HIGHMARK

West Virginia

Freedom 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:

Barbour, Boone, Calhoun, Gilmer, Grant, Hampshire, Hancock, Jackson, Lewis, Logan, Mineral, Monongalia, Monroe, Morgan, Pendleton, Pleasants, Pocahontas, Preston, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wirt, 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 **1-888-459-4020** (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.

Freedom 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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	Freedom Blue PPO Standard (PPO)
Premium	$154
Part B Premium Reduction	$0
Deductible	$0
Max Out-Of-Pocket	$6,500 IN; $10,000 combined IN and OON
Inpatient Hospital Stay	Days 1 - 7: $150 copay per day per admit & Days 8 - 90: $0 copay per day per admit IN*; Days 1 - 7: $150 copay per day per admit & Days 8 - 90: $0 copay per day per admit OON
Outpatient Hospital Coverage	ASC[1]: $100 copay IN*; $100 copay OON Facility: $150 copay IN*; $150 copay OON
Doctor Office Visit	PCP: $0 copay IN; $0 copay OON Specialist: $35 copay IN; $35 copay OON
Preventive/Screening	Covered in Full (Office visit copays may apply) IN/OON
Emergency Room	$130 copay IN/OON
Urgently Needed Services	$50 copay IN/OON
Lab & Diagnostic Tests	Freestanding Lab: $0 copay IN*; $10 copay OON Office/Outpatient: $10 copay IN*; $10 copay OON
X-Rays/ Advanced Imaging	X-ray: $25 copay IN*; $25 copay OON Advanced Imaging: $75 copay IN*; $75 copay OON
Hearing Services	Medicare Covered: $35 copay IN; $35 copay OON. Routine: $0 copay IN; $35 copay OON (1 Per Year). TruHearing Advanced: $399 copay (2 Aids Every Year IN/OON); TruHearing Premium: $699 copay (2 Aids Every Year IN/OON); $500 allowance IN/OON (per year) excludes Advanced/ Premium models
Dental Services	Medicare Covered: $35 copay IN; $35 copay OON. Routine Office Visit: $15 copay IN; 30% coinsurance OON (2 per year). Routine X-rays: $0 copay IN; 30% coinsurance OON (1 per year). Comprehensive: $0 copay: Adjunctive General Services (Palliative) IN; 30% coinsurance OON
Vision Services	Medicare Covered: $35 copay IN; $35 copay OON. Routine: $0 copay IN; $50 copay OON (1 Per Year). Standard eyeglass lenses and frames or contact lenses are covered in full. IN/OON: A $225 benefit max applies to non-standard frames or a $225 benefit max applies to specialty contact lenses per year; $200 benefit max for post cataract eyewear (once per operated eye).
Mental Health Services	Inpatient: Days 1 - 7: $150 copay per day per admit & Days 8 - 90: $0 copay IN*; Days 1 - 7: $150 copay per day per admit & Days 8 - 90: $0 copay OON; Outpatient: $35 copay IN; $35 copay OON
Skilled Nursing Facility	$0 copay/day (days 1 - 20), $218 copay/day (days 21 - 100) IN*; 30% coinsurance OON
Physical Therapy	$35 copay IN*; $35 copay OON
Ambulance (per one-way trip)	Emergent/Non-Emergent: $330 copay IN**; Non-Emergent: 30% coinsurance OON
Transportation (up-to 24 one-way trips)	$0 copay IN*; 30% coinsurance OON up-to 24 one-way trips
Medicare Part B Drugs[†]	20% coinsurance IN*; 30% coinsurance OON
OTC	Not Covered
Durable Medical Equipment	20% coinsurance IN*; 30% coinsurance OON
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.

Freedom Blue PPO Standard (PPO)

DRUG

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)	$11 Copay	$33 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	$45 Copay	$135 Copay
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	$100 Copay	$300 Copay
		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)	$5 Copay	$15 Copay
		Tier 2 (Generic)	$19 Copay	$57 Copay
		Tier 3 (Preferred Insulin)	$35 Copay	$105 Copay
		Tier 3 (Preferred Brand)	$47 Copay	$141 Copay
		Tier 4 (Insulin)	$35 Copay	$105 Copay
		Tier 4 (Non-Preferred Drug)	$100 Copay	$300 Copay
		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	$27 Copay
		Tier 3 (Preferred Insulin)	Not Applicable	$105 Copay
		Tier 3 (Preferred Brand)	Not Applicable	$115 Copay
		Tier 4 (Insulin)	Not Applicable	$105 Copay
		Tier 4 (Non-Preferred Drug)	Not Applicable	$275 Copay
		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	$15 Copay
		Tier 2 (Generic)	Not Applicable	$57 Copay
		Tier 3 (Preferred Insulin)	Not Applicable	$105 Copay
		Tier 3 (Preferred Brand)	Not Applicable	$141 Copay
		Tier 4 (Insulin)	Not Applicable	$105 Copay
		Tier 4 (Non-Preferred Drug)	Not Applicable	$300 Copay
		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 $2,100, 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.

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.

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 West Virginia Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Health Insurance Company or Highmark Senior Solutions Company. The Blue Cross®, Blue Shield®, Cross, and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and 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.

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.

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