HIGHMARK

Western New York

Forever Blue (PPO)

Summary of Benefits

January 1, 2026 to December 31, 2026

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:

Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming

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 **1-800-329-2792** (TTY 711). We're available 7 days a week, 8 a.m. to 8 p.m.

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.

Forever Blue (PPO) has a network of pharmacies. The out-of-network (OON) benefit provides "out-of-network" coverage. You may see out-of-network providers as long as the services are covered benefits and medically necessary. You may pay more for services than you would if you used a "network provider."

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	Forever Blue 751 (PPO)	Forever Blue Value (PPO)
Premium	$210	$152
Part B Premium Reduction	$0	$0
Deductible	$0	$0
Max Out-Of-Pocket	$6,700 IN; $10,000 combined IN and OON	$6,700 IN; $10,000 combined IN and OON
Inpatient Hospital Stay	Days 1 - 7: $205 copay per day per admit & Days 8 - 90: $0 copay per admit IN*; 30% coinsurance per admit OON $1,435 OOP Max per year for IN	Days 1 - 7: $295 copay per day per admit & Days 8 - 90: $0 copay per admit IN*; 35% coinsurance per admit OON $2,065 OOP Max per year for IN
Outpatient Hospital Coverage	ASC[1]: $200 copay IN*; 25% coinsurance OON Facility: $300 copay IN*; 25% coinsurance OON	ASC[1]: $250 copay IN*; 35% coinsurance OON Facility: $350 copay IN*; 35% coinsurance OON
Doctor Office Visit	PCP: $0-$5 copay IN; 25% coinsurance OON Specialist: $25 copay IN; 25% coinsurance OON	PCP: $0-$10 copay IN; 35% coinsurance OON Specialist: $30 copay IN; 35% coinsurance OON
Preventive/Screening	Covered in Full (Office visit copays may apply) IN; 25% coinsurance OON	Covered in Full (Office visit copays may apply) IN; 35% coinsurance OON
Emergency Room	$130 copay IN/OON	$130 copay IN/OON
Urgently Needed Services	$50 copay IN/OON	$50 copay IN/OON
Lab & Diagnostic Tests	Freestanding Lab-Diagnostic Tests: $5-$40 copay IN*; 25% coinsurance OON Office/Outpatient-Diagnostic Tests: $5-$40 copay IN*; 25% coinsurance OON	Freestanding Lab-Diagnostic Tests: $5-$45 copay IN*; 35% coinsurance OON Office/Outpatient-Diagnostic Tests: $5-$45 copay IN*; 35% coinsurance OON
X-Rays/ Advanced Imaging	X-ray: $40 copay IN*; 25% coinsurance OON Advanced Imaging: $150 copay IN*; 25% coinsurance OON	X-ray: $45 copay IN*; 35% coinsurance OON Advanced Imaging: $150 copay IN*; 35% coinsurance OON
Hearing Services	Medicare Covered: $25 copay IN; 25% coinsurance OON. Routine: $45 copay IN; $45 copay OON (1 Per Year). TruHearing Advanced: $499 copay (2 Aids Every Year IN/ OON); TruHearing Premium: $799 copay. (2 Aids Every Year IN/OON)	Medicare Covered: $30 copay IN; 35% coinsurance OON. Routine: $45 copay IN; $45 copay OON (1 Per Year). TruHearing Advanced: $499 copay (2 Aids Every Year IN/ OON); TruHearing Premium: $799 copay. (2 Aids Every Year IN/OON)
Dental Services	Medicare Covered: $25 copay IN; 25% coinsurance OON. Routine Office Visit: $0 copay IN; $0 copay OON (2 per year). Routine X-rays: $0 copay IN; $0 copay OON (1 per year). Comprehensive: 50% coinsurance IN; 50% coinsurance OON; with a maximum $2,000 allowance (comprehensive) IN/ OON (Per Year). See the EOC for full benefits.	Medicare Covered: $30 copay IN; 35% coinsurance OON. Routine Office Visit: $0 copay IN; $0 copay OON (2 per year). Routine X-rays: $0 copay IN; $0 copay OON (1 per year). Comprehensive: 50% coinsurance IN; 50% coinsurance OON; with a maximum $2,000 allowance (comprehensive) IN/ OON (Per Year). See the EOC for full benefits.
Vision Services	Medicare Covered: $25 copay IN; 25% coinsurance OON. $0 diabetic retinal eye exam IN. Routine: $25 copay IN; 20% coinsurance OON (1 Per Year). $0 copay IN; 20% OON coinsurance for eyeglasses or contact lenses after cataract surgery. $200 annual eyewear allowance IN/OON Combined.	Medicare Covered: $30 copay IN; 35% coinsurance OON. $0 diabetic retinal eye exam IN. Routine: $25 copay IN; 20% coinsurance OON (1 Per Year). $0 copay IN; 20% OON coinsurance for eyeglasses or contact lenses after cataract surgery. $200 annual eyewear allowance IN/OON Combined.
Mental Health Services	Inpatient: Days 1 - 6: $270 copay per day per admit & Days 7 - 90: $0 copay per day per admit IN*; $1,620 OOP Max per year for IN; 30% coinsurance per day per admit OON; Outpatient: $40 copay IN; 50% coinsurance OON	Inpatient: Days 1 - 6: $270 copay per day per admit & Days 7 - 90: $0 copay per day per admit IN*; $1,620 OOP Max per year for IN; 35% coinsurance per day per admit OON; Outpatient: $40 copay IN; 50% coinsurance OON
Skilled Nursing Facility	$0 copay/day (days 1 - 20), $218 copay/day (days 21 - 100) IN*; 30% coinsurance OON	$0 copay/day (days 1 - 20), $218 copay/day (days 21 - 100) IN*; 35% coinsurance OON
Physical Therapy	$20 copay IN*; 25% coinsurance OON	$20 copay IN*; 35% coinsurance OON
Ambulance (per one-way trip)	$225 copay IN*/OON	$320 copay IN*/OON
Transportation	Not Covered	Not Covered

	Forever Blue 751 (PPO)	Forever Blue Value (PPO)
Medicare Part B Drugs†	20% coinsurance IN*; 25% coinsurance OON	20% coinsurance IN*; 35% coinsurance OON
OTC	$40 allowance once per quarter IN/OON	$40 allowance once per quarter IN/OON
Durable Medical Equipment	20% coinsurance IN*; 50% coinsurance OON $0 copay for compression stockings, diabetic shoes/inserts (IN only)	20% coinsurance IN*; 50% coinsurance OON $0 copay for compression stockings, diabetic shoes/inserts (IN only)
Formulary	Fundamental	Fundamental

*Indicates a service that requires prior authorization.

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.

Forever Blue 751 (PPO)

DRUG

After you pay your yearly deductible (excludes insulins), you pay the following until your total yearly drug costs reach $2,100. Total yearly drug costs are the total drug costs paid by both you and your Part D plan.

Deductible	Tier 1-Tier 2: $0, Tier 3-5: $615			
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)	$3 Copay	$9 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	20% of the cost	20% of the cost
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	25% of the cost	25% of the cost
		Tier 5 (Specialty Tier)	25% 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)	20% of the cost	20% of the cost
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	25% of the cost	25% of the cost
		Tier 5 (Specialty Tier)	25% 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	$7 Copay
		Tier 3 (Preferred Insulin)	Not Applicable	$105 Copay
		Tier 3 (Preferred Brand)	Not Applicable	20% of the cost
		Tier 4 (Insulin)	Not Applicable	$105 Copay
		Tier 4 (Non-Preferred Drug)	Not Applicable	25% of the cost
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		Tier 4 (Non-Preferred Drug)	Not Applicable	25% of the cost
		Tier 5 (Specialty Tier)	25% 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 $2,100, 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.

Forever Blue Value (PPO)

DRUG

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Highmark Blue Cross 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.

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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.

Out-of-network/non-contracted providers are under no obligation to treat plan 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 1-866-746-7971 (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.

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