2027 Summary of Benefits

Capital Blue Cross Essential (HMO)

H3962, Plan 022

January 1, 2027 - December 31, 2027

Capital Blue Cross Essential (HMO) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) with a Medicare contract. Enrollment in the Plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call Member Services at 800-779-6962 (TTY: 711). Hours are Monday - Friday, 8:00 AM - 8:00 PM ET, with extended hours October 1 - March 31. After these hours, you may leave a message on our secure voice messaging system and request the *Evidence of* Coverage or access it online at CapitalBlueMedicare.com.

Please contact our sales team number at 800-990-4201 for additional information. (TTY: 711.) Calls to this number are free. Hours are Monday through Friday, 8:00 AM to 6:00 PM ET, with extended hours October 1 through December 7. After these hours, you may leave a message on our secure voice messaging system. You may also visit the website at CapitalBlueMedicare.com.

To join Capital Blue Cross Essential (HMO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes these counties in Pennsylvania: Berks, Lehigh, Northampton, and Schuylkill.

Capital Blue Cross Essential (HMO) has a network of doctors, hospitals, pharmacies, and other providers that can be found on our website at CapitalBlueMedicare.com. Except in emergency situations, if you use providers that are not in our network, the plan may not pay for these services.

If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at Medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 7 days a week, 24 hours a day. TTY users should call 1-877-486-2048.

	Capital Blue Cross Essential (HMO)
Monthly Plan Premium *(includes both medical and drugs)*	$0
Deductible	No deductible for medical. See prescription drug coverage for Part D deductible.
Maximum out-of-pocket amount	$7,100
Inpatient Hospital coverage	$270 copayment each day for days 1 to 7 and $0 copayment each day for days 8 to 90 for Medicare-covered hospital care. *Prior Authorization is required.*
Outpatient Hospital coverage	
Outpatient hospital services	$0 - $425 copayment *Prior Authorization is required.*
Ambulatory Surgical Center (ASC)	$0 - $325 copayment *Prior Authorization is required.*
Doctor Visits	
Primary Care Providers	$0 copayment
Specialists	$30 copayment
Preventive Care (e.g., flu vaccine, diabetic screenings)	$0 copayment
Emergency care	$130 copayment
Urgently needed services	$40 copayment
Diagnostic Services/Labs/Imaging	
Diagnostic tests and procedures	$0 copayment *Prior Authorization is required.*
Lab services	$0 - $100 copayment *Prior Authorization is required.*

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Diagnostic radiology services (e.g. MRI, CAT Scan)	$0 - $300 copayment *Prior Authorization is required.*
Outpatient X-rays	$25 copayment
Therapeutic Radiology	20% coinsurance *Prior Authorization is required.*
Hearing services	
Routine hearing exam	$0 copayment Limited to 1 visit(s) every year
Fitting-evaluation(s) for hearing aids	$0 copayment
Prescription Hearing aids	
All types	$499 - $999 copayment Limited to 2 hearing aid(s) every year
Dental services	Up to a $2,000 combined allowance every year for preventive and comprehensive dental services.
Preventive dental services	$0 copayment
Comprehensive dental services	50% coinsurance
Vision care	
Routine eye exam	$0 copayment Limited to 1 visit(s) every year
Additional routine eyewear including eyeglasses (frames and lenses) or contact lenses	Up to a $125 allowance per year for one pair of eyeglasses (frames and lenses) or contact lenses.
Mental Health Services	
Inpatient visit	$270 copayment each day for days 1 to 7 and $0 copayment each day for days 8 to 90 for Medicare-covered hospital care. *Prior Authorization is required.*

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Outpatient group therapy visit	$30 copayment
Outpatient individual therapy visit	$30 copayment
Skilled nursing facility (SNF) care	$10 copayment each day for days 1 to 20 and $221 copayment each day for days 21 to 100 for Medicare-covered skilled nursing facility care. *Prior Authorization is required.*
Ambulance services	
Ground Ambulance	$250 copayment
Air Ambulance	$250 copayment *Prior Authorization is required.*
Medicare Part B drugs	
Chemotherapy/Radiation drugs	0% - 20% coinsurance *Prior Authorization is required.*
Other Part B drugs	0% - 20% coinsurance *Prior Authorization is required.*

Additional Benefits

	Capital Blue Cross Essential (HMO)
Durable medical equipment (DME) and related supplies	20% coinsurance *Prior Authorization is required.*
Fitness program	$0 copayment Coverage includes: Physical Fitness

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Outpatient rehabilitation services Services provided by an occupational therapist, physical therapist, or speech therapist	$25 copayment
Over-the-counter benefit	$0 copayment You are eligible for a $30 quarterly allowance to be used toward the purchase of over-the-counter (OTC) health and wellness products.

Prescription Drug Coverage	Capital Blue Cross Essential (HMO)	
Stage 1: Annual Prescription Deductible		
Deductible	$700 for Tier 3, Tier 4, and Tier 5 Part D prescription drugs. For all other drugs, you will not have to pay any deductible and will start receiving coverage immediately.	
Stage 2: Initial Coverage		
Retail and mail-order cost-sharing (30-day supply)		
	Preferred	**Standard**
Tier 1 (Preferred Generic)	$0 copayment	$10 copayment
Tier 2 (Generic)	$0 copayment	$15 copayment
Tier 3 (Preferred Brand)	19% coinsurance	19% coinsurance
Tier 4 (Non-Preferred Drug)	20% coinsurance	20% coinsurance
Tier 5 (Specialty Tier)	25% coinsurance	25% coinsurance
Stage 3: Catastrophic Coverage		
	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $2,400, you pay nothing.	

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our preferred or standard network, or whether the prescription is a short-term (30-day supply) or long term (100-day supply).

- Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.
- You pay 25% of the total cost up to $35 max copay per month supply of each covered insulin product even if you haven’t paid your deductible.

DISCLAIMERS

This document is available in alternate formats.

Capital Blue Cross is an HMO, PPO Plan with a Medicare Contract. Enrollment in Capital Blue Cross depends on contract renewal. Capital Blue Cross is an independent licensee of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

Health coverage is offered by Keystone Health Plan® Central, a subsidiary of Capital Blue Cross.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat Capital Blue Cross members, except in emergency situations. Please call our Member Services number or see your “Evidence of Coverage” for more information.

You must continue to pay your Medicare Part B premium.