20% of the total cost.
Doctor's Office Visits	<u>In-Network:</u> Primary care physician visit: 0% or 20% of the total cost. Specialist visit: 0% or 20% of the total cost.
Preventive Care (e.g., flu vaccine, diabetic screenings)	<u>In-Network:</u> \$0 copay for all preventive services covered under Original Medicare at zero cost sharing. Other preventive services are available. There are some covered services that have a cost. Please reference the EOC for more details. Important Message About What You Pay for Vaccines Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Service for more information.
Emergency Care	0% or 20% of the total cost up to \$115 per visit. Copay is waived if you are admitted to the hospital within 3 days for the same condition. See the "Inpatient Hospital" section of this booklet for other costs.
Urgently Needed Services	0% or 20% of the total cost up to \$40 per visit.
Diagnostic Services /Labs/Imaging	<u>In-Network:</u> Diagnostic tests and procedures: 0% of the total cost. Lab services: 0% of the total cost. Diagnostic Radiology Services (such as MRIs, CT scans): 0% or 20% of the total cost. X-rays: 0% or 20% of the total cost. Therapeutic radiology services (such as radiation treatment for cancer): 0% or 20% of the total cost.

Hearing Services	<u>In-Network:</u> Exam to diagnose and treat hearing and balance issues: 0% or 20% of the total cost. Routine hearing exam (1 every year): \$0 copay. Hearing aid fitting/evaluation: \$0 copay. Purchase includes unlimited provider visits for fitting and adjustments within 12 months of purchase of hearing aids. Hearing Aids: Benefit is limited to the TruHearing branded hearing aids. \$0 copay (1 per ear per year). There is a \$2,000 maximum plan coverage limit for hearing aids (both ears combined) purchased in-network every year.
Dental Services	<u>In-Network:</u> Medicare-covered: 0% or 20% of the total cost. <u>In-Network and Out-of-Network:</u> Preventive Dental Services: • Oral exam (2 every year): \$0 copay • Cleaning (2 every year): \$0 copay • Dental X-ray (1 every year): \$0 copay Comprehensive Dental Services: • \$4,000 annual maximum coverage. For more details on benefits and benefit limitations regarding your dental coverage, please see your <i>Evidence of Coverage</i>.
Vision Services	<u>In-Network:</u> <u>Medicare-covered:</u> • Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): 0% or 20% of the total cost • Eyeglasses or contact lenses after cataract surgery: 0% or 20% of the total cost <u>Routine Vision:</u> • Routine eye exam (1 every year): \$0 copay • Eyewear: \$0 copay • \$250 Annual eyewear allowance maximum (Eyewear includes: frames, lenses, and contact lenses)

Mental Health Services	Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital. The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods. In 2025, the amounts for each benefit period are \$0 or: • \$0 or \$1,676 deductible for each benefit period; \$0 copay per day for days 1-60; \$0 or \$419 copay per day for days 61-90 • \$0 or \$838 copay per day for each benefit period (up to 60 days over your lifetime) These amounts may change for 2026. <u>In-Network:</u> Outpatient group therapy visit: 0% or 20% of the total cost. Outpatient individual therapy visit: 0% or 20% of the total cost.
Skilled Nursing Facility (SNF)	The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods. In 2025 the amounts for each benefit period are \$0 or: • \$0 copay per day for days 1-20; \$209.50 copay per day for days 21-100 These amounts may change for 2026. Our plan covers up to 100 days in a SNF.
Physical Therapy	<u>In-Network:</u> 0% or 20% of the total cost.
Outpatient Rehabilitation	<u>In-Network:</u> Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): 0% or 20% of the total cost. Occupational therapy visit: 0% or 20% of the total cost.

Ambulance	Ground Ambulance: 0% or 20% of the total cost for each one-way trip. Air Ambulance: 0% or 20% of the total cost for each one-way trip.
Transportation	\$0 copay. 24 one-way trips every year to plan-approved locations.
Medicare Part B Drugs	<u>In-Network:</u> For Part B drugs such as chemotherapy drugs: 0% or 20% of the total cost. For other Part B drugs: 0% or 20% of the total cost. For Part B Insulin Drugs: 0% or 20% of the total cost with a maximum copay amount per month of \$35.

PRESCRIPTION DRUG BENEFITS

Deductible	If you receive Extra Help, you do not have a prescription drug deductible. If you do not receive Extra Help, your deductible is \$615 per year for Part D prescription drugs. Important Message About What You Pay for Insulin If you do not receive Extra Help, you won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.
Initial Coverage	If you receive Extra Help, you pay the following for covered Part D drugs, depending on your income and institutional status: Generic Drugs (including brand drugs treated as generic): • You pay \$0 copay; or \$1.60 copay; or \$5.10 copay Other Drugs • You pay \$0 copay; or \$4.90 copay; or \$12.65 copay If you do not receive Extra Help, you pay 25% coinsurance for all covered Part D drugs until your yearly out-of-pocket drug costs reach \$2,100 at which time you will leave the Initial Coverage stage and enter the Catastrophic Coverage stage. If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. We cover prescriptions filled at out-of-network pharmacies in only limited situations.
Catastrophic Coverage	Depending on your income and institutional status, after your yearly out-of-pocket drug costs reach \$2,100, you pay nothing for covered Part D drugs.

Additional Member Benefits	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM
Acupuncture for Chronic Low Back Pain	<u>In-Network:</u> • 0% or 20% of the total cost
Chiropractic Care	Medicare-covered manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position). <u>In-Network:</u> • 0% or 20% of the total cost
Diabetes Supplies and Services - Diabetes Monitoring Supplies - Diabetes self-management training - Therapeutic shoes or inserts	<u>In-Network:</u> Diabetes monitoring supplies • 0% or 20% of the total cost Diabetes self-management training • \$0 copay Therapeutic shoes or inserts • 0% or 20% of the total cost
Durable Medical Equipment (wheelchairs, oxygen, etc.)	<u>In-Network:</u> • 0% or 20% of the total cost
Wellness Programs	\$0 copay for SilverSneakers® Fitness Program SilverSneakers can help you live a healthier, more active life through fitness and social connection. You are covered for a fitness benefit through SilverSneakers online and at participating locations. You have access to a nationwide network of participating locations where you can take classes. SilverSneakers is a registered trademark of Tivity Health, Inc.© 2025 Tivity Health, Inc. All rights reserved.

Additional Member Benefits	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM
Flexible Spending Card	\$1,000 annual Dental, Vision, Hearing benefit: The flexible spending card is a preloaded debit card that can be used to help with out-of-pocket expenses at your dental, vision and hearing providers. \$275/every quarter Over-the-Counter (OTC) Items: The flexible spending card is a preloaded debit card that includes a separate quarterly benefit for approved over-the-counter health and wellness items at participating retail locations or for home delivery through our OTC catalog. SSBCI approved members: Qualifying members have access to Dietitian and Nutrition counseling through our supplemental benefit vendor. Additionally, qualifying members who participate in the dietitian program will receive \$100 per quarter on the Flexible Spending Card to purchase healthy groceries from select retailers. All funds expire at the end of the plan year, or when you leave the plan. Please see your <i>Evidence of Coverage</i> for details.
Foot Care (podiatry services)	Medicare-covered foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions. <u>In-Network:</u> • 0% or 20% of the total cost
Home Health Care	<u>In-Network:</u> • \$0 copay
Opioid Treatment Program Services	<u>In-Network:</u> • 0% of the total cost
Outpatient Substance Abuse Services	<u>In-Network:</u> Group therapy visit • 0% or 20% of the total cost Individual therapy visit • 0% or 20% of the total cost
Over-the-Counter Items	\$275 quarterly allowance on the Flexible Spending Card, a preloaded debit card that can be used for approved over-the-counter (OTC) health and wellness items at participating retail locations or for home delivery through our OTC catalog. Unused

Additional Member Benefits	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM
	quarterly allowance amounts roll over to the next quarter. All funds expire at the end of the plan year, or when you leave the plan. Please see your <i>Evidence of Coverage</i> for details.
Prosthetic Devices <i>(braces, artificial limbs, etc.)</i>	<u>In-Network:</u> Prosthetic devices • 0% or 20% of the total cost Related medical supplies • 0% or 20% of the total cost
Special Supplemental Benefits for the Chronically Ill (SSBCI)	\$0 Copay for Nutrition & Dietitian Support \$100 every quarter for healthy groceries The Plan will determine your eligibility for this benefit. Qualified members will be identified and informed of eligibility. Additionally, qualifying members who participate in the dietitian program will receive \$100 per quarter on the Flexible Spending Card to purchase healthy groceries from select retailers. See the Flexible Spending Card benefit for additional details. The benefits mentioned are Special Supplemental Benefits for the chronically ill (SSBCI). To be eligible for SSBCI benefits, you must have one or more of the following chronic conditions: cardiovascular disorders, chronic heart failure, diabetes, and stroke. Please note, if you have one or more of the listed chronic conditions you are not guaranteed access to SSBCI benefits because other eligibility and coverage criteria also apply. Contact us to confirm eligibility for this benefit. Refer to your <i>Evidence of Coverage</i> for a non-exhaustive list of items that cannot be purchased as part of your SSBCI benefit.
Meals	Eligible members will receive 2 meals a day for 14 days. Unlimited occurrences annually, after an inpatient stay.
Renal Dialysis	<u>In-Network:</u> • 0% or 20% of the total cost
Telehealth Services	• \$0 copay for urgent care visits through MDLive

**Additional
Member
Benefits**

Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP)SM

Hospice

You pay nothing for hospice care from a Medicare-certified hospice provider. You may have to pay part of the total costs for drugs and respite care. Hospice care is covered outside of our plan. Please contact us for more details.

Oklahoma MEDICAID BENEFITS

Oklahoma MEDICAID ELIGIBLE MEMBERS

A person who is eligible for both Medicare and Medicaid, and is enrolled in the Blue Cross and Blue Shield of Oklahoma Medicaid plan, may enroll in the Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) plan for their Medicare services.

The benefits described below are covered by Medicaid. The benefits described in the Covered Medical and Hospital Benefits section of the Summary of Benefits are covered by Medicare. For each benefit listed below, you can see what Oklahoma Health and Human Services Commission (Medicaid Program) covers and what this Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) plan covers. What you pay for covered services may depend on your level of Medicaid eligibility.

COST-SHARE/COPAYMENT INFORMATION

In the Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) plan, the member receives Medicare cost-sharing assistance from the state Medicaid program. Coverage of the benefits described below depends upon your level of Medicaid eligibility. No matter what your level of Medicaid eligibility is, Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) will cover the benefits described in the Covered Medical and Hospital Benefits section of the Summary of Benefits. If you have questions about your Medicaid eligibility and what benefits you are entitled to call: 1-855-231-2552 (TTY users should call 711). The Medicaid eligibility categories and amount of member cost-sharing are listed below:

IF YOU ARE A QUALIFIED MEDICARE BENEFICIARY (QMB)

You are entitled to payment of Medicare premiums as well as the deductible and coinsurance amounts on Medicare-covered services. To be eligible, you must already have, or be conditionally eligible for Medicare Part A (Hospital Insurance). Medicaid will pay your Medicare premiums, deductibles, and co-insurance charges on Medicare covered services only.

IF YOU ARE A SPECIFIED LOW-INCOME MEDICARE BENEFICIARIES (SLMB)/QUALIFIED INDIVIDUALS (QI1)

You are entitled to payment of your Medicare Part B premiums. For SLMBs, your income must be below 120% of the Federal Poverty Level Guidelines and for QI1's, your income must be between 120-135% of the Federal Poverty Level Guidelines. You must be enrolled in Medicare Part A. Medicaid does not pay the Medicare Part A premium. Since payment of the Medicare Part B premium is the only benefit, no Medicaid card is issued.

IF YOU ARE A QUALIFIED WORKING DISABLED INDIVIDUALS (QWDI)

For a QWDI, Medicaid coverage is limited to payment of the Medicare Part A premium. No Medicaid card is issued.

	SUMMARY OF MEDICAID-COVERED BENEFITS January 1, 2026 – December 31, 2026	SUMMARY OF MEDICARE-COVERED BENEFITS January 1, 2026 – December 31, 2026
Benefit	Oklahoma Health Care Authority (OHCA)	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM (See benefit details above)
Acupuncture	• Not Covered	• Coverage is limited to Medicare-covered acupuncture for chronic low back pain
Ambulance	Medically necessary ambulance services: • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Chiropractic Care	Chiropractic manipulative treatment (CMT) performed by a chiropractor licensed by the Oklahoma State Board of Chiropractic Examiners is a benefit of Oklahoma Medicaid. • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Dental Services	For people who are 20 years of age or younger; or 21 years of age or older in an ICF- MR: • For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Diabetes Supplies and Services	Includes coverage for test strips, lancets, and screening tests: • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered

	SUMMARY OF MEDICAID-COVERED BENEFITS January 1, 2026 – December 31, 2026	SUMMARY OF MEDICARE-COVERED BENEFITS January 1, 2026 – December 31, 2026
Benefit	Oklahoma Health Care Authority (OHCA)	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM (See benefit details above)
Diagnostic Tests, Lab and Radiology Services, and X-Rays (Costs for these services may be different if received in an outpatient surgery setting)*	• Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Doctor's Office Visits	• Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Durable Medical Equipment (wheelchairs, oxygen, etc.)	Includes wheelchairs, oxygen: • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Emergency Care	Any emergency room visit if the member reasonably believes he or she needs emergency care: • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered

	SUMMARY OF MEDICAID-COVERED BENEFITS January 1, 2026 – December 31, 2026	SUMMARY OF MEDICARE-COVERED BENEFITS January 1, 2026 – December 31, 2026
Benefit	Oklahoma Health Care Authority (OHCA)	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM (See benefit details above)
Foot Care (podiatry services)	• Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Hearing Services	• Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Home Health Care	Includes medically necessary intermittent skilled nursing care, home health aide services, private duty nursing services, and personal care services: • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Outpatient Rehab	• For Members birth through age 20, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered

	SUMMARY OF MEDICAID-COVERED BENEFITS January 1, 2026 – December 31, 2026	SUMMARY OF MEDICARE-COVERED BENEFITS January 1, 2026 – December 31, 2026
Benefit	Oklahoma Health Care Authority (OHCA)	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM (See benefit details above)
Outpatient Substance Abuse Services	Assessment, ambulatory treatment/detox, and MAT: • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Outpatient Surgery	• Medicaid pays for certain surgical services if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Over-the-Counter Items	• Not Covered	• Covered
Prosthetic Devices (braces, artificial limbs, etc.)	Includes braces, artificial limbs and eyes, etc.: • For Members birth through age 20 (CCP), Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • Medicaid pays for breast prostheses for Members of all ages if not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered

	SUMMARY OF MEDICAID-COVERED BENEFITS January 1, 2026 – December 31, 2026	SUMMARY OF MEDICARE-COVERED BENEFITS January 1, 2026 – December 31, 2026
Benefit	Oklahoma Health Care Authority (OHCA)	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM (See benefit details above)
Renal Dialysis	• Not Covered	• Covered
Transportation	Routine: • The Medicaid Medical Transportation Program (MTP) provides non-emergency transportation, if it is not covered by Medicare. • \$0 copay for Medicaid-covered services	• Covered
Urgently Needed Services	This is NOT emergency care, and in most cases, is out of the service area: • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Vision Services	• Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services Note: Services by an optician are limited to fitting and dispensing of medically necessary eyeglasses and contact lenses.	• Covered

	SUMMARY OF MEDICAID-COVERED BENEFITS January 1, 2026 – December 31, 2026	SUMMARY OF MEDICARE-COVERED BENEFITS January 1, 2026 – December 31, 2026
Benefit	Oklahoma Health Care Authority (OHCA)	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM (See benefit details above)
Preventive Care	Pap Smears and Pelvic Exams (for women) Mammograms (Annual Screening) Prostate Cancer Screening Exams Colorectal Screening Exams (for people aged 50 and older) Immunizations • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services Bone Mass Measurement (for people who are at risk): • Bone density screening is a benefit of Oklahoma Medicaid. • For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Hospice	• Medicaid pays for this service for certain Waiver Members if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services Note: When adult clients elect hospice services, they waive their rights to all other Medicaid services related to their terminal illness. They do not waive their rights to Medicaid services unrelated to their terminal illness.	• Covered

	SUMMARY OF MEDICAID-COVERED BENEFITS January 1, 2026 – December 31, 2026	SUMMARY OF MEDICARE-COVERED BENEFITS January 1, 2026 – December 31, 2026
Benefit	Oklahoma Health Care Authority (OHCA)	Blue Cross Medicare Advantage Dual Care Plus (HMO D-SNP) SM (See benefit details above)
Inpatient Hospital Care	• Inpatient hospital stays are a covered benefit. Medicaid pays coinsurance, copayments, and deductibles for Medicare covered services. • \$0 copay for Medicaid-covered services Note: Members should follow Medicare guidelines related to hospital choice.	• Covered
Inpatient Mental Health Care	• Inpatient psychiatric hospital stays are a covered benefit for children. Inpatient hospital stays for acute psychiatric treatment are a covered benefit for adults. Medicaid pays coinsurance, copayments, and deductibles for Medicare covered services. Members should follow Medicare guidelines related to hospital choice. • \$0 copay for Medicaid-covered services	• Covered
Skilled Nursing Facility (SNF)	In a Medicare-certified Skilled Nursing Facility: • Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. • \$0 copay for Medicaid-covered services	• Covered
Prescription Drug Benefits	• \$0 copay for Medicaid covered prescription drugs not covered by Medicare Part D Note: Medicaid will not cover any Medicare Part D drug.	• Covered

MEDICAID COVERED BENEFITS

Medical, behavioral health, and long-term care services are covered. Some categories of eligibility may also cover dental, vision, transportation, and prescription services. Additional Medicaid covered services may include:

- Preventive services
- Well-child visits
- Early and Periodic Screening, Diagnostic and Treatment (EPSDT) services
- Medical/surgical services
- Family planning services
- Pregnancy-related and maternity services
- Prenatal care
- Urgent care services
- Emergency services
- Behavioral health benefits
- Prescription drug benefits
- Vision benefits
- Dental benefits
- Transportation benefits

MEDICAID LONG-TERM CARE SERVICES

Long-term care services for members who meet the Nursing Facility Level of Care (NFLOC) criteria are covered. Long-term care includes medical and nonmedical care for people who have disabilities or long-lasting illnesses. The member has to be in Agency-Based Community Benefit for 120 days before switching to Self-Directed Community Benefit.

The following services are covered for members who are eligible for the Self-Directed Community Benefit.

- Behavior support consultation
- Customized community support
- Emergency response
- Employment supports
- Environmental modifications
- Home health aide
- Homemaker/direct support
- Nutritional counseling
- Private duty nursing for adults

MEDICAID AGENCY-BASED COMMUNITY BENEFIT

The following services are covered for members who meet NF LOC and select the Agency-Based Community Benefit (ABCB):

- Adult day health
- Assisted living
- Behavior support consultation
- Community transition services
- Emergency response
- Employment supports
- Environmental modifications
- Home health aide
- Personal care services
- Private duty nursing for adults
- Respite
- Skilled maintenance therapy services

MEDICAID SELF-DIRECTED COMMUNITY BENEFIT

The Self-Directed Community Benefit (SDCB) is composed of certain home and community-based services available to eligible members. Self-direction gives you choices. It also gives you control over how the services are provided. You can choose who provides the services.

- Related goods
- Respite
- Skilled maintenance therapy services
- Specialized therapies
- Transportation (non-medical)

IF YOU ARE A SLMB, QI1, OR QDWI BENEFICIARY:

Because Medicaid does not pay your cost-share, and you do not have full Medicaid benefits, your cost-share is typically 20%. There are a few exceptions such as preventive wellness exams and most supplemental benefits provided by Blue Cross Medicare Advantage Dual Care Plus, where you will have a 0% cost-share.

Medicaid Plan Notice:

Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association.

Medicare Advantage Plan Notice:

Our service area includes these counties in Oklahoma: Blaine, Bryan, Canadian, Carter, Cherokee, Cleveland, Creek, Custer, Garfield, Garvin, Grady, Hughes, Johnston, Kay, Kingfisher, Lincoln, Logan, Love, Marshall, Mayes, McClain, McIntosh, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Pawnee, Pittsburg, Pontotoc, Pottawatomie, Seminole, Tulsa and Washington.

HMO Special Needs Plan provided by Blue Cross and Blue Shield of Oklahoma, which refers to GHS Insurance Services Company (GHSIC), an Independent Licensee of the Blue Cross and Blue Shield Association. GHSIC is a Medicare Advantage organization with a Medicare contract and a contract with the Oklahoma Medicaid program. Enrollment depends on contract renewal.

This plan is available to anyone who has both Medical Assistance from the State, and Medicare and is enrolled in the Blue Cross and Blue Shield of Oklahoma Medicaid plan.

Premium, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

DISCLAIMERS

This document is available in other alternate formats.

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 1-855-231-2552 (TTY: 711). Someone who speaks English can help you. This is a free service.

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 1-877-583-8129 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Blue Cross Medicare Advantage Dual Care Plus is a HMO plan with a Medicare contract. Enrollment in **Blue Cross Medicare Advantage Dual Care Plus** 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.

You must continue to pay your Medicare Part B premium.

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 Blue Cross and Blue Shield of Oklahoma 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.

Health coverage is offered by GHS Insurance Company.

Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 1-855-231-2552 (TTY: 711).

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator	Phone:	1-855-664-7270 (voicemail)
Attn: Office of Civil Rights Coordinator	TTY/TDD:	1-855-661-6965
300 E. Randolph St., 35th Floor	Fax:	1-855-661-6960
Chicago, IL 60601	Email:	civilrightscoordinator@bcbsil.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services	Phone:	1-800-368-1019
200 Independence Avenue SW	TTY/TDD:	1-800-537-7697
Room 509F, HHH Building	Complaint Portal:	
Washington, DC 20201	ocrportal.hhs.gov/ocr/smartscreen/main.jsf	
	Complaint Forms:	
	hhs.gov/civil-rights/filing-a-complaint/index.html	

If you are a Medicare member, access your Non-Discrimination Notice at <https://www.bcbsok.com/ok/documents/medicare/snp/2026/dsnp-mli-ok-2026.pdf>

This notice is available on our website at [bcbsok.com/legal-and-privacy/non-discrimination-notice](https://www.bcbsok.com/legal-and-privacy/non-discrimination-notice).

Blue Cross Blue Shield of Oklahoma, A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-855-231-2552 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-855-231-2552 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-855-231-2552 (TTY: 711) أو تحدث إلى مقدم الخدمة.
中文 Chinese	注意: 如果您说[中文], 我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务, 以无障碍格式提供信息。致电 1-855-231-2552 文本电话: 711) 或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-855-231-2552 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-855-231-2552 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય આક્રમક સહાય અને અસસસબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ સવના મુલ્યે ઉપલબ્ધ છે. 1-855-231-2552 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए नि:शुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयोगी सामाजिक उपकरण और सेवाएँ भी नि:शुल्क उपलब्ध हैं। 1-855-231-2552 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'1-855-231-2552 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-855-231-2552 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yáníłti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahít hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'í'ígíí éí t'áá jiik'eh hóló. Kohjí' 1-855-231-2552 (TTY: 711) hodíilnih doodago nika'análwo'í bich'í' hanidziih.
فارسی Farsi	توجه: اگر [وارد کردن زبان] صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب های قابل دسترس، به طور رایگان موجود می باشند. با شماره 1-855-231-2552 (تله تایپ: 711) تماس بگیرید یا با ارائه دهنده خود

Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-855-231-2552 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.
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THANK YOU

Connect with us

Contact Information: 1-855-231-2552, TTY: 711

Organization Name: Blue Cross and Blue Shield of Oklahoma

Organization website: getblueok.com/dsnp