2025 Summary of Benefits
BlueCross Blue Basic (PPO)

H8003, Plan 007

This is a summary of the health and drug service covered by BlueCross Blue Basic (PPO): January 1, 2025 – December 31, 2025.

This plan, **BlueCross Blue Basic**, is offered by BlueCross BlueShield of South Carolina. **BlueCross Blue Basic** is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in BlueCross BlueShield of South Carolina 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 request the *Evidence of Coverage* by calling Customer Service at 1-855-204-2744 (TTY users should call 711). The *Evidence of Coverage* is also available online at www.SCBluesMedAdvantage.com.

To join BlueCross Blue Basic (PPO), 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 South Carolina: Aiken, Anderson, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chesterfield, Dillon, Dorchester, Fairfield, Florence, Georgetown, Greenville, Horry, Kershaw, Lexington, Marion, Marlboro, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, and York.

BlueCross Blue Basic (PPO) has a network of doctors, hospitals, and other providers, as well as access to out-of-network providers. As a member of our plan, you do not need a referral from a Primary Care Provider to see a Specialist or to obtain a service. However, you are required to obtain prior authorization from our plan for some services.

For coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at www.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.

Customer Service has free language interpreter services available for non-English speakers. This information is available in other formats. To get this information in other formats, please call Customer Service.

For more information or to enroll, call us at 1-800-930-2836 (TTY users should call 711), or visit us at www.SCBluesMedAdvantage.com. We are available for phone calls from October 1 to March 31; you can call us 8 am to 8 pm, 7 days a week. For all other times, we're here 8 am to 8 pm, Monday through Friday. Calls to this number are answered by a licensed insurance agent.

H8003_BSB2025_M

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
Premiums and Benefits	**BlueCross Blue Basic (PPO)**
Plan Premium	You pay $0. You must continue to pay your Medicare Part B premium.
Deductible	No Deductible.
Maximum Out-of-Pocket Responsibility	Your yearly limit(s) in this plan: • $5,900 for services you receive from in-network providers. • $9,550 for services you receive from in and out-of-network providers combined. If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums.
COVERED MEDICAL AND HOSPITAL BENEFITS	
Benefits/Services	**BlueCross Blue Basic (PPO)**
Inpatient Hospital	**In-Network:** Days 1-6: You pay a $325 copay per day for each admission. Days 7-90: You pay a $0 copay per day. **Out-of-Network:** You pay 20% of the total cost per stay. This benefit will begin on day 1 each time you are admitted to a specific facility type. You pay your cost share per admission. **May require prior authorization.**
Outpatient Hospital	**In-Network:** You pay a $0 - $250 copay. You pay a $0 copay if a polyp is found and removed during a colonoscopy. You pay a $250 copay for each Medicare covered observation service. **Out-of-Network:** You pay 20% of the total cost. **May require prior authorization.**

Benefits/Services	BlueCross Blue Basic (PPO)
Ambulatory Surgical Center	**In-Network:** You pay a $0 - $225 copay. **Out-of-Network:** You pay 20% of the total cost. **May require prior authorization.**
Doctor's Office Visits	**In-Network:** Primary care physician visit: You pay a $0 copay. Specialist visit: You pay a $30 copay. **Out-of-Network:** Primary care physician visit: You pay a $30 copay. Specialist visit: You pay a $45 copay.
Telehealth	PCP: You pay a $0 copay. Dermatology Specialist: You pay a $30 copay. Psychiatric and Mental Services: You pay a $40 copay. *Members must use Blue CareOnDemand℠ Powered by MDLIVE® for the Telehealth services.
Preventive Care *(e.g., flu vaccine, diabetic screenings)*	**In-Network:** You pay a $0 copay. **Out-of-Network:** You pay a $0 copay. Preventive care includes: Abdominal aortic aneurysm; Alcohol misuse counseling; Bone mass measurement; Breast cancer screening (mammogram); Cardiovascular disease screenings; Colorectal cancer screenings (colonoscopy); Depression screenings; Diabetes Screening and training; Medicare Diabetes Prevention Program; HIV Screening; Obesity screening and counseling; Prostate cancer screenings (PSA); Vaccines, including flu shots and pneumococcal shots; Welcome to Medicare initial visit; Annual Wellness Visit; Annual Physical; and Health Coaching via FitOn Health.
Emergency Care	You pay a $110 copay per visit, waived if admitted within 24 hours. Worldwide Emergency Coverage: You pay a $250 service specific deductible and then 20% of the total cost for worldwide emergency care.

Benefits/Services	BlueCross Blue Basic (PPO)
Urgently Needed Services	You pay a $10 copay per visit; waived if admitted within 24 hours. Worldwide Urgent Coverage: You pay a $45 copay for urgent care outside of the United States.
Diagnostic Services / Labs/ Imaging	**In-Network:** Diagnostic tests and procedures: You pay a $0 - $100 copay. You pay a $0 copay for diagnostic EKG and diagnostic colorectal screening. Lab services: You pay a $0 - $50 copay. Diagnostic Radiology Services (such as MRI, CAT Scan): You pay a $0 - $150 copay. You pay a $0 copay for diagnostic mammogram and ultrasounds. X-rays: You pay a $10 copay. Therapeutic radiology services (such as radiation treatment for cancer): You pay 20% of the total cost. **Out-of-Network:** Diagnostic tests and procedures: You pay 20% of the total cost. Lab services: You pay 20% of the total cost. Diagnostic Radiology Services (such as MRI, CAT Scan): You pay 20% of the total cost. X-rays: You pay 20% of the total cost. Therapeutic radiology services (such as radiation treatment for cancer): You pay 20% of the total cost. **May require prior authorization.**

Benefits/Services	BlueCross Blue Basic (PPO)
Hearing Services	**<u>In-Network:</u>** Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay a $45 copay. Routine hearing exam (up to 1 visit every year): You pay a $45 copay using TruHearing providers. **Hearing Aid (up to 2 hearing aids every year)**: You pay a $699 - $999 Copay using TruHearing network for up to 2 hearing aids per year (one per ear, each year). The copayment range is based on different types and styles of hearing aids. The lower range $699 is for the Advanced hearing aid type and the higher range $999 is for the Premium hearing aid type, a TruHearing provider must be used for in- and out-of-network hearing aid benefit. **<u>Out-of-Network:</u>** Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay 20% of the total cost. Routine hearing exam (up to 1 visit(s) every year): You pay a $45 using TruHearing providers. **Hearing Aid (up to 2 hearing aids every year)**: You pay a $699 - $999 Copay using TruHearing network for up to 2 hearing aids per year (one per ear, each year). The copayment range is based on different types and styles of hearing aids. The lower range $699 is for the Advanced hearing aid type and the higher range $999 is for the Premium hearing aid type, a TruHearing provider must be used for in- and out-of-network hearing aid benefit.
Preventive Dental (non-Medicare covered)	**<u>In-Network:</u>** You pay a $0 copay. **<u>Out-of-Network:</u>** You pay 0% - 50% of the total cost. 2 preventive dental visits per year. Oral exam, cleaning, 1 dental bitewing x-ray (fluoride treatment not covered). **In-network services receive the BCBS discount (Going to an out of network dentist may cost you more than using a contracted in network dentist. We pay up to 50% of the total cost for reasonable and customary charges for out of network claims.)** *Preventive dental services are included in your $3,500 preventive/comprehensive limit per year. See your EOC for details.

Benefits/Services	BlueCross Blue Basic (PPO)
Comprehensive Dental (Non-Medicare Covered)	**<u>In-Network:</u>** You pay 50% of the total cost. **<u>Out-of-Network:</u>** You pay 50% of the total cost. Non-routine services, diagnostic services, restorative services, endodontics, extractions, prosthodontics, other oral/maxillofacial surgery, periodontics, and other services (i.e., dentures, root canals). We do not cover implants. **In-network services receive the BCBS discount (Going to an out of network dentist may cost you more than using a contracted in network dentist. We pay up to 50% of the total cost for reasonable and customary charges for out of network claims.)** *Comprehensive dental services are included in your $3,500 preventive/comprehensive limit per year. See your EOC for details.
Comprehensive Dental (Medicare Covered)	**<u>In-Network:</u>** Medicare Covered: You pay a $50 copay. **<u>Out-of-Network:</u>** Medicare Covered: You pay 50% of the total cost. See your EOC for details.

Benefits/Services	BlueCross Blue Basic (PPO)
Vision Services	**In-Network:** **Medicare Covered:** You pay a $0 - $50 copay. Eyeglasses or contact lenses after cataract surgery - You pay a $0 copay for Medicare-covered eyewear related to cataract surgery. **Non-Medicare Covered:** Routine eye exam: You pay a $0 copay. using the Vendor network. 1 exam per year. You pay a $0 copay for one pair of lenses or contact every year. Benefit to include frames every two years using a BlueCross authorized vendor provider. **Out-of-Network:** **Medicare Covered:** You pay a $50 copay. Eyeglasses or contact lenses after cataract surgery - You pay a $0 copay for Medicare-covered eyewear related to cataract surgery. **Non-Medicare Covered:** Routine eye exam: You pay a $50 copay using the Vendor network, 1 exam per year. You pay a $0 copay for one pair of lenses or contact every year. Benefit to include frames every two years using a BlueCross authorized vendor provider.
Mental Health Care Inpatient hospital - psychiatric	**In-Network:** Days 1-3: You pay a $645 copay per day for each admission. Days 4-90: You pay a $0 copay per day. **Out-of-Network:** You pay 20% of the total cost. **May require prior authorization.**
Mental Health Care Outpatient group therapy/individual therapy	**In-Network:** You pay a $45 copay per Individual or Group Mental Health visit. You pay a $35 copay per Individual or Group Psychiatric service visit. **Out-of-Network:** You pay 20% of the total cost for Mental Health or Psychiatric service visits.

Benefits/Services	BlueCross Blue Basic (PPO)
Skilled Nursing Facility (SNF)	**In-Network:** Days 1-20: You pay a $0 copay per day. Days 21-100: You pay a $214 copay per day. **Out-of-Network:** You pay 20% of the total cost per stay. Our plan covers up to 100 days in a SNF. **May require prior authorization.**
Outpatient Rehabilitation	**In-Network:** Occupational therapy visit: You pay a $30 copay. Physical therapy and speech and language therapy visit: You pay a $30 copay. **Out-of-Network:** Occupational therapy visit: You pay a $45 copay. Physical therapy and speech and language therapy visit: You pay a $45 copay. **May require prior authorization.**
Ambulance	**In-Network:** Ground Ambulance: You pay a $275 copay. Air Ambulance: You pay a $275 copay. **Out-of-Network:** Ground Ambulance: You pay a $275 copay. Air Ambulance: You pay a $275 copay. **Prior authorization may be required for non-emergency transportation.**
Transportation	You pay $0 for 24 one-way trips per year to any health-related location. See your EOC for details.

Benefits/Services	BlueCross Blue Basic (PPO)
Medicare Part B Drugs	**In-Network:** Medicare Part B Insulin drugs: You pay a $35 copay. Other Part B drugs to include chemotherapy drugs: You pay 0% - 20% of the total cost. **Out-of-Network:** Medicare Part B Insulin drugs: You pay a $35 copay. Other Part B drugs to include chemotherapy drugs: You pay 20% of the total cost. See EOC for details. **May require prior authorization.**

Additional Benefits/Services	BlueCross Blue Basic (PPO)
Chiropractic Office Visits	**In-Network:** You pay a $15 copay per visit. **Out-of-Network:** You pay 20% of the total cost.
Fitness Benefit – FitOn Health	You pay $0 for basic membership to a FitOn Health participating fitness center and/or home fitness kit option.
Foot Care Podiatry services	**In-Network:** You pay a $40 copay per visit. **Out-of-Network:** You pay 20% of the total cost.
Medical Equipment/Supplies*	**In-Network:** Home Infusion: You pay 15% of the total cost. Durable medical, prosthetics and other Part B Services: You pay 20% of the total cost. **Out-of-Network:** Durable medical equipment and prosthetics: You pay 20% of the total cost.

Diabetic supplies and Services	**In-Network:** We only cover OneTouch/LifeScan supplies, including test strips, glucose monitors, solutions, lancets and lancing devices for $0. Note: In case of an approved medical exception, other brands may be covered, and you pay 20% of the total cost. **Out-of-Network:** You pay 20% of the total cost.
Over the Counter OTC	You receive $100 per quarter for a total of $400 per year in Over-the-Counter items with free shipping. Order placed once per quarter via phone, catalog, or vendor website. You can use an OTC Benefits card to purchase food in addition to OTC products. See EOC for details.
Home Health Care	**In-Network:** You pay 0% of the total cost. **Out-of-Network:** You pay 20% of the total cost. **May require Prior authorization.**
Meal Program	You pay a $0 copay for meals upon discharge from Hospital or Rehab facility. Two meals per day for 5 days. See EOC for details.

Visitor Travel

The Visitor/Travel Program will include Blue Medicare Advantage PPO network coverage of all Part A, Part B, and Supplemental benefits offered by your plan outside your service area in 48 states and 2 territories: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin, and West Virginia. For some of the states listed, MA PPO networks are only available in portions of the state. These areas are subject to change, see EOC for details.

Limitations, copayments, and restrictions may apply. Benefits, premiums, copayments, or coinsurance may change on January 1 of each year.

Out-of-network/non-contracted providers are under no obligation to treat BlueCross Blue Basic members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Customer Service number, 1-855-204-2744 (TTY users should call 711), or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Form Approved
OMB# 0938-1421

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-204-2744. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-844-396-0183. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如果您需要此翻译服务，请致电 1-844-396-0188。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-844-725-1516。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-844-389-4839. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-844-396-0190. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-389-4838 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-844-396-0191. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-844-396-0187번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-844-389-4840. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-844-396-0189. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-844-725-1519 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-844-396-0184. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-844-396-0182. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-844-398-6232. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-844-396-0186. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-844-396-0185にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。