

A better future

available in **65 counties**

BlueMedicare Premier (HMO)

BlueMedicare Independence (HMO)



Benefits at a glance

- BlueMedicare Premier (HMO)**
- BlueMedicare Independence (HMO)**

ARKANSAS BLUE MEDICARE HMO BENEFITS

Health & Wellness Coverage

Plan Benefits	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Monthly Premium	\$0	\$20.90
In-Network Max Out-of-Pocket	\$6,000	\$4,000
Plan Deductible	\$0	\$0
Monthly Part B Giveback	Not applicable	Not applicable
PCP	\$0 copay	\$0 copay
Specialist	\$35 copay	\$25 copay
Inpatient Hospital	\$375 copay per day, days 1–5	\$300 copay per day, days 1–5
ER	\$125 copay	\$125 copay
Outpatient Hospital	\$325 copay	\$300 copay
Labs	0%–20% coinsurance	0%–20% coinsurance
X-Rays	\$0 copay	\$0 copay
Diabetic Supplies (preferred)	\$0 copay (at a network pharmacy)	\$0 copay (at a network pharmacy)
Blue Medicare Sapphire Card	Not covered	\$500 per year
Dental (preventive & comprehensive, including unlimited extractions)	\$3,000 per year	\$3,000 per year
Vision (eyewear)	\$200 per year	\$250 per year
Hearing Aids	\$1,000 per 3 years	\$1,000 per 3 years
Quarterly Over-the-Counter (OTC)	\$80	\$155
Monthly Food & Produce	Not covered	\$25 [†]
Transportation	Not covered	\$0 copay (60 one-way trips per year)
Post-Acute Meals	\$0 copay (14 meals per year)	\$0 copay (14 meals per year)
SilverSneakers®	\$0 copay	\$0 copay
In-Home Support Services	\$0 copay (40 hours per year)	\$0 copay (80 hours per year)

Consult the Summary of Benefits (SB) for more information. These are in-network benefits. You pay these amounts when you visit doctors, hospitals, and other providers who have contracted with Arkansas Blue Medicare. Out-of-network services are not covered, except for emergency and urgently needed care. You must use network providers for your care.

Prescription Drug Coverage

Plan Benefits	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Part D Deductible	\$100 (T4 & T5)	\$590 (T2–T5)
Tier 1 (30-day fill)	\$0 copay	\$4 copay
Tier 2 (30-day fill)	\$5 copay	\$18 copay
Tier 3 (30-day fill)	\$47 copay	20% coinsurance
Tier 4 (30-day fill)	50% coinsurance	50% coinsurance
Tier 5 (30-day fill)	31% coinsurance	25% coinsurance
Non-Medicare Covered Drugs (Sildenafil, Tadalafil)	Tier 2	Not covered
Insulin Products (Tier 3 & Tier 5)*	\$35 copay (30-day supply)	\$35 copay (30-day supply)
Prescription Drug Coverage Periods		
Deductible Stage	You begin in this stage when you fill your first Tier 4 or Tier 5 prescription of the year. You pay the full cost of these drugs until you reach \$100. After that, you only pay your share.	You begin in this stage when you fill your first Tier 2, Tier 3, Tier 4, or Tier 5 prescription of the year. You pay the full cost of these drugs until you reach \$590. After that, you only pay your share.
Initial Coverage Stage	You remain in this stage until your yearly out-of-pocket drug costs reach \$2,000.	
Catastrophic Coverage Stage	After your yearly out-of-pocket drug costs reach \$2,000, you pay \$0 for your covered Part D drugs for the rest of the plan year. You may have cost sharing for non-Medicare covered drugs that are included in our enhanced benefit.	After your yearly out-of-pocket drug costs reach \$2,000, you pay \$0 for your drugs for the rest of the plan year.

*The copay amount for covered insulin products applies through the Deductible and Initial Coverage Stages. The Part D deductible does not apply to covered insulin products.



2025 BlueMedicare Premier (HMO) and BlueMedicare Independence (HMO) counties served:

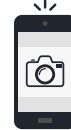
Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Drew, Franklin, Fulton, Grant, Greene, Hempstead, Hot Spring, Independence, Izaard, Jackson, Jefferson, Johnson, Lawrence, Lee, Lincoln, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Scott, Searcy, Sebastian, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell



Call **1-855-591-9794** (TTY: **711**)



Visit www.arkbluemedicare.com



Scan the **QR code** with your phone's camera

October 1 to March 31:

We're available seven days a week from 8:00 a.m. to 8:00 p.m. Central time, except for Thanksgiving Day and Christmas Day.

April 1 to September 30:

We're available Monday through Friday, 8:00 a.m. to 8:00 p.m. Central time.

*The benefit mentioned here is part of a special supplemental program for chronically ill members with one or more of the following conditions: Cancer, chronic heart failure (CHF), diabetes, osteoporosis, or stroke. (Not all the eligible chronic conditions are listed here.) Even if you have one of the listed chronic conditions, you may not receive the benefit because coverage depends on you being identified as a "chronically ill member" and that you meet the plan's criteria for this benefit.

Please contact Medicare.gov or **1-800-MEDICARE** to get information on all of your options. Arkansas Blue Medicare offers HMO, PFFS, PPO, and PDP plans with Medicare contracts. Plans are not available in all counties. Enrollment in Arkansas Blue Medicare depends on contract renewal. 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. © 2024 Arkansas Blue Cross and Blue Shield. All rights reserved.

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

- No Part D late enrollment penalty
- \$0 Part D deductible
- \$0 Part D portion of a plan premium
- \$0, \$1.60, or \$4.90 copay for generics
- \$0, \$4.80, or \$12.15 copay for brands

Feel confident enrolling in BlueMedicare Independence (HMO) with these extra benefits:

- Receive **\$25** each month for healthy food and produce* AND **\$155** each quarter for over-the-counter health-related products through the Walmart Wellness Benefits Card
- \$500 Blue Medicare Sapphire card to help with any out-of-pocket covered dental, vision, and hearing expenses
- Our valuable dental benefit with \$3,000 annually, including unlimited extractions
- \$250 per year for eyewear
- \$1,000 for hearing aids every three years
- 60 one-way trips per year at \$0
- 80 hours per year of in-home support services at \$0

In addition to the extra benefits above, you can get lower costs for your medical care:

- Our lowest maximum-out-of-pocket (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 \$20.90 and a Part D deductible of \$590 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	\$4.90 for generics \$12.15 for brands	No cost sharing for covered drugs
2	\$0	\$0	\$1.60 for generics \$4.80 for brands	
3	\$0	\$0	\$0 for generics and brands	

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



*The benefit mentioned here is part of a special supplemental program for chronically ill members with one or more of the following conditions: Cancer, chronic heart failure (CHF), diabetes, osteoporosis, or stroke. (Not all the eligible chronic conditions are listed here.) Even if you have one of the listed chronic conditions, you may not receive the benefit because coverage depends on you being identified as a “chronically ill member” and that you meet the plan’s criteria for this benefit.

Please contact **Medicare.gov, 1-800-MEDICARE**, or your local State Health Insurance Program to get information on all of your options. Arkansas Blue Medicare offers HMO, PFFS, PPO, and PDP plans with Medicare contracts. Enrollment in Arkansas Blue Medicare depends on contract renewal. 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. © 2024 Arkansas Blue Cross and Blue Shield. All rights reserved.



Walmart Wellness Benefits Card for Food and Produce

BlueMedicare Independence (HMO)

Arkansas Blue Medicare partners with Walmart to offer the **Walmart Wellness Benefits Card** for food and produce to our BlueMedicare Independence (HMO) members with a chronic illness*.

Receive **\$25** each month to purchase approved healthy food and fresh produce.



The **Walmart Wellness Benefits Card** for healthy food and fresh produce is a Special Supplemental Benefit for the Chronically Ill (SSBCI) that's only available to members diagnosed with at least one of the following chronic illnesses:

- ✓ Autoimmune disorder
- ✓ Cancer
- ✓ Cardiovascular disorder
- ✓ Chronic & disabling mental health condition
- ✓ Chronic alcohol & other drug dependence
- ✓ Chronic heart failure (CHF)
- ✓ Chronic lung disorder
- ✓ Dementia
- ✓ Diabetes
- ✓ End-stage liver disease
- ✓ End-stage renal disease (ESRD)
- ✓ HIV/AIDS
- ✓ Neurologic disorder
- ✓ Osteoarthritis
- ✓ Osteoporosis
- ✓ Severe hematologic disorder
- ✓ Stroke

2 ways to shop:



In Store

Visit your local Walmart or Walmart Neighborhood Market store and swipe at checkout.



Online & App

Log into [Walmart.com](https://www.walmart.com) or the Walmart app and choose **store pick up** or **delivery** (must be within nine miles of the store).

Important:

- ✓ The **Walmart Wellness Benefits Card** must be activated first before it can be used. When ordering by phone, online, or through the app, you must already have or create a [Walmart.com](https://www.walmart.com) account.
- ✓ Members of BlueMedicare Independence (HMO) who qualify will receive one **Walmart Wellness Benefits Card**, which can be used for the monthly healthy food and fresh produce benefit, as well as the quarterly over-the-counter (OTC) benefit. The single card will have two different allowances that will deduct spent dollars from each benefit's allowance.
- ✓ The allowance will be available for members to use at the start of each calendar month (Jan. 1, Feb. 1, etc.).
- ✓ Unused funds at the end of each calendar period do NOT roll to the next calendar month (for the food and fresh produce benefit) or next calendar quarter (for the OTC benefit) and return to the plan.



*The benefit mentioned here is part of a special supplemental program for chronically ill members with one or more of the following conditions: Cancer, chronic heart failure (CHF), diabetes, osteoporosis, or stroke. (Not all the eligible chronic conditions are listed here.) Even if you have one of the listed chronic conditions, you may not receive the benefit because coverage depends on you being identified as a "chronically ill member" and that you meet the plan's criteria for this benefit.

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. Arkansas Blue Medicare offers HMO, PFFS, PPO, and PDP plans with Medicare contracts. Enrollment in Arkansas Blue Medicare depends on contract renewal. 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. © 2024 Arkansas Blue Cross and Blue Shield. All rights reserved.



Walmart Wellness Benefits Card

Arkansas Blue Medicare partners with Walmart to offer the **Walmart Wellness Benefits Card** for over-the-counter products to our HMO and PPO members.

With this benefit, you'll receive **\$50-\$155*** each calendar quarter to spend on approved over-the-counter (OTC) health-related items. Choose from thousands of items in-store, online, or through our catalog.



The **Walmart Wellness Benefits Card** can be used to purchase Walmart-branded and brand-name health-related products** like:

- ✓ Allergy, sinus, and cold/flu
- ✓ Oral health
- ✓ Diabetes care
- ✓ Digestive health
- ✓ Eye and ear care
- ✓ First aid
- ✓ Foot care
- ✓ Incontinence products
- ✓ Pain relief
- ✓ Supports, braces, and wraps
- ✓ Smoking cessation products
- ✓ Sun and skin care (non-cosmetic)
- ✓ Vitamins

4 ways to shop:



Swipe your card at Walmart & Walmart Neighborhood Market.



Call Walmart Customer Service.



Go online to [Walmart.com](https://www.walmart.com) or use the Walmart app.



Mail an order form directly to Walmart.

Important:

- ✓ The **Walmart Wellness Benefits Card** must be activated before it can be used. When ordering by phone, online, or through the app, you must already have or create a [Walmart.com](https://www.walmart.com) account.
- ✓ Allowances are available for members to use at the start of each calendar quarter (January 1, April 1, July 1, and October 1).
- ✓ Unused funds at the end of each calendar quarter (March 31, June 30, September 30, and December 31) do NOT roll to the next calendar quarter and return to the plan.



*Quarterly allowances vary by plan. Please refer to our plan documents for full details.

**Subject to OTC benefit coverage requirements established by the Centers for Medicare & Medicaid Services (CMS).

Please contact **Medicare.gov, 1-800-MEDICARE**, or your local State Health Insurance Program to get information on all of your options. Arkansas Blue Medicare offers HMO, PFFS, PPO, and PDP plans with Medicare contracts. Enrollment in Arkansas Blue Medicare depends on contract renewal. 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. © 2024 Arkansas Blue Cross and Blue Shield. All rights reserved.



2025 Summary of Benefits

BlueMedicare Premier (HMO) H6158-001
BlueMedicare Independence (HMO) H6158-003

This Summary of Benefits

This is a summary of the benefits for:

- BlueMedicare Premier (HMO)
- BlueMedicare Independence (HMO)

The benefit information in this document is a summary of what we cover and your cost share. It does not list every service, limitation, or exclusion. To get a complete list of covered services, call us and ask for an “Evidence of Coverage” or “EOC.” You can also find all of our EOCs on our website at www.arkbluemedicare.com.

If you’d like to learn more about the coverage and costs of Original Medicare, review the current “Medicare & You” handbook. You can find it online at www.medicare.gov or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

Plan Eligibility

To join, you must:

- Be entitled to Medicare Part A
- Be enrolled in Medicare Part B
- Live in the plan’s service area

Service Area

The service area is the same for BlueMedicare Premier (HMO) and BlueMedicare Independence (HMO) and includes the following Arkansas counties: Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Drew, Franklin, Fulton, Grant, Greene, Hempstead, Hot Spring, Independence, Izard, Jackson, Jefferson, Johnson, Lawrence, Lee, Lincoln, Logan, Lonoke, Madison, Marion,

Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Scott, Searcy, Sebastian, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, and Yell.

BlueMedicare Premier (HMO) and BlueMedicare Independence (HMO) Are HMOs

An HMO is a health maintenance organization offered by a private insurance company. Our HMOs have a network of contracted healthcare providers and facilities. As a member of one of our HMOs, you’ll be asked to choose a primary care provider (PCP) who will coordinate your care when you need to see a specialist or go to a facility. A referral from your PCP is not required for any service. Some services, however, require a prior authorization, which is approval from our plan in advance of you getting the service. Benefits mentioned in this document that require prior authorization are noted with an asterisk (*).

How to Contact Us

If you’re a current member of one of these plans, call us at **1-844-463-1088 (TTY: 711)**. If you’re not a member of one of these plans, call us at **1-855-591-9794 (TTY: 711)**.

October 1 to March 31: We’re available seven days a week from 8:00 a.m. to 8:00 p.m. Central, except for Thanksgiving and Christmas.

April 1 to September 30: We’re available Monday through Friday, 8:00 a.m. to 8:00 p.m. Central.

You can also visit our website at www.arkbluemedicare.com.

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Monthly Premium, Deductible, and Limits		
Monthly Plan Premium You must continue to pay your Medicare Part B premium.	\$0	\$20.90
Medical Deductible	This plan does not have a deductible.	This plan does not have a deductible.
Annual Maximum Out-of-Pocket Costs It's the most you'll pay out of your own pocket (copays and/or coinsurance) for covered medical services for the year. Once you reach this amount, our plan will pay 100% of your covered medical costs for the rest of the plan year.	\$6,000	\$4,000

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Medical Benefits (benefits that may require prior authorization are noted with an “*”)		
Inpatient Hospital*	\$375 copay per day for days 1–5; \$0 copay per day for days 6–90	\$300 copay per day for days 1–5; \$0 copay per day for days 6–90
Outpatient Hospital		
Outpatient surgery/non-surgery	\$325 copay	\$300 copay
Outpatient observation*	\$325 copay	\$300 copay
Ambulatory Surgical Center (ASC) Services	\$250 copay	\$250 copay
Doctor Visits		
Primary care provider (PCP)	\$0 copay	\$0 copay
Specialist	\$35 copay	\$25 copay
Preventive Care	\$0 copay	\$0 copay

Preventive Care – More Information

Services include: Abdominal aortic aneurysm screening, alcohol misuse counseling, Annual Wellness Visit, barium enema, bone mass measurement, breast cancer screening (mammogram), cardiovascular disease (behavioral therapy), cardiovascular screening, cervical and vaginal cancer screening, colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy), depression screening, diabetes screening, diabetes self-management training, digital rectal exam, electrocardiogram (EKG), glaucoma screening, HIV screening, lung cancer screening, medical nutrition therapy services, Medicare diabetes prevention program, obesity screening and counseling, prostate cancer screening (PSA), sexually transmitted infections screening and counseling, tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease), vaccines (including flu, hepatitis B, and pneumococcal shots), and the "Welcome to Medicare" preventive visit (one-time). Any additional preventive services approved by Medicare during the plan year will be covered.

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Medical Benefits (benefits that may require prior authorization are noted with an “*”)		
Emergency Room (ER) If you're admitted to the hospital within 24 hours, you do not have to pay your ER copay.	\$125 copay (If you receive multiple services at the same location (e.g., the emergency room), you will pay the highest copay amount of all the services provided.)	\$125 copay (If you receive multiple services at the same location (e.g., the emergency room), you will pay the highest copay amount of all the services provided.)
Urgently Needed Services	\$30 copay	\$30 copay
Diagnostic Services/Labs/Imaging		
Diagnostic test – spirometry*	0% coinsurance	0% coinsurance
Diagnostic test – home-based sleep study*	0% coinsurance	0% coinsurance
All other diagnostic tests and procedures*	20% coinsurance	20% coinsurance
Lab services – genetic testing*	20% coinsurance	20% coinsurance
All other lab services (except genetic testing)*	0% coinsurance	0% coinsurance
Radiology – diagnostic mammogram*	\$25 copay	\$25 copay
Radiology – ultrasound*	\$25 copay	\$25 copay
All other diagnostic radiology services*	\$325 copay	\$300 copay
Radiation therapy*	20% coinsurance	20% coinsurance
X-rays*	\$0 copay	\$0 copay

Diagnostic Services/Labs/Imaging – More Information

- If you receive multiple services at the same location (e.g., the emergency room or freestanding diagnostic radiology office), you will pay the highest copay amount of all the services provided.
- If the cost share for one service is a copay and the cost share for another service is a coinsurance, you may be asked to pay both the copay and coinsurance.

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Medical Benefits (benefits that may require prior authorization are noted with an “*”)		
Hearing Services		
Medicare-covered hearing exams	\$35 copay	\$25 copay
Routine hearing exam (1 per year)	\$0 copay	\$0 copay
Hearing aid fittings/evaluation (1 year of follow-up visits with hearing aid purchase)	\$0 copay	\$0 copay
Hearing aid allowance (up to 2 hearing aids per 3 years, 1 per ear)	\$1,000	\$1,000

Hearing Services – More Information

- TruHearing providers must be used for the routine hearing exam.
- TruHearing hearing aids must also be used.

Dental – Preventive Services		
Exams (up to 2 per calendar year)	\$0 copay	\$0 copay
Cleanings (2 per calendar year)	\$0 copay	\$0 copay
X-rays (1 per calendar year to every 3 calendar years depending on the service)	\$0 copay	\$0 copay
Fluoride treatments (1 to unlimited per calendar year depending on the service)	\$0 copay	\$0 copay
Dental – Comprehensive Services		
Medicare-covered dental services	\$35 copay	\$25 copay
Diagnostic services	Not covered	Not covered
Non-routine services	Not covered	Not covered
Restorative services (1 to unlimited per calendar year depending on the service)	20% coinsurance	20% coinsurance
Endodontics (1 per calendar year)	20% coinsurance	20% coinsurance
Periodontics (up to 2 per calendar year to every 3 calendar years depending on the service)	20% coinsurance	20% coinsurance
Extractions (unlimited per calendar year)	20% coinsurance	20% coinsurance
Adjunctive general services (2 per calendar years)	20% coinsurance	20% coinsurance

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Medical Benefits (benefits that may require prior authorization are noted with an “*”)		
Prosthodontics, removable (up to 2 per calendar year to every 5 calendar years depending on the service)	20% coinsurance	20% coinsurance
Dental annual allowance (combined preventive and comprehensive services)	\$3,000	\$3,000

Dental Services – More Information

- Covered dental services are subject to conditions, limitations, exclusions, and maximums.
- Network dentists have agreed to provide services at a negotiated rate. If you see a network dentist, you cannot be billed more than that rate.
- Benefits received out-of-network are not covered.

Vision Services		
Medicare-covered diabetic retinopathy screening	\$0 copay	\$0 copay
Medicare-covered glaucoma screening	\$0 copay	\$0 copay
All other Medicare-covered eye exams	\$35 copay	\$25 copay
Medicare-covered eyewear	\$0 copay	\$0 copay
Routine eye exam (1 per year)	\$0 copay	\$0 copay
Routine eyewear – contact lenses and eyeglasses (lenses and frames) (unlimited up to annual allowance) and upgrades (up to the annual allowance)	\$0 copay	\$0 copay
Routine eyewear annual allowance	\$200	\$250
Mental Health		
Inpatient hospital*	\$375 copay per day for days 1–5; \$0 copay per day for days 6–90	\$300 copay per day for days 1–5; \$0 copay per day for days 6–90
Outpatient mental health specialty and psychiatric visits (individual and group therapy sessions)	\$35 copay	\$35 copay
Skilled Nursing Facility (SNF) Services*	\$0 copay per day for days 1–20; \$214 copay per day for days 21–100	\$0 copay per day for days 1–20; \$214 copay per day for days 21–100

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Medical Benefits (benefits that may require prior authorization are noted with an “*”)		
Rehabilitation/Therapy Services		
Physical therapy*	\$40 copay	\$35 copay
Occupational therapy*	\$40 copay	\$35 copay
Speech therapy*	\$40 copay	\$35 copay
Ambulance Services		
Ground ambulance	\$325 copay	\$325 copay
Air ambulance	20% coinsurance	20% coinsurance
Transportation (health-related) (60 one-way trips per year)	Not covered	\$0 copay
Medicare Part B Drugs		
Insulin products (e.g., for an insulin pump)	\$35 copay	\$35 copay
Chemotherapy/Radiation drugs*	0%–20% coinsurance	0%–20% coinsurance
Other Part B drugs*	0%–20% coinsurance	0%–20% coinsurance

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Prescription Drug Benefits		
<p>Deductible Stage If your plan has a deductible, you'll begin in this stage when you fill your first prescription of the year if it's on a tier to which the deductible applies. You'll pay the full cost of these drugs until you reach the deductible amount. After that, you'll only pay your cost share. If your plan doesn't have a deductible, you'll start in the Initial Coverage Stage.</p> <p>Deductible</p> <p>Deductible applies to these tiers</p>	<p>\$100</p> <p>Tiers 4 and 5</p>	<p>\$590</p> <p>Tiers 2–5</p>
<p>Initial Coverage Stage During this stage, our plan pays its share of the cost of your drugs, and you pay your share of the cost. You'll stay in this stage until your total yearly drug costs (total drug costs paid by you and our plan) reach \$2,000. Once you reach this amount, you will enter the Catastrophic Coverage Stage.</p> <p>Standard Retail Pharmacy Cost Shares</p> <p>Tier 1 (Preferred Generic)</p> <p>Tier 2 (Generic)</p> <p>Tier 3 (Preferred Brand)</p> <p>Tier 4 (Non-Preferred Drug)</p> <p>Tier 5 (Specialty Tier)</p>	<p>30-Day / 100-Day Supply</p> <p>\$0 copay / \$0 copay</p> <p>\$5 copay / \$12.50 copay</p> <p>\$47 copay / \$141 copay</p> <p>50% coinsurance / 50% coinsurance</p> <p>31% coinsurance / Not covered</p>	<p>30-Day / 100-Day Supply</p> <p>\$4 copay / \$12 copay</p> <p>\$18 copay / \$54 copay</p> <p>20% coinsurance / 20% coinsurance</p> <p>50% coinsurance / 50% coinsurance</p> <p>25% coinsurance / Not covered</p>

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Prescription Drug Benefits		
Mail-Order Pharmacy Cost Shares	30-Day / 100-Day Supply	30-Day / 100-Day Supply
Tier 1 (Preferred Generic)	\$0 copay / \$0 copay	\$4 copay / \$12 copay
Tier 2 (Generic)	\$5 copay / \$0 copay	\$18 copay / \$54 copay
Tier 3 (Preferred Brand)	\$47 copay / \$131 copay	20% coinsurance / 20% coinsurance
Tier 4 (Non-Preferred Drug)	50% coinsurance / 50% coinsurance	50% coinsurance / 50% coinsurance
Tier 5 (Specialty Tier)	31% coinsurance / Not covered	25% coinsurance / Not covered
Catastrophic Coverage Stage After your yearly out-of-pocket drug costs (including drugs purchased through retail pharmacies and mail order) reach \$2,000, you will enter the Catastrophic Coverage Stage.	You will have no cost sharing for covered Part D drugs for the rest of the plan year. You may have cost sharing for excluded drugs that are covered under our enhanced benefit.	You will have no cost sharing for the rest of the plan year.

Prescription Drug Coverage – More Information

- Cost shares for covered insulin products will not be more than a \$35 copayment for a 30-day supply regardless of the tier. Additionally, the Part D deductible will not apply to any covered insulin products.
- Cost shares for covered ACIP-approved vaccines will be a \$0 copayment regardless of the tier. Additionally, the Part D deductible will not apply to any covered ACIP-approved vaccine.
- For BlueMedicare Premier (HMO) only, Tier 2 includes coverage of certain excluded drugs for erectile dysfunction, which are not covered by Medicare. Please see the Formulary and EOC for more details.
- Cost sharing may differ based on the pharmacy type (e.g., retail, mail order, long-term care (LTC)) or by fill amount (i.e., 30-day or 100-day supply).
- If you receive “Extra Help,” you may pay less for your Part D covered drugs depending on your level of “Extra Help.”
 - Deductible: \$0
 - Generic drugs (on all tiers) – 30-day or 100-day supply: \$0, \$1.60, or \$4.90 copayment
 - Brand drugs (on all tiers) – 30-day or 100-day supply: \$0, \$4.80, or \$12.15 copayment
 - To see if you qualify for “Extra Help,” please call the Social Security Office at **1-800-772-1213** Monday–Friday, 8:00 a.m.–7:00 p.m. TTY users should call **1-800-325-0778**.

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Additional Medical Benefits (benefits that may require prior authorization are noted with an “**”)		
Podiatry Services (foot care)		
Medicare-covered services	\$35 copay	\$25 copay
Routine services (6 visits per year)	\$35 copay	\$25 copay
Medicare-Covered Chiropractic Services	\$15 copay	\$15 copay
Medical Equipment and Supplies		
Durable medical equipment (DME)*	20% coinsurance	20% coinsurance
Prosthetics*	20% coinsurance	20% coinsurance
Medical supplies*	20% coinsurance	20% coinsurance
Diabetic supplies – testing supplies from our preferred manufacturers Lifescan and Roche	\$0 copay (at a network pharmacy)	\$0 copay (at a network pharmacy)
Diabetic supplies – continuous glucose monitors (CGMs) from our preferred manufacturers Dexcom and Freestyle	\$0 copay (at a network pharmacy)	\$0 copay (at a network pharmacy)
Diabetic therapeutic shoes or inserts*	\$0 copay	\$0 copay
Additional Rehabilitation Services		
Cardiac rehabilitation	\$0 copay	\$0 copay
Intensive cardiac rehabilitation	\$0 copay	\$0 copay
Pulmonary rehabilitation*	\$15 copay	\$15 copay
Supervised exercise therapy for peripheral artery disease (PAD)*	\$0 copay	\$0 copay
Telehealth		
PCP, specialist, urgently needed, and outpatient mental health (individual and group therapy sessions) services	\$0 copay	\$0 copay

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Extra Benefits		
<p>Walmart Wellness Benefits Card – OTC You'll be able to get over-the-counter (OTC) items from Walmart with our quarterly OTC benefit. Conveniently shop in-store at your local Walmart, online at Walmart.com, or through the Walmart app using your Walmart Wellness Benefits Card for OTC. (You can also call or mail in your order.) With thousands of products online and in store, an easy-to-use catalog, and a preloaded debit card, accessing your OTC benefit will be quick and easy. (Unused funds at the end of each quarter do not rollover to the next quarter.)</p>	<p>\$80 (per quarter)</p>	<p>\$155 (per quarter)</p>

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Extra Benefits		
<p>Walmart Wellness Benefits Card – Food & Produce</p> <p>If you have been diagnosed with a chronic health condition, you may be able to get the Walmart Wellness Benefits Card for food and produce. You can use the preloaded debit card to purchase healthy food and fresh produce from your local Walmart. (Only one debit card will be issued, which will have two separate allowances on it – one for OTC and the other for food and produce.) This food and produce benefit is a monthly allowance, and unused funds at the end of each month do not rollover to the next month.</p> <p>The benefit mentioned here is part of a special supplemental program for chronically ill members with one or more of the following conditions: Cancer, chronic heart failure (CHF), diabetes, osteoporosis, or stroke. (Not all the eligible chronic conditions are listed here.) Even if you have one of the listed chronic conditions, you may not receive the benefit because coverage depends on you being identified as a “chronically ill member” and that you meet the plan’s criteria for this benefit.</p>	Not covered	\$25 (per month)
<p>Blue Medicare Sapphire Card</p> <p>You’ll receive a pre-loaded Mastercard debit card to help reduce out-of-pocket expenses for <u>covered</u> dental, vision, and hearing services.</p>	Not covered	\$500 (per year)

	BlueMedicare Premier (HMO) H6158-001	BlueMedicare Independence (HMO) H6158-003
Extra Benefits		
In-Home Support Services You can get a set number of hours per year for help with activities of daily living (ADLs) (e.g., bathing and dressing) and instrumental activities of daily living (IADLs) (e.g., errands and transportation to appointments). Scheduling your visits is easy and convenient (visits must be in two-hour or four-hour increments).	\$0 copay (40 hours per year)	\$0 copay (80 hours per year)
SilverSneakers® You'll have access to a fitness benefit at participating SilverSneakers facilities (instructor-led group exercise classes and exercise equipment), ways to get active outside of traditional gyms, and digital/virtual options. In-home fitness kits are also available.	\$0 copay	\$0 copay
24-Hour Nurse Advice Line	\$0 copay	\$0 copay
Additional Physical Exam This is in addition to the Medicare-covered Annual Wellness Visit.	\$0 copay	\$0 copay
Meals Benefit Immediately following surgery or discharge from a hospital stay, you can get two nutritious meals per day for seven days (a total of 14 meals per year) delivered to your home.	\$0 copay	\$0 copay
Worldwide Emergency/Urgent Care Services Up to \$15,000 per year combined for emergency and urgently needed services outside the U.S.	20% coinsurance	20% coinsurance

Arkansas Blue Medicare is an affiliate of Arkansas Blue Cross and Blue Shield. Arkansas Blue Medicare offers HMO, PFFS, PPO, and PDP plans with Medicare contracts. Enrollment in Arkansas Blue Medicare depends on contract renewal.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-855-591-9794** (TTY: 711).

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit www.arkbluemedicare.com or call **1-855-591-9794** (TTY: 711) to view a copy of the EOC.
- Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the Pharmacy Directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the Formulary to make sure your drugs are covered.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums, and/or copayments/coinsurance may change on January 1, 2026.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the Provider Directory).
- Effect on Current Coverage: If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-844-463-1088. Someone who speaks English can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-844-463-1088. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-844-463-1088。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-844-463-1088。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-844-463-1088. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-844-463-1088. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-844-463-1088 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-844-463-1088. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-844-463-1088 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-844-463-1088. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-844-463-1088. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-844-463-1088 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-844-463-1088. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-844-463-1088. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-844-463-1088. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-844-463-1088. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため、無料の通訳サービスがあります。通訳をご用命になるには、1-844-463-1088 にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

IMPORTANT INFORMATION:

2025 Medicare Star Ratings



Official U.S.
Government
Medicare
Information



Arkansas Blue Medicare - H6158

For 2025, Arkansas Blue Medicare - H6158 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★

Health Services Rating: ★★★★★

Drug Services Rating: ★★★★★

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Questions about this plan?

Contact Arkansas Blue Medicare 7 days a week from 8:00 a.m. to 8:00 p.m. Central time at 888-605-0322 (toll-free) or 711 (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time. Current members please call 844-463-1088 (toll-free) or 711 (TTY).

The number of stars show how well a plan performs.

- ★★★★★ EXCELLENT
- ★★★★☆ ABOVE AVERAGE
- ★★★☆☆ AVERAGE
- ★★☆☆☆ BELOW AVERAGE
- ★☆☆☆☆ POOR

INFORMACION IMPORTANTE:

Calificación 2025 de Medicare con Estrellas

Información
oficial de
Medicare del
gobierno de los
Estados Unidos



Arkansas Blue Medicare - H6158

En el 2025, Arkansas Blue Medicare - H6158 recibió las siguientes calificaciones de Medicare con estrellas:

Calificación general por estrellas: ★★★★★☆

Calificación de los Servicios de Salud: ★★★★★☆

Calificación de los Servicios de Medicamentos: ★★★★★☆

Cada año, Medicare evalúa los planes basándose en un Sistema de Calificación por 5 estrellas.

Por qué la Calificación por Estrellas es importante

Medicare califica los planes en base a sus servicios de salud y medicamentos.

Esto le permite comparar fácilmente los planes en base a su calidad y desempeño.

La Calificación por Estrellas se basa en factores que incluyen:

- Opiniones y comentarios de miembros sobre el cuidado y el servicio que proporciona el plan
- El número de miembros que cancelaron o continuaron con el plan
- La cantidad de quejas que recibió Medicare sobre el plan
- Información proporcionada por médicos y hospitales que trabajan con el plan

Más estrellas significan un mejor plan – por ejemplo, los miembros pueden obtener un mejor cuidado y un mejor y más rápido servicio al cliente.

Obtenga más información sobre la Calificación por Estrellas en línea

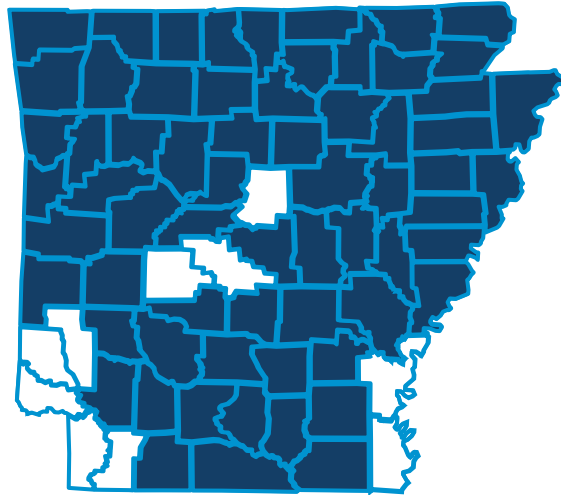
Compare la Calificación por Estrellas de este y otros planes en línea en es.medicare.gov/plan-compare.

¿Preguntas sobre este plan?

Comuníquese con Arkansas Blue Medicare 7 días a la semana de 8:00 a.m. a 8:00 p.m. hora Central a 888-605-0322 (número gratuito) o al 711 (TTY) del 1 de octubre al 31 de marzo. Nuestro horario de atención de 1 de abril al 30 de septiembre es lunes a viernes de 8:00 a.m. a 8:00 p.m. hora Central. Miembros actuales favor de llamar 844-463-1088 (número gratuito) o al 711 (TTY).

El número de estrellas indica
qué tan bien funciona el plan.

- ★★★★★ EXCELENTE
- ★★★★☆ SUPERIOR AL PROMEDIO
- ★★★☆☆ PROMEDIO
- ★★☆☆☆ DEBAJO DEL PROMEDIO
- ★☆☆☆☆ DEFICIENTE



Arkansas Blue Medicare HMO counties served:

Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Drew, Franklin, Fulton, Grant, Greene, Hempstead, Hot Spring, Independence, IZard, Jackson, Jefferson, Johnson, Lawrence, Lee, Lincoln, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Scott, Searcy, Sebastian, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell

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. © 2024 Arkansas Blue Cross and Blue Shield. All rights reserved.