

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 (also called the Low-Income Subsidy – LIS) get assistance with their prescription drug costs. Extra Help/LIS can:

- Eliminate the Part D late enrollment penalty.
- Lower prescription drug cost sharing.
- Reduce or eliminate the Part D portion of plan premiums and deductibles.
- Cancel out the Coverage Gap.



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

- \$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 for preventive and restorative dental
- \$0 routine eye exam and \$150 per year for eyewear
- \$1,000 for hearing aids every three years
- 60 one-way trips per year at \$0
- \$200 each quarter for OTC products
- 80 hours per year of in-home support services provided by our partner, Papa, Inc.



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

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

- \$0 copays for visits to your primary care provider (PCP)
- \$25 copays for visits to specialists
- \$0 copays for labs and X-rays
- And more!

Depending on your level of Extra Help/LIS, your Part D prescription drug benefits may get lowered, as well, like the Part D portion of your plan:

- Premium
- Deductible
- Prescription drug cost sharing

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

While our BlueMedicare Independence (HMO) has a monthly premium of \$31.30 and a Part D deductible of \$505 for Tier 2, Tier 3, Tier 4 and Tier 5 drugs, your Extra Help/LIS will help reduce these. Please see below for how.

If you receive full Extra Help/LIS (100% subsidy), you may pay:	Your Monthly Plan Premium	Your Part D Deductible	Your Prescription Drug Costs Until the Catastrophic Stage	Your Prescription Drug Costs in the Catastrophic Stage
	\$0	\$0	\$1.45* or \$4.15 copay for generics \$4.30* or \$10.35 copay for brands	\$0 copay for generics and brands

\*This cost sharing applies if you receive full Medicaid coverage and are in the Qualified Medicare Beneficiary (QMB) program.

If you receive partial Extra Help/LIS, you may pay:	Your Monthly Plan Premium	Your Part D Deductible	Your Prescription Drug Costs Until the Catastrophic Stage	Your Prescription Drug Costs in the Catastrophic Stage
Level 1 (25% subsidy):	\$23.50	No more than \$104	15% coinsurance for generics and brands	\$4.15 copay for generics \$10.35 copay for brands
Level 2 (50% subsidy):	\$15.60			
Level 3 (75% subsidy):	\$7.80			
Level 4 (no subsidy):	\$31.30	\$505 (Tier 2–Tier 5)	Regular cost sharing for the Deductible, Initial Coverage and Coverage Gap Stages	

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



*Soliciting agent for Arkansas Blue Medicare.*

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact [Medicare.gov](https://www.medicare.gov) or 1-800-MEDICARE to get information on all of your options. Arkansas Blue Medicare is the marketing name for USABLE Mutual Insurance Company d/b/a Arkansas Blue Cross and Blue Shield, USABLE PPO Insurance Company, and USABLE HMO, Inc. Arkansas Blue Medicare offers HMO, PFFS, PPO, and PDP plans with Medicare contracts. Enrollment in Arkansas Blue Medicare depends on contract renewal. Arkansas Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association. © 2022 Arkansas Blue Cross and Blue Shield. All rights reserved.