



# Medicare Advantage

You've Got This.  
And We've Got You.

2022 BlueAdvantage Freedom (PPO)<sup>SM</sup>



## WELCOME

# With You Step By Step

We can't wait to tell you all about your new BlueAdvantage Freedom plan benefits – and how to get the most out of them. Remember, we've got you every step of the way. If you need anything, give us a call.

## IT'S EASY TO GET STARTED. HERE'S HOW:

1

### Read through this booklet.

It shows you what you can expect from your plan.

2

### Talk with us about your Health History and Needs.

You'll get a gift card for answering these questions as a participant in our My HealthPath® Wellness & Rewards Program.



3

### Be on the lookout for your Member ID card.

We're mailing it soon.

4

It's a good idea to check our network before you get care. Sometimes, it changes.












## BENEFITS

# We've Got You Covered

We want to make sure you know what's included in your plan. The chart to the right is an overview of benefits in BlueAdvantage Freedom. You can find your plan's benefit details in your Evidence of Coverage booklet online at [bcbstmedicare.com/documents](http://bcbstmedicare.com/documents).

**BlueAdvantage Freedom is a Medicare Advantage plan that does not include Part D drug coverage.**



 <b>Primary Care Visits</b> <b>\$0</b> COPAY	 <b>Telehealth</b>	 <b>Dental Care</b> <b>\$1,500</b> ALLOWANCE PER YEAR
 <b>Eyewear</b> <b>\$175</b> ALLOWANCE PER YEAR	 <b>Part B Premium Reduction</b> UP TO <b>\$40</b>	 <b>Over-the-Counter Items</b> <b>\$75</b> ALLOWANCE PER QUARTER (NO ROLL-OVER)
 <b>Hearing Aid Coverage</b>	 <b>Fitness Membership</b> <b>\$0</b> ALL YEAR	 <b>Medicare-covered Preventive Services</b> <b>\$0</b> COPAY

## EVEN MORE

# Details to Know



### Over-the-Counter Items

Your plan includes a quarterly allowance for everyday health and personal items from a catalog of products. You can order them online at [bcbstmaotc.com](https://www.bcbstmaotc.com) or by calling **1-855-595-1288**. It's a good idea to set a reminder each quarter so you don't lose your allowance. Any unused amount won't roll-over to the next quarter.



### Part B Premium Reduction

Each month, you'll get credit for a portion of your Medicare Part B monthly premium on your Social Security check.



### Telehealth

Would you rather get care in the comfort of your own home? We also have telehealth for some services you can use. Check your Evidence of Coverage or call us for more information.



### Diabetes

Diabetic supplies, therapeutic shoes and continuous glucose monitors (CGM) are available through our Durable Medical Equipment providers.



### Member Discounts

As a BlueCross member, you can get access to discounts of up to 50% on health-related products and services such as:

- LASIK corrective vision surgery
- Vitamins, minerals and supplements
- Fitness accessories

Visit [bcbstmedicare.com](https://www.bcbstmedicare.com) to learn more. These are not covered benefits. Discounts change regularly.

## EXTRAS

# Silver&Fit®

Regular exercise is an important part of a healthy life. And we want to make healthy living a little easier.



Your plan includes a free fitness membership. It gives you access to:

- Fitness centers nationwide
- Social events and group fitness classes
- Free exercise videos online

You can find more info at [silverandfit.com](https://silverandfit.com) or call **1-888-797-8091**, TTY 711 Monday through Friday, 8 a.m. to 9 p.m. ET.



**NETWORK**

# Getting Your Care

BlueAdvantage has a broad network of providers, hospitals and specialists. And your plan doesn't require referrals. To find an in-network provider, you can visit [bcbstmedicare.com/findcare](http://bcbstmedicare.com/findcare).



WHERE TO GO	WHY GO HERE?
<b>PRIMARY CARE PROVIDER (PCP)</b>	For routine, non-emergency care, try your PCP first. Some of our in-network providers offer virtual visits for certain routine care.
<b>TELEHEALTH</b>	If you have a non-emergency condition, you can have a telehealth visit with a doctor instead of going to urgent care.
<b>URGENT CARE</b>	When your PCP isn't available and you want in-person care, but it's not an emergency.
<b>EMERGENCY ROOM (ER)</b>	You need care right away for an emergency medical condition.

## SANITAS MEDICAL CENTERS

If you live or travel in the West and Middle Tennessee areas, as a BlueCross member, you can get in-network care at Sanitas Medical Centers. Find a location and book an appointment at [mysanitas.com/tn](http://mysanitas.com/tn) or by calling **1-866-378-5362**.



For Members of



Other providers are available in our network.

## SCREENINGS

# It Pays To Stay Healthy

We want you to get the care you need when you need it. As a member, you can easily get preventive screenings. Plus, when you sign up for the My HealthPath® Wellness and Rewards Program, you may be eligible to get gift cards after you complete certain preventive screenings your doctor says you need.

Not everyone needs these screenings, so you'll only get gift cards for the ones that apply to you and your doctor says you need. Questions about that? Call us.

*my*  
**healthpath**®

### It's Easy to Enroll:

Sign up for My HealthPath at  
[bcbstmyhealthpath.com](http://bcbstmyhealthpath.com).

### DIABETES PREVENTION PROGRAM

Your plan includes a diabetes prevention program for eligible members at no extra cost. This program helps members with healthy living, weight loss and more. Call Solera at **1-855-353-6014**, TTY **711**, Monday through Friday, 9 a.m. – 9 p.m. ET to learn more.



### Eligible preventive screenings include:

- Annual Wellness Visit
- Colorectal cancer
- Breast cancer
- Some diabetic screenings and tests

Log in to your online account to find all eligible screenings and tests and the gift cards you can earn for them.

While we encourage you to get your screenings as recommended by your doctor, gift card eligibility in our My HealthPath program is based on age, claims history and diagnosis as defined by Healthcare Effectiveness Data and Information Set (HEDIS).

## SAFETY

# Let's Fight Fraud Together

We know fraud is a real issue. Here are some things you can do to keep your information safe:

- Share your information only with people you know.
- Be careful about what links you click on in emails or pop-up ads online.
- Write down suspicious numbers and report them.

You can use the Fraud Hotline, **1-888-343-4221**, to report any suspicious activity.



## COMPANIES YOU CAN TRUST

We contract with other companies to help us with certain covered services and programs. They may call you or send you letters. When they do, it's OK to talk with them. But if you're ever worried about people claiming to work with us, call us. This list of companies can change without notice.



### ABLETO

Virtual mental health providers.



### EYEMED®

Supports your vision care.



### HOME ACCESS

Supplies certain lab kits for in-home use.



### TELEHEALTH SERVICES

Through PhysicianNow Powered by MDLive®.



### RETINA LABS

Performs retinal eye exams and bone density screenings.



### SIGNIFY HEALTH™

Provides in-home screenings for certain members.



### SILVER&FIT®

Offers Fitness and Wellness programs.



### SOLERA

Manages our diabetes prevention program.



### TRUHEARING™

Helps with your hearing aid needs.





# Nondiscrimination Notice

BlueCross BlueShield of Tennessee (BlueCross), including its subsidiaries SecurityCare of Tennessee, Inc. and Volunteer State Health Plan, Inc. also doing business as BlueCare Tennessee, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact Member Service at the number on the back of your Member ID card or call **1-800-831-2583**, TTY **711**. From **Oct. 1 to March 31**, you can call us 7 days a week from 8 a.m. to 9 p.m. ET. From **April 1 to Sept. 30**, you can call us Monday through Friday from 8 a.m. to 9 p.m. ET. Our automated phone system may answer your call outside of these hours and during holidays.

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact Member Service at the number on the back of your Member ID card or call **1-800-831-2583**, TTY **711**. They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; 423-591-9208 (fax); [Nondiscrimination\\_OfficeGM@bcbst.com](mailto:Nondiscrimination_OfficeGM@bcbst.com) (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD), 8:30 a.m. to 8 p.m. ET. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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## Multi Language Services

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-831-2583, TTY 711.

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم **TTY 711 1-800-831-2583**.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-831-2583, TTY 711。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-831-2583, TTY 711.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-831-2583, TTY 711 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-831-2583, ATS 711.

ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-800-831-2583, TTY 711.

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በ18 ሊያገዛዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-800-831-2583, መስማት ለተሳናቸው 711.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-831-2583, TTY 711.

સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-831-2583, TTY 711

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-831-2583, TTY 711 まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-831-2583, TTY 711.

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-831-2583, TTY 711 पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-831-2583, телетайп 711.

توجه: اگر به زبان فارسی صحبت می کنید خدمات زبان  
و ترجمه به صورت رایگان برایتان فراهم می گردد.  
با 1-800-831-2583, TTY 711 تماس بگیرید.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki  
disponib gratis pou ou. Rele 1-800-831-2583, TTY 711.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej  
pomocy językowej. Zadzwoń pod numer 1-800-831-2583, TTY 711.

ATENÇÃO: se fala português, encontram-se disponíveis serviços  
linguísticos grátis. Ligue para 1-800-831-2583, TTY 711.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili  
servizi di assistenza linguistica gratuiti. Chiamare il numero  
1-800-831-2583, TTY 711.

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad  
bee áká'ánída'áwo'd66', t'áá jiiik'eh, éí ná hól=, koj8' hód77lnih  
1-800-831-2583, TTY 711.

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# We're right here when you need us.



[bcbstmedicare.com](https://www.bcbstmedicare.com)



Need to check your benefits or  
talk with a doctor on-the-go?  
Download our **BCBSTN<sup>SM</sup>** app for  
24/7 access.



**1-888-851-2583, TTY 711**

**OCT. 1 TO MARCH 31, SEVEN DAYS A WEEK  
FROM 8 A.M. TO 9 P.M. ET. FROM **APRIL 1**  
TO **SEPT. 30**, M-F FROM 8 A.M. TO 9 P.M. ET.**

