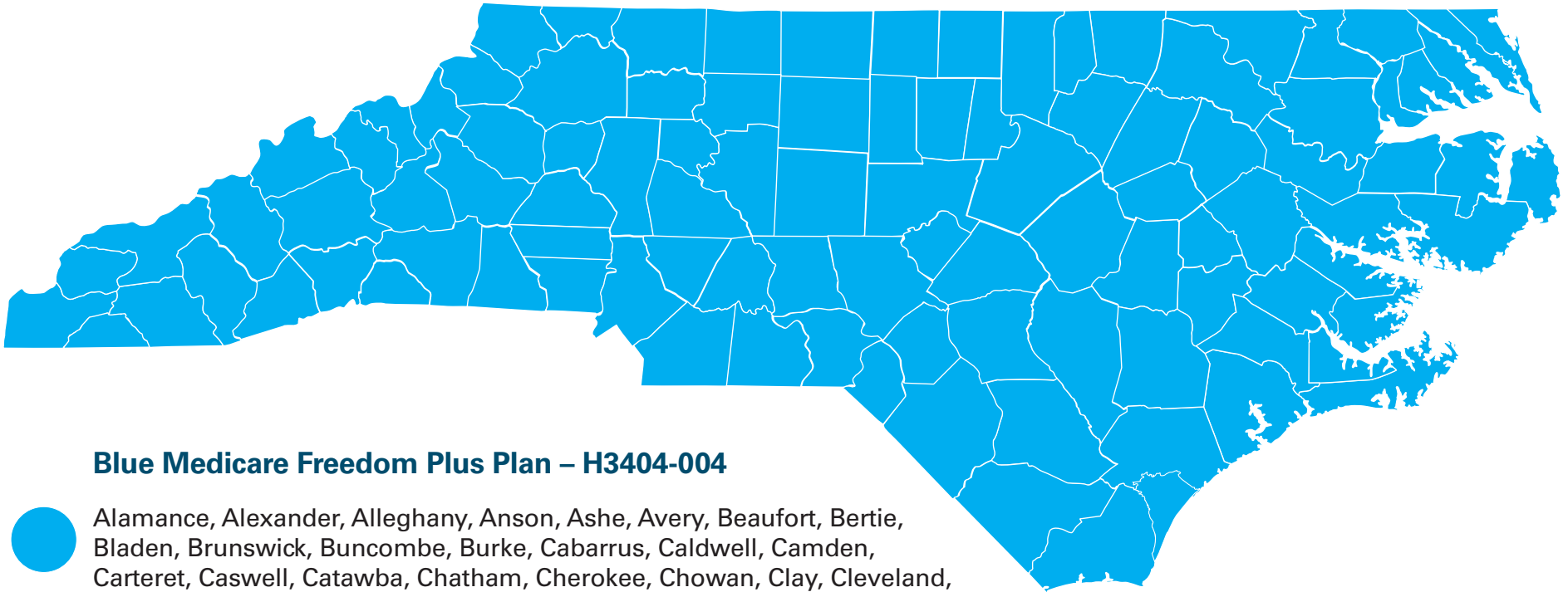


Blue Medicare Freedom+™ (PPO)

Freedom+




Blue Medicare Freedom Plus Plan – H3404-004



Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Beaufort, Bertie, Bladen, Brunswick, Buncombe, Burke, Cabarrus, Caldwell, Camden, Carteret, Caswell, Catawba, Chatham, Cherokee, Chowan, Clay, Cleveland, Columbus, Craven, Cumberland, Currituck, Dare, Davidson, Davie, Duplin, Durham, Edgecombe, Forsyth, Franklin, Gaston, Gates, Graham, Granville, Greene, Guilford, Halifax, Harnett, Haywood, Henderson, Hertford, Hoke, Hyde, Iredell, Jackson, Johnston, Jones, Lee, Lenoir, Lincoln, Macon, Madison, Martin, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Nash, New Hanover, Northampton, Onslow, Orange, Pamlico, Pasquotank, Pender, Perquimans, Person, Pitt, Polk, Randolph, Richmond, Robeson, Rockingham, Rowan, Rutherford, Sampson, Scotland, Stanly, Stokes, Surry, Swain, Transylvania, Tyrrell, Union, Vance, Wake, Warren, Washington, Watauga, Wayne, Wilkes, Wilson, Yadkin, Yancey

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Freedom+ Plan

 Plan Benefits	WITH Federal Retiree Benefits* In-Network	WITHOUT Federal Retiree Benefits** In-Network
Monthly premium You must continue to pay your Medicare Part B premium.	\$0	\$0
Part B premium reduction	Up to \$1,200 ¹ yearly	Up to \$1,200 yearly
Annual maximum out-of-pocket	\$6,000 – \$8,500	\$8,850
Primary doctor visit	\$0 copay	20% of cost
Specialist doctor visit	\$0 copay	20% of cost
Inpatient hospital	\$0 copay	\$2,080 copay (per stay up to 90 days)
Outpatient hospital facility	\$0 copay	20% of cost
Ambulatory surgical center	\$0 copay	20% of cost
Diagnostic services/labs/imaging	\$0 copay	20% of cost
Diabetes supplies (Varies by supply)	\$0 copay ²	20% of cost
Emergency room visit	\$0 copay	\$100 copay
Rx coverage	Covered	Not covered
Routine vision services	Not covered	Not covered

*These benefits are illustrative and are based on 2023 federal retiree benefits and having Medicare Advantage pay primary. Out-of-network costs vary based on your federal retiree plan. **Members pay 40% for most out-of-network services.

Footnotes: 1 If you also receive a Part B giveback from your federal retiree benefits, you can receive both – up to, but not exceeding, the total amount of your Part B premium. 2 If supplies are purchased from a professional provider or durable medical equipment supplier.

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