



BlueMedicare Freedom Giveback (PPO)

Arkansas Blue Medicare recognizes and thanks our courageous veterans for their service.

Our BlueMedicare Freedom Giveback (PPO) is a great Medicare Advantage option for veterans who receive creditable Part D coverage through the VA. It offers Medicare-covered benefits that complement the medical benefits veterans get through the VA Health System. It's also ideal for other beneficiaries who get creditable Part D coverage through another source like a retiree plan, a spouse's retiree plan, or Tricare.

Designed for veterans and other qualified beneficiaries who have creditable Part D coverage and are looking for additional medical and extra benefits to meet their needs:

- **\$75 giveback/Part B premium reduction each month**
- Freedom to use in-network and out-of-network providers for care from non-VA providers and to get second opinions
- \$300 Blue Medicare Sapphire card to help with any out-of-pocket covered dental, vision, and hearing expenses
- Our richest dental benefit with \$2,000 annually, including unlimited extractions
- \$0 routine eye exam and \$150 per year for eyewear
- \$1,000 for hearing aids every three years
- \$50 each quarter for over-the-counter (OTC) products at no additional cost
- 40 hours per year of in-home support services

To enroll in BlueMedicare Freedom Giveback (PPO), you must:

- Be enrolled in Original Medicare (Parts A and B)
- Have creditable Part D coverage from another source
- Pay your own Part B premium
- Live in the Arkansas Blue Medicare service area

2 ways to get your monthly giveback:

1. If you pay your Part B premium through Social Security, the Part B giveback will be credited monthly to your Social Security check.
2. If you don't pay your Part B premium through Social Security, you will pay a reduced monthly premium amount directly to Medicare.

Please note: Arkansas Blue Medicare will not send checks directly to members.

IMPORTANT:

- Beneficiaries who enroll in BlueMedicare Freedom Giveback (PPO) are **not eligible** for stand-alone PDP coverage.
- Members are **not eligible** for the giveback/Part B premium reduction if they receive Medicaid or any government assistance that helps pay their Part B premium.
- It typically takes one to two months for the Social Security Administration (SSA) to process the giveback/Part B premium reduction. Once processed, members will be made whole. Arkansas Blue Medicare is not able to provide a status update while the SSA is processing the giveback/Part B premium reduction.



Soliciting agent for Arkansas Blue Medicare.



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.

We do not offer every plan available in your area. Currently we represent _____ organizations which offer products in your area. Please contact [Medicare.gov](https://www.medicare.gov), 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options. USAble Mutual Insurance Company d/b/a Arkansas Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association. Arkansas Blue Medicare is the marketing name for USAble PPO Insurance Company and USAble HMO, Inc. USAble PPO Insurance Company and USAble HMO, Inc. are affiliates of Arkansas Blue Cross. Arkansas Blue Medicare offers HMO, PFFS, PPO, and PDP plans with Medicare contracts. Enrollment in Arkansas Blue Medicare depends on contract renewal. © 2023 Arkansas Blue Cross and Blue Shield. All rights reserved.