



2025

MEDICARE ADVANTAGE FREEDOM BLUESM (PPO)

A medical-only plan built for Veterans

Trust your Blue Cross and Blue Shield of Minnesota plan has what you need including access to quality doctors, excellent coverage and benefits that meet your needs.

THE VALUE OF BLUESM



Access to **97%** of doctors in Minnesota¹



Nearly **95%** of members keep their Blue Cross Medicare plan²



Top-rated by members for Medicare customer service³



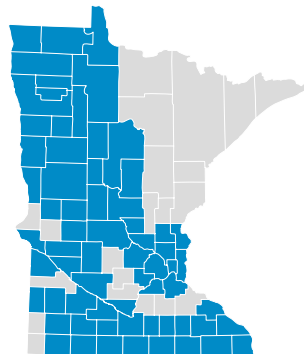
Minnesota's first health plan designated as a **Beyond the Yellow Ribbon** company for its support of Veterans⁴



Serving Minnesota as a nonprofit for more than 90 years⁵

FREEDOM BLUE AT A GLANCE

- Complement your current VA or TRICARE benefits
- **\$0 premium**
- **Up to \$100 monthly** Medicare Part B premium giveback
- **\$100 per quarter** flex card for eligible over-the-counter purchases



The Freedom Blue plan combines medical, dental, vision, and hearing coverage into one plan.

Check to see if the plan is available in your area on page 2.

To learn more, speak with a Blue Cross Medicare Advisor or schedule an appointment
1-833-596-1889, TTY **711**, 8 a.m. to 8 p.m. daily, Central Time
bluecrossmn.com/Freedom25



¹Medicare-contracted doctors compared to internal Blue Cross and Blue Shield of Minnesota data, April 2024. Some network limitations may apply. ²Highmark monthly Medicare enrollments on January 31, 2024, compared to December 31, 2023. ³Based on 2023 CAHPS results. Every year, Medicare evaluates plans based on a 5-star rating system. Star rating information is on medicare.gov/plan-compare. For 2023, Blue Cross and Blue Shield of Minnesota received the following Star Ratings from Medicare: 4.5 Stars. ⁴"Blue Cross Blue Shield recognized as Beyond the Yellow Ribbon company," by Sun Thisweek, Jan. 27, 2016; ngmnpublish.azurewebsites.us/btyr-companies, 2023. ⁵bluecrossmn.com/about.



This plan is a good option if you already have creditable drug coverage such as VA or TRICARE benefits


- Up to \$100 monthly Medicare Part B premium giveback
- \$100 per quarter flex card for eligible over-the-counter purchases
- Dental, vision, hearing aid benefit, travel benefit and more

Eligibility requirements: Have Medicare Part A and Part B • Live in the plan availability area

PLAN AVAILABILITY AREA

You must live in one of the following counties to enroll: Anoka, Becker, Beltrami, Benton, Big Stone, Blue Earth, Brown, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cottonwood, Crow Wing, Dakota, Dodge, Douglas, Faribault, Fillmore, Freeborn, Grant, Hennepin, Houston, Hubbard, Isanti, Jackson, Kandiyohi, Kittson, Lac qui Parle, Lake of the Woods, Lincoln, Lyon, Mahnomen, Marshall, Martin, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Roseau, Scott, Sherburne, Stearns, Steele, Swift, Todd, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona or Wright

IN-NETWORK PROVIDERS


 Staying in network means quality care at lower costs for you. You may see a doctor or use a pharmacy that's not in your plan's network, but you will pay more.

**Medicare Advantage/
Medicare High Value Network**

Key in-network providers include: Allina, Essentia, HealthEast, HealthPartners, M Health Fairview, Mayo Clinic®, North Memorial, Park Nicollet, Sanford and more*


Check to see if your provider is in network
bluecrossmn.com/HighValue

IN-NETWORK DENTISTS

 This plan includes preventive and comprehensive dental coverage with no waiting period.

Check to see if your provider is in network
bluecrossmn.com/MedicareDental

COVERAGE THAT TRAVELS WITH YOU

 Up to 12 months of travel with access to a nationwide network. No matter where you are, urgent care and emergency services are always covered. Some cost sharing may apply.



MEDICARE PART B PREMIUM GIVEBACK

If you pay a Medicare Part B premium, you may receive a Part B premium reduction, or giveback, of up to \$100 a month.

This giveback is administered through the Social Security Administration and will show as an increase in your Social Security check or a credit on your Part B premium statement.

*As of July 2024. Each healthcare provider is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services.

RESOURCES AND EXTRAS

CARE AND SUPPORT RESOURCES

Nurse line Registered nurses are available 24 hours a day, seven days a week to answer your questions.	1-800-622-9524, TTY 711
Online care See a doctor right on your smartphone, tablet or computer from providers that offer telehealth and online care, like Doctor On Demand®	doctorondemand.com/bluecrossmn
Care management Get the support you need to achieve your health goals from a Blue Cross medical or behavioral health case manager.	Call the customer service number on the back of your member ID card
Peer Support Specialist Specialized support for mental health challenges, psychological trauma or substance use from someone with real life experience.	Call the customer service number on the back of your member ID card
Diabetes Prevention Program Virtual support focused on healthy lifestyle habits to help prevent Type 2 diabetes and heart disease.	Call the customer service number on the back of your member ID card
Quitting tobacco and vaping support Personalized guidance for developing a quit plan and ongoing support from a wellness coach.	1-888-662-BLUE (2583), TTY 711 or log in at bluecrossmn.com

EXTRAS

Eyewear allowance \$250 for glasses or contact lenses	Call the customer service number on the back of your member ID card
Hearing aids through TruHearing® Advanced Aid copay: \$599; Premium Aid copay: \$899 Rechargeable battery option available on select styles at no additional cost	1-855-205-5065, TTY 711
Over-the-counter allowance \$100 per quarter* flex card for eligible over-the-counter purchases	bluecrossmn.com/MedicareOTC
Chiropractic, non-Medicare covered 12 visits per year for any diagnosis (X-ray excluded)	Call the customer service number on the back of your member ID card
Acupuncture, non-Medicare covered 12 visits per year for any pain diagnosis	Call the customer service number on the back of your member ID card
Post-discharge meal benefit Receive 2 meals per day, up to 14 days, at no additional cost following medically necessary inpatient stay.	Call the customer service number on the back of your member ID card
SilverSneakers® fitness program Access to thousands of fitness locations nationwide, live online classes and on-demand classes	silversneakers.com

*Quarterly balance does not carry over.

Doctor On Demand® by Included Health is an independent company providing telehealth services.

TruHearing® is a registered trademark of TruHearing, Inc., an independent company who works with health plans to offer low out-of-pocket costs on hearing aids.

CVS Pharmacy, Inc. d/b/a OTC Health Solutions is an independent company providing OTC supplemental benefit administrative services.

SilverSneakers® is a registered trademark of Tivity Health, Inc., an independent company that provides health and fitness programs.

FREEDOM BLUESM – MEDICAL-ONLY PLAN BENEFITS SNAPSHOT

If you already have creditable drug coverage such as VA or TRICARE benefits this could be a good option for you.

BENEFITS	
Monthly plan premium You must continue to pay your Medicare Part B premium	\$0
Medicare Part B premium reduction	Up to \$100 monthly
Annual deductible Amount you pay before plan begins to pay	\$0
Annual out-of-pocket maximum The costs for emergency care outside of the U.S., routine hearing tests and hearing aids are not included in the maximum totals	\$4,200 in-network; \$7,500 combined in- and out-of-network costs
Preventive services <ul style="list-style-type: none"> • Annual Medicare-covered wellness visit (one per year) • Physical exam (one per year) • Routine eye exam (one per year) • Routine hearing exam (one per year) • Immunizations/vaccines (flu, COVID-19, pneumonia and hepatitis B) 	\$0 \$0 \$0 \$0 \$0
Office visits <ul style="list-style-type: none"> • Primary care • Specialist • Podiatry • Mental health • Chiropractic and acupuncture 	\$0 \$30 copay \$30 copay \$0 \$20 copay
Lab services/outpatient X-rays	\$0
Diagnostic mammograms and colonoscopies	\$0
Diagnostic radiological services	\$70 copay
Diagnostic tests/procedures	\$20 copay
Preferred continuous glucose monitors and prosthetics	20% coinsurance
Durable medical equipment	30% coinsurance
Diabetes supplies (Ascensia) – monitors, test strips	\$0
Urgent care	\$35 copay
Emergency care United States and worldwide	\$125 copay
Ambulance (air and ground, one way)	\$200 copay
Outpatient hospital visits	\$10 copay
Outpatient surgery/observation stay	\$150 copay
Inpatient hospital stay	\$200 copay per stay
Ambulatory surgical center visits	\$100 copay
Skilled nursing facility Days 1 – 20 Days 21 – 100	\$0 \$214 copay per day
Medicare Part B prescription drugs	Up to 20% coinsurance

Ascensia Diabetes Care US, Inc. is an independent company providing diabetic supplies.

A few things to keep in mind when comparing plans:

- The premiums shown include medical coverage only
- The amounts shown are what you pay for Medicare-eligible services with in-network providers
- This is not a complete description of benefits. Limitations, copayments and restrictions may apply. See your Evidence of Coverage or contact the plan for more information.

DENTAL BENEFITS	
Deductible	\$0
Preventive Oral exams (2), cleanings (2), fluoride treatments (2), X-rays (1), periodontal cleanings (2)	\$0
Comprehensive Fillings, extractions, endodontics, periodontics (treatment of periodontitis and gingivitis), special restorative, prosthetics, crowns, oral surgical procedures Note: Cosmetic procedures are not covered.	20% coinsurance
Maximum plan benefit¹	\$2,500

¹The maximum plan benefit is the maximum amount the plan will pay for all in- and out-of-network covered dental services. For dental services performed by a dentist outside of the Medicare dental network you will be responsible for paying the difference between the dentist's fees and the Blue Cross Medicare Advantage fee, even for services listed as \$0 copayment. See your Evidence of Coverage for more information, including the cost sharing of covered services, exceptions and limitations.



Proudly supporting

Blue Cross is a 2024 **Secretary of Defense Employer Support Freedom Award** recipient. This is the highest U.S. government recognition given to employers for their support of Guard and Reserve employees.²

Blue Cross is the first health plan in Minnesota to be designated a **Beyond the Yellow Ribbon company** for its support of service members, Veterans and their families.

²<https://www.esgr.mil/News-Events/Press-Releases/articleType/ArticleView/articleId/10533/ESGR-Announces-2024-Secretary-of-Defense-Freedom-Award-Recipients>.

How to enroll

It's easy to enroll in Medicare Advantage Freedom Blue medical-only plan. Choose one of the following ways:



Speak with a Blue Cross Medicare Advisor or schedule an appointment
1-833-596-1889, TTY **711**
8 a.m. to 8 p.m. daily, Central Time
bluecrossmn.com/Connect25



Compare plans, find resources and submit your application online
bluecrossmn.com/Medicare25



Mail your enrollment form to the address listed on the bottom of the form

STILL HAVE QUESTIONS?

Learn more about Freedom Blue online

Visit bluecrossmn.com/Freedom25.

Attend a Medicare workshop

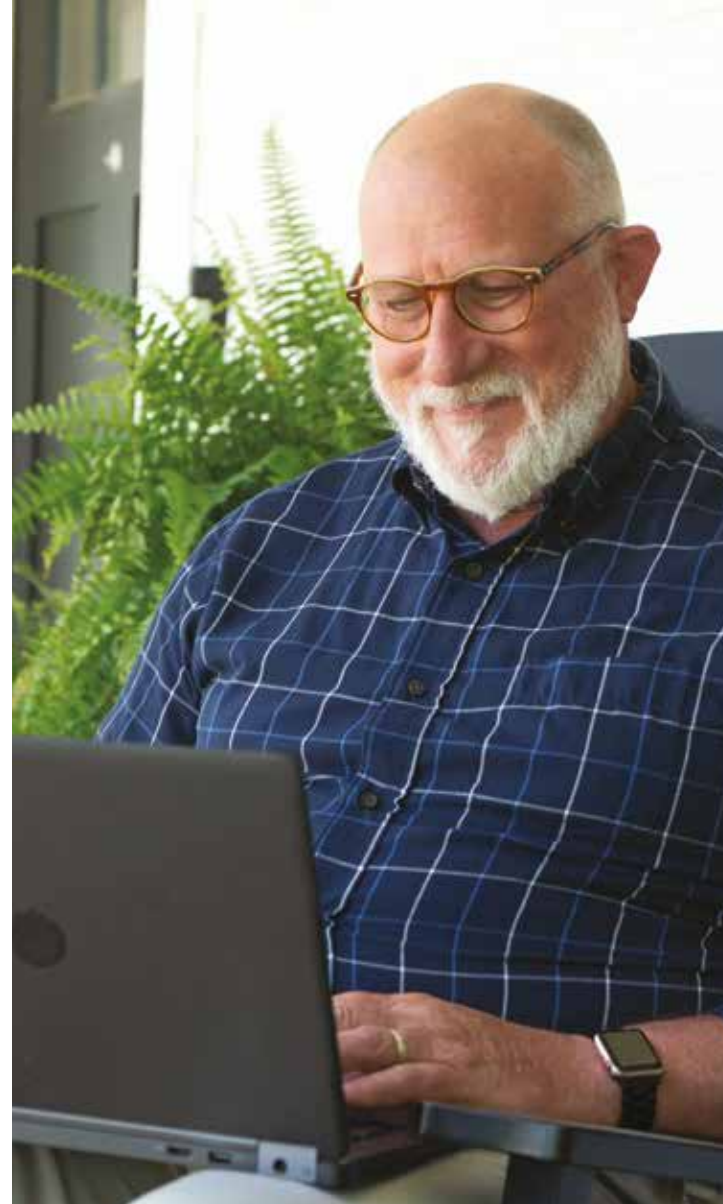
Join us for a free, no obligation Prepare for Medicare workshop to learn more about Original Medicare and Medicare plans available from Blue Cross. Visit bluecrossmn.com/Meeting to learn more.

Medicare help line

1-800-MEDICARE (1-800-633-4227)

TTY **1-877-486-2048**

24 hours a day, seven days a week
medicare.gov



AFTER YOU ENROLL

After we process your enrollment form, we will send you an enrollment confirmation letter. You'll receive your member ID card in December if you enroll during Medicare Annual Enrollment Period (AEP). If you enroll outside of AEP, you'll receive your member ID card within 10 days of approved enrollment from Medicare. When you receive your member ID card, register on our member website at bluecrossmn.com, so you can make the most of your plan.

Important plan information

Eligibility and enrollment

You are eligible to enroll in a Blue Cross Medicare Advantage plan if you have Medicare Part A and Medicare Part B and live in the plan's service area.

You can be a member of only one Medicare Advantage plan at a time. By enrolling in a Medicare Advantage plan, you will automatically be disenrolled from any other Medicare Advantage or Medicare Cost plan of which you are a member.

Provider network

Blue Cross has formed a contracted network of doctors, specialists, hospitals and other providers for Medicare Advantage. You can use any provider who is part of this network. The healthcare providers in the network may change at any time. You may search for providers on our website, request a provider directory or contact us to see if your providers are in the network. Each provider is an independent contractor and is not our agent.

Beginning with your effective date, to receive the highest level of benefits, you must get all of your healthcare from network providers, with the exception of emergency and urgently needed services, or you may pay more. If you go to a provider outside of the Medicare Advantage network, you will pay a higher level of cost sharing.

You will receive in-network benefits for eligible services received outside the service area within the United States for up to twelve (12) months each year when you use a participating provider. In addition to being covered in the United States, emergency services are covered worldwide. 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.

In some cases, you may need authorization from Blue Cross before you receive care. Visit bluecrossmn.com/Authorization to learn more.

Federal contract

Blue Cross Medicare Advantage is a PPO plan with a Medicare contract. Enrollment in Blue Cross Medicare Advantage depends on contract renewal.

Star ratings

Every year, Medicare evaluates plans based on a 5-star rating system. Medicare rates how well plans perform in such areas as detecting and preventing illness, and customer service. The ratings are online at medicare.gov, or see the enrollment packet, visit our website or call us to get a copy.

For accommodations of persons with special needs at meetings call **1-833-596-1889**, TTY **711**.



Tried & true. Blue.SM  **MN**