

BlueMedicare Independence (HMO)



If you receive “Extra Help” for your Part D prescription drugs, our BlueMedicare Independence (HMO) Medicare Advantage plan may be a great option for you.



Beneficiaries who receive “Extra Help” may pay less for their covered Part D drugs depending on their level of “Extra Help”:

- No Part D late enrollment penalty
- \$0 Part D deductible
- \$0 Part D portion of a plan premium
- \$0, \$1.55, or \$4.50 copay for generics
- \$0, \$4.60, or \$11.20 copay for brands



We specially designed our BlueMedicare Independence (HMO) with these extra benefits:

- **NEW for 2024! \$25** each month for healthy food and fresh produce*
- \$500 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
- \$150 per year for eyewear
- \$1,000 for hearing aids every three years
- 60 one-way trips per year at \$0
- \$150 each quarter for OTC products
- 80 hours per year of in-home support services at \$0



You may be asking yourself, “How does the BlueMedicare Independence (HMO) plan help me if I receive ‘Extra Help?’” Here’s how:

In addition to the extra benefits above, we’ve lowered the costs for your medical care:

- Our lowest MOOP at \$4,000
- \$0 copays for visits to your primary care provider (PCP)
- \$25 copays for visits to specialists

Check out the chart on the backside of this document to see how your Part D prescription drug benefits may change based on your level of “Extra Help.”

While our BlueMedicare Independence (HMO) has a monthly premium of \$23.40 and a Part D deductible of \$545 for Tier 2, Tier 3, Tier 4, and Tier 5 drugs, your “Extra Help” will help reduce these. Please see below for how.

“Extra Help” Level	Your Monthly Part D Plan Premium	Your Part D Deductible	Your Drug Copays Until the Catastrophic Stage	Your Drug Copays in the Catastrophic Stage
1	\$0	\$0	\$4.50 for generics \$11.20 for brands	No cost sharing for covered drugs
2	\$0	\$0	\$1.55 for generics \$4.60 for brands	
3	\$0	\$0	\$0 for generics and brands	
4	Not applicable starting January 1, 2024			

As a reminder, the above does not include any Medicare Part B premium you may have to pay.



Soliciting agent for Arkansas Blue Medicare.

*The benefit mentioned here is part of a special supplemental program for the chronically ill. Not all members qualify for it.

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. US Able 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 US Able PPO Insurance Company and US Able HMO, Inc. US Able PPO Insurance Company and US Able 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.