



BlueCross BlueShield  
of Oklahoma

# State of Oklahoma

## Summary of Benefits

Blue Cross Group Medicare Advantage Open Access (PPO)<sup>SM</sup>

**January 1, 2023 – December 31, 2023**

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**Blue Cross Group Medicare Advantage Open Access (PPO)** is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.

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 call 1-877-299-1008 (TTY 711) and request the “Evidence of Coverage” or access it online at [www.bcbsok.com/retiree-medicare-tools](http://www.bcbsok.com/retiree-medicare-tools).

To join Blue Cross Group Medicare Advantage Open Access (PPO), you must be entitled to Medicare Part A, and/or in Medicare Part B, and be a retiree, or Medicare-eligible dependent of a retiree, of State of Oklahoma.

Our service area includes anywhere in the United States.

For coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 7 days a week, 24 hours a day. TTY users should call 1-877-486-2048.

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

For more information, please call us at 1-877-299-1008 (TTY users should call 711), 7 days a week, 8 a.m. to 8 p.m. or visit us at [www.bcbsok.com/retiree-medicare-tools](http://www.bcbsok.com/retiree-medicare-tools)

## **Understanding the Benefits**

**Blue Cross Group Medicare Advantage Open Access (PPO)** has a network of doctors, hospitals, pharmacies, and other providers. You may seek care from any provider that accepts Medicare and agrees to bill us. Your benefit levels are the same whether or not you utilize a network provider.

- You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.
- You can see our plan's Provider Directory and/or Pharmacy Directory at [www.bcbsok.com/retiree-medicare-tools](http://www.bcbsok.com/retiree-medicare-tools).

Premiums and Benefits	Blue Cross Group Medicare Advantage Open Access (PPO) <sup>SM</sup>
Monthly Plan Premium <i>(includes both medical and drugs)</i>	For information concerning the actual premiums you will pay, please contact your employer or your employer group benefits plan administrator. In addition, you must keep paying your Medicare Part B premium.
Deductible	This plan does not have a deductible for medical services.
Maximum Out-of-Pocket Responsibility <i>(does not include Part D prescription drugs)</i>	Your yearly limit(s) in this plan: \$0 for services you receive from any provider. Your limit for services received from in-network providers and your limit for services received from out-of-network providers will count toward this limit.
Inpatient Hospital Care*	Our plan covers an unlimited number of days for an inpatient hospital stay. <b><u>In-network:</u></b> \$0 copay per stay <b><u>Out-of-network:</u></b> \$0 copay per stay
Outpatient Hospital*	<b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay
Ambulatory Surgical Center (ASC)*	<b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay
Doctor Visits* <ul style="list-style-type: none"> <li>• Primary care provider</li> <li>• Specialists</li> </ul>	<ul style="list-style-type: none"> <li>• <b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay</li> <li>• <b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay</li> </ul>

Premiums and Benefits	Blue Cross Group Medicare Advantage Open Access (PPO) <sup>SM</sup>
Preventive Care* (e.g., flu vaccine, diabetic screenings)	<p><b><u>In-network:</u></b> \$0 copay  <b><u>Out-of-network:</u></b> \$0 copay</p> <p><b>Important Message About What You Pay for Vaccines</b> Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.</p> <p>*Other preventive services are available. There are some covered services that may have a cost.</p>
Emergency Care	<p><b><u>In-network:</u></b> \$0 copay  <b><u>Out-of-network:</u></b> \$0 copay</p> <p>Cost share waived if admitted within 3 days for the same condition.</p>
Urgently Needed Services	<p><b><u>In-network:</u></b> \$0 copay  <b><u>Out-of-network:</u></b> \$0 copay</p>
Diagnostic Tests, Lab and Radiology Services, and X-Rays* <ul style="list-style-type: none"> <li>• Diagnostic tests and procedures</li> <li>• Lab services</li> <li>• MRI, CAT Scan</li> <li>• X-Rays</li> </ul>	<ul style="list-style-type: none"> <li>• <b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay</li> <li>• <b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay</li> <li>• <b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay</li> <li>• <b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay</li> </ul>
Hearing Services* <ul style="list-style-type: none"> <li>• Medicare covered hearing exam</li> <li>• Hearing aid</li> </ul>	<ul style="list-style-type: none"> <li>• <b><u>In-network:</u></b> \$0 copay <b><u>Out-of-network:</u></b> \$0 copay</li> <li>• Not Covered</li> </ul>
Dental Services*	

Premiums and Benefits	Blue Cross Group Medicare Advantage Open Access (PPO) <sup>SM</sup>
<ul style="list-style-type: none"> <li>• Medicare covered dental</li> <li>• Preventive Dental</li> <li>• Supplemental Dental Services</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In-network:</b> \$0 copay <b>Out-of-network:</b> \$0 copay</li> <li>• Not Covered</li> <li>• Not Covered</li> </ul>
<p>Vision Services*</p> <ul style="list-style-type: none"> <li>• Medicare covered vision exam</li> <li>• Medicare covered eyewear</li> <li>• Routine vision exam</li> <li>• Routine eyewear</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In-network:</b> \$0 copay <b>Out-of-network:</b> \$0 copay</li> <li>• <b>In-network:</b> \$0 copay for 1 pair of eyeglasses (lenses and frames) or contact lenses after cataract surgery <b>Out-of-network:</b> \$0 copay for 1 pair of eyeglasses (lenses and frames) or contact lenses after cataract surgery</li> <li>• Not Covered</li> <li>• Not covered</li> </ul>
<p>Mental Health Care*</p> <ul style="list-style-type: none"> <li>• Inpatient mental health</li> <li>• Outpatient group therapy/ individual therapy visit</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In-network:</b> \$0 copay per stay</li> <li>• <b>Out-of-network:</b></li> <li>• <b>In-network:</b> \$0 copay <b>Out-of-network:</b> \$0 copay</li> <li>• <b>In-network:</b> \$0 copay <b>Out-of-network:</b> \$0 copay</li> <li>• <b>In-network:</b> \$0 copay <b>Out-of-network:</b> \$0 copay</li> </ul>
<p>Skilled Nursing Facility (SNF)*</p>	<p><b>In-network:</b> \$0 copay per day for days 1-20. \$0 copay per day for days 21-100.  <b>Out-of-network:</b> \$0 copay per day for days 1-20. \$0 copay per day for days 21-100.</p>
<p>Outpatient Rehabilitation*</p> <ul style="list-style-type: none"> <li>• Cardiac Rehabilitation Services</li> </ul>	<p><b>In-Network:</b> \$0copay for cardiac rehabilitation services  <b>Out-of-Network:</b> \$0copay for cardiac rehabilitation services</p>

Premiums and Benefits	Blue Cross Group Medicare Advantage Open Access (PPO) <sup>SM</sup>
<ul style="list-style-type: none"> <li>Physical therapy and speech and language therapy visit</li> </ul>	<p><b>In-network:</b> \$0 copay <b>Out-of-network:</b> \$0 copay</p>
<p>Ambulance*</p> <ul style="list-style-type: none"> <li>Ground services</li> <li>Air services</li> </ul>	<ul style="list-style-type: none"> <li><b>In-network:</b> \$0 copay for each one-way trip <b>Out-of-network:</b> \$0 copay for each one-way trip</li> <li><b>In-network:</b> \$0 copay for each one-way trip <b>Out-of-network:</b> \$0 copay for each one-way trip</li> </ul>
<p>Transportation*</p>	<p>Not Covered</p>
<p>Medicare Part B Drugs*</p> <ul style="list-style-type: none"> <li>Chemotherapy drugs</li> <li>Other Part B drugs</li> </ul>	<ul style="list-style-type: none"> <li><b>In-network:</b> 0% of the total cost <b>Out-of-network:</b> 0% of the total cost</li> <li><b>In-network:</b> 0% of the total cost <b>Out-of-network:</b> 0% of the total cost</li> </ul>

Premiums and Benefits	Blue Cross Group Medicare Advantage Open Access (PPO) <sup>SM</sup>			
Outpatient Prescription Drugs				
Deductible	You pay \$0 <b>Important Message About What You Pay for Insulin</b> 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.			
	Preferred Retail Rx 30-day supply	Standard Retail Rx 30-day supply	Preferred Mail Order 90-day supply	Standard Mail Order 90-day supply
Initial Coverage  Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-Preferred Drug Tier 5: Specialty Tier  *If you reside in a long-term facility, you pay the same as at a standard retail pharmacy.	You pay \$5  You pay \$15  You pay \$40  You pay \$90  You pay 33%	You pay \$12  You pay \$22  You pay \$47  You pay \$97  You pay 33%	You pay \$15  You pay \$45  You pay \$120  You pay \$270  You Pay 33%	You pay \$36  You pay \$66  You pay \$141  You pay \$291  You pay 33%
Coverage Gap	Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$0 Stage 3: Coverage Gap See the table(s) below for your costs during this stage. You stay in this stage until your year-to-date "out-of-pocket costs" (your payments) reach a total of \$7,400			

Premiums and Benefits	Blue Cross Group Medicare Advantage Open Access (PPO) <sup>SM</sup>
<b>Outpatient Prescription Drugs</b>	
<p>Catastrophic Coverage (<i>after you or others on your behalf pay \$7,400</i>)</p> <ul style="list-style-type: none"> <li>◦ Generic Drugs</li> <li>◦ Brand-Name Drugs</li> </ul>	<p>During this stage, once you met the out-of-pocket maximum, you pay \$0 for the cost of your drugs for the remainder of the calendar year (through December 31,2023).</p>



<b>Coverage Gap Stage: Standard Retail Pharmacy</b>	
<b>Standard Retail</b>	<b>Blue Cross Group Medicare Advantage Open Access (PPO)<sup>SM</sup></b>
<b>Tier 1: Preferred Generic</b>	<b>One-month supply: \$12</b>
	<b>Three-month supply: \$36</b>
<b>Tier 2: Generic</b>	<b>One-month supply: \$22</b>
	<b>Three-month supply: \$66</b>
<b>Tier 3: Preferred Brand</b>	<b>One-month supply: \$47</b>
	<b>Three-month supply: \$141</b>
<b>Tier 4: Non-Preferred Drug</b>	<b>One-month supply: \$97</b>
	<b>Three-month supply: \$291</b>
<b>Tier 5: Specialty Tier</b>	<b>One-month supply: 15%</b>
	<b>Three-month supply: 15%</b>

<b>Coverage Gap Stage: Preferred Retail Pharmacy</b>	
<b>Preferred Retail</b>	<b>Blue Cross Group Medicare Advantage Open Access (PPO)<sup>SM</sup></b>
<b>Tier 1: Preferred Generic</b>	<b>One-month supply: \$5</b>
	<b>Three-month supply: \$15</b>
<b>Tier 2: Generic</b>	<b>One-month supply: \$15</b>
	<b>Three-month supply: \$45</b>
<b>Tier 3: Preferred Brand</b>	<b>One-month supply: \$40</b>
	<b>Three-month supply: \$120</b>
<b>Tier 4: Non-Preferred Drug</b>	<b>One-month supply: \$90</b>
	<b>Three-month supply: \$270</b>
<b>Tier 5: Specialty Tier</b>	<b>One-month supply: 15%</b>
	<b>Three-month supply: 15%</b>

<b>Coverage Gap Stage: Standard Mail Order Pharmacy</b>	
<b>Standard Mail Order</b>	<b>Blue Cross Group Medicare Advantage Open Access (PPO)<sup>SM</sup></b>
<b>Tier 1: Preferred Generic</b>	<b>One-month supply: \$12</b>
	<b>Three-month supply: \$36</b>
<b>Tier 2: Generic</b>	<b>One-month supply: \$22</b>
	<b>Three-month supply: \$66</b>
<b>Tier 3: Preferred Brand</b>	<b>One-month supply: \$47</b>
	<b>Three-month supply: \$141</b>
<b>Tier 4: Non-Preferred Drug</b>	<b>One-month supply: \$97</b>
	<b>Three-month supply: \$291</b>
<b>Tier 5: Specialty Tier</b>	<b>One-month supply: 15%</b>
	<b>Three-month supply: 15%</b>

<b>Coverage Gap Stage: Preferred Mail Order Pharmacy</b>	
<b>Preferred Mail Order</b>	<b>Blue Cross Group Medicare Advantage Open Access (PPO)<sup>SM</sup></b>
<b>Tier 1: Preferred Generic</b>	<b>One-month supply: \$5</b>
	<b>Three-month supply: \$15</b>
<b>Tier 2: Generic</b>	<b>One-month supply: \$15</b>
	<b>Three-month supply: \$45</b>
<b>Tier 3: Preferred Brand</b>	<b>One-month supply: \$40</b>
	<b>Three-month supply: \$120</b>
<b>Tier 4: Non-Preferred Drug</b>	<b>One-month supply: \$90</b>
	<b>Three-month supply: \$270</b>
<b>Tier 5: Specialty Tier</b>	<b>One-month supply: 15%</b>
	<b>Three-month supply: 15%</b>





## BlueCross BlueShield of Oklahoma

Blue Cross and Blue Shield of Oklahoma complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Oklahoma does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Oklahoma:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact a Civil Rights Coordinator.

If you believe that Blue Cross and Blue Shield of Oklahoma has 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: Civil Rights Coordinator, Office of Civil Rights Coordinator, 300 E. Randolph St., 35<sup>th</sup> floor, Chicago, Illinois 60601, 1-855-664-7270, TTY/TDD: 1-855-661-6965, Fax: 1-855-661-6960. You can file a grievance by phone, mail, or fax. If you need help filing a grievance, a Civil Rights 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 by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-877-299-1008** (TTY/TDD: **711**). Someone who speaks English/Language can help you. This is a free service.

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Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1-877-299-1008** (TTY/TDD: **711**). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

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Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 **1-877-299-1008** (TTY/TDD: **711**)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

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Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 **1-877-299-1008** (TTY/TDD: **711**)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

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Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1-877-299-1008** (TTY/TDD: **711**). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

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French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1-877-299-1008** (TTY/TDD: **711**). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

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Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi **1-877-299-1008** (TTY/TDD: **711**). sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

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German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-877-299-1008** (TTY/TDD: **711**). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

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Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-877-299-1008** (TTY/TDD: **711**). 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

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Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1-877-299-1008** (TTY/TDD: **711**). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

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Arabic: سيقوم شخص ما يتحدث العربية إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول **1-877-299-1008** (TTY/TDD: **711**). بمساعدتك. هذه خدمة مجانية على مترجم فوري، ليس عليك سوى الاتصال بنا على

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Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषयिणी सेवाएँ उपलब्ध हैं. एक दुभाषयिणी प्राप्त करने के लिए, बस हमें **1-877-299-1008** (TTY/TDD: **711**). पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

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Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1-877-299-1008** (TTY/TDD: **711**). Un nostro incaricato che parla Italiano fornirà l'assistenza necessaria. È un servizio gratuito.

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Português: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1-877-299-1008** (TTY/TDD: **711**). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

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French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1-877-299-1008** (TTY/TDD: **711**). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

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Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1-877-299-1008** (TTY/TDD: **711**). Ta usługa jest bezpłatna.

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Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご利用になるには、**1-877-299-1008** (TTY/TDD: 711) にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

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**BlueCross BlueShield  
of Oklahoma**

Out-of-network/non-contracted providers are under no obligation to treat Blue Cross Medicare members, except in emergency situations. 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.

This information is not a complete description of benefits. Call 1-877-299-1008 (TTY: 711) for more information.

HMO plans provided by Blue Cross and Blue Shield of Oklahoma, which refers to GHS Health Maintenance Organization, Inc. d/b/a BlueLincs HMO (BlueLincs). HMO and PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC and BlueLincs are Independent Licensee of the Blue Cross and Blue Shield Association. HCSC and BlueLincs are Medicare Advantage organizations with a Medicare contract. Enrollment in HCSC's and BlueLincs' plans depends on contract renewal.