HIGHMARK

Central and Northeastern Pennsylvania

Community Blue Medicare HMO

Summary of Benefits

January 1, 2025 to December 31, 2025

To enroll in the following plan(s), you need to be entitled to Medicare Part A, enrolled in Medicare Part B, and live in one of these counties:

Carbon, Lehigh, Monroe, Northampton, Schuylkill

This summary of benefits doesn't list every service, limitation, or special circumstance.

Visit us at **medicare.highmark.com** to get more benefit information including:

- **Evidence of Coverage** *(full list of benefits)*
- **Provider and Pharmacy Directories**
- **Formulary** *(full Part D prescription drug list)*

If you need printed copies, call us at **1-888-234-5397** (TTY 711). We're available 8 a.m. to 8 p.m., 7 days a week.

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 **medicare.gov** or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY 1-877-486-2048.

Highmark Blue Shield is a Medicare Advantage HMO, PPO, and/or Part D plan with a Medicare contract. Enrollment in these plans depends on contract renewal.

Community Blue Medicare HMO has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

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	Community Blue Medicare HMO Signature
Premium	$0.00
Part B Premium Reduction	$33.00
Deductible	$0
Max Out-Of-Pocket	$6,500
Inpatient Hospital Stay*	$295 copay per admit
Outpatient Hospital Coverage*	ASC[1]: $175 copay Facility: $325 copay
Doctor Office Visit	PCP: $0 copay Specialist: $0 copay
Preventive/Screening	Covered in Full
Emergency Room	$125 copay
Urgently Needed Services	$0 copay
Lab* & Diagnostic Tests*	Office /Lab: $0 copay; Outpatient: $0 copay
X-Rays*/ Advanced Imaging*	X-ray: $10 copay Advanced Imaging: $200 copay
Hearing Services	Medicare Covered: $0 copay. Routine: $0 copay (1 Per Year). TruHearing Advanced: $699 copay; TruHearing Premium: $999 copay (2 Aids Every Year)
Dental Services	Medicare Covered: $0 copay. Routine Office Visit: $0 copay (1 per six months). Routine X-rays: $0 copay (1 per year). Comprehensive: 0% coinsurance with a maximum $3,000 allowance (preventive and comprehensive combined) (per year). See the EOC for full benefits.
Vision Services	Medicare Covered: $0 copay. Routine: $0 copay (1 per year). Standard eyeglass lenses and frames or contact lenses are covered in full. A $200 benefit maximum applies to non-standard frames or a $200 benefit max for specialty contact lenses per year. $200 benefit max for post cataract eyewear (once per operated eye).
Mental Health Services	Inpatient: Days 1 - 3: $425 copay per day per admit & Days 4 - 90: $0 copay per admit*; Outpatient: $30 copay
Skilled Nursing Facility*	$0 copay/day (days 1-20), $214 copay/day (days 21-100)
Physical Therapy*	$0 copay
Ambulance (per one-way trip)*(**)	Emergent/Non-Emergent: $275 copay
Transportation*	$0 copay
Medicare Part B Drugs*†	20% coinsurance
OTC	$150 allowance once per quarter
Flex Card	Not Covered
Durable Medical Equipment*	20% coinsurance
Formulary	Performance

*Indicates a service that requires prior authorization.

**Indicates a service that requires prior authorization for non-emergent trips. ASC[1]=Ambulatory Surgery Center

†Certain rebatable drugs may be subject to a lower coinsurance. Insulin cost sharing is subject to a coinsurance cap of $35 for a one-month's supply of insulin.

Community Blue Medicare HMO Signature

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You pay the following until your total yearly drug costs reach $2,000.
Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

Deductible	$0			
Initial Coverage	**Preferred Retail Cost-Sharing**	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	$0 Copay	$0 Copay
		Tier 2 (Generic)	$0 Copay	$0 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	25% of the cost	25% of the cost
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	50% of the cost	50% of the cost
		Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
	Standard Retail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	$7 Copay	$21 Copay
		Tier 2 (Generic)	$15 Copay	$45 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	25% of the cost	25% of the cost
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	50% of the cost	50% of the cost
		Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
	Preferred Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	Not Applicable	$0 Copay
		Tier 2 (Generic)	Not Applicable	$0 Copay
		Tier 3 (Preferred Insulin)	Not Applicable	$105 Copay
		Tier 3 (Preferred Brand)	Not Applicable	25% of the cost
		Tier 4 (Insulin)	Not Applicable	$105 Copay
		Tier 4 (Non-Preferred Drug)	Not Applicable	50% of the cost
		Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
	Standard Mail Cost-Sharing	**Tier**	**31 Day Supply**	**100 Day (T1/2) 90 Day (T3/4)**
		Tier 1 (Preferred Generic)	Not Applicable	$21 Copay
		Tier 2 (Generic)	Not Applicable	$45 Copay
		Tier 3 (Preferred Insulin)	Not Applicable	$105 Copay
		Tier 3 (Preferred Brand)	Not Applicable	25% of the cost
		Tier 4 (Insulin)	Not Applicable	$105 Copay
		Tier 4 (Non-Preferred Drug)	Not Applicable	50% of the cost
		Tier 5 (Specialty Tier)	33% of the cost	Not Applicable
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reaches $2,000, the plan pays the full cost for your covered Part D drugs. You pay nothing.			

If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.

Community Blue Medicare HMO is a limited network plan. If you want access to Highmark's full provider network, you may wish to consider our Freedom Blue PPO Medicare Advantage product.

Highmark Blue Shield is a Medicare Advantage HMO, PPO, and/or Part D plan with a Medicare contract. Enrollment in these plans depends on contract renewal.

Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark Inc. d/b/a Highmark Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, or Highmark Senior Health Company, which are independent licensees of the Blue Cross Blue Shield Association. The Blue Shield© and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross Blue Shield Plans.

All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

This information is not a complete description of benefits. Call 1-866-682-7972 (TTY users may call 711), October 1 – March 31, 8 a.m. to 8 p.m., 7 days a week; April 1 – September 30, 8 a.m. to 8 p.m., Monday – Friday for more information.

TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company that administers the routine hearing exam and hearing-aid benefit.