BlueCross BlueShield of Illinois

HCSC

2027 Summary of Benefits

Blue Cross Group Medicare Advantage Open Access (PPO)[SM]

January 1, 2027 – December 31, 2027

This booklet gives you 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, call us and ask for the *Evidence of Coverage*.

Y0096_27PY4538728602_M 258595.0826

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service representative at 1-877-448-4522 (TTY: 711). We are open October 1 – March 31, daily, 8 a.m. to 8 p.m., local time, Monday through Friday. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.

Understanding the Benefits

- ☐ Review the full list of benefits found in the *Evidence of Coverage* (EOC), especially for those services for which you routinely see a doctor. Visit https://www.bcbsil.com/retiree-medicare-hcsc or call Customer Service at 1-877-397-7129 (TTY: 711) to request a copy of the EOC.
- ☐ Check with your current providers to confirm that they accept Medicare. Review the *Provider Finder* for a list of doctors in our network.
- ☐ Review the *Pharmacy Directory* to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ☐ You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2028.
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

1 SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

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, call us and ask for the *Evidence of Coverage*. Members can also see the *Evidence of Coverage* on our website, https://www.bcbsil.com/retiree-medicare-hcsc or contact Customer Service at 1-877-397-7129 (TTY: 711).

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **Blue Cross Group Medicare Advantage Open Access (PPO)**).

Tips for comparing your Medicare choices

This *Summary of Benefits* booklet gives you a summary of what **Blue Cross Group Medicare Advantage Open Access (PPO)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their *Summary of Benefits* booklets. Or use the Medicare Plan Finder on www.medicare.gov.
- 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 www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About **Blue Cross Group Medicare Advantage Open Access (PPO).**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Prescription Drug Benefits.

This document is available in other formats such as Braille, large print, or audio.

This document may be available in a non-English language. For additional information, call us at 1-877-397-7129 (TTY: 711).

Things to Know About Blue Cross Group Medicare Advantage Open Access (PPO)

Hours of Operation & Contact Information

- From October 1 to March 31, we are open 8 a.m. – 8 p.m., local time, 7 days a week.
- From April 1 to September 30, we are open 8 a.m. – 8 p.m., local time, Monday through Friday. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.
- If you are a member of this plan, call us at 1-877-397-7129, (TTY: 711).
- If you are not a member of this plan, call us at 1-877-448-4522, (TTY: 711).
- Our website: https://www.bcbsil.com/retiree-medicare-hcsc.

Who can join?

To join **Blue Cross Group Medicare Advantage Open Access (PPO)**, you must have both Medicare Part A and Medicare Part B, meet your employer's eligibility requirements, and be retired. Our service area includes anywhere in the United States.

Which doctors, hospitals, and pharmacies can I use?

Blue Cross Group Medicare Advantage Open Access (PPO) has a network of doctors, hospitals, pharmacies, and other providers. You may seek care from any provider that accepts Medicare and agrees to bill us. Your benefit levels are the same regardless of whether you utilize a network provider.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's *Provider Finder* and/or *Pharmacy Directory* at our website (https://www.bcbsil.com/retiree-medicare-hcsc).

Or call us at 1-877-397-7129 (TTY: 711) and we will send you a copy of the *Provider Directory* and *Pharmacy Directory*.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more. Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs including chemotherapy and some drugs administered by your provider.

- Formulary Name: 5 Tier Standard
- You can see the complete plan *Formulary* (list of Part D prescription drugs) and any restrictions on our website, https://www.bcbsil.com/retiree-medicare-hcsc.
- Or call us at 1-877-397-7129 (TTY: 711) and we will send you a copy of the *Formulary*.

How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Deductible, Initial Coverage and Catastrophic Coverage.

If you have any questions about this plan's benefits or costs, please contact Blue Cross and Blue Shield of Illinois

2 SECTION II - SUMMARY OF BENEFITS

Blue Cross Group Medicare Advantage Open Access (PPO)[SM]

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
Monthly Plan Premium	For information concerning the actual premiums you will pay, please contact your employer or your employer group benefits plan administrator. In addition, you must keep paying your Medicare Part B premium.
Deductible	$350
Maximum Out-of-Pocket Responsibility	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 and cost-sharing for your Part D prescription drugs. Your yearly limit(s) in this plan: • $1,500 for services you receive from in- and out-of-network providers combined.
COVERED MEDICAL AND HOSPITAL BENEFITS	
Inpatient Hospital	Our plan covers unlimited number of days for an inpatient hospital stay. **In-Network:** 5% of the total cost per stay. **Out-of-Network:** 5% of the total cost per stay. May require prior authorization.

Outpatient Hospital	**<u>In-Network:</u>** 5% of the total cost. **<u>Out-of-Network:</u>** 5% of the total cost. May require prior authorization.
Ambulatory Surgical Center	**<u>In-Network:</u>** 5% of the total cost. **<u>Out-of-Network:</u>** 5% of the total cost. May require prior authorization.
Doctor's Office Visits	**<u>In-Network:</u>** Primary care physician visit: 5% of the total cost. Specialist visit: 5% of the total cost. **<u>Out-of-Network:</u>** Primary care physician visit: 5% of the total cost. Specialist visit: 5% of the total cost. May require prior authorization.
Preventive Care *(e.g., flu vaccine, diabetic screenings)*	**<u>In-Network:</u>** $0 copay for all preventive services covered under Original Medicare at zero cost sharing. **<u>Out-of-Network:</u>** $0 copay for all preventive services covered under Original Medicare at zero cost sharing. **Important Message About What You Pay for Vaccines** Our plan covers most Part D vaccines at no cost to you. Call Customer Service for more information.
Emergency Care	5% of the total cost per visit. Worldwide Emergency Coverage: 5% of the total cost.

	Copay is waived if you are admitted to the hospital within 3 days for the same condition. See the "Inpatient Hospital" section of this booklet for other costs.
Urgently Needed Services	5% of the total cost per visit. Worldwide Urgent Coverage: 5% of the total cost.
Diagnostic Services / Labs/ Imaging	**In-Network:** Diagnostic tests and procedures: 5% of the total cost. Lab services: 5% of the total cost. MRIs, CT scans: 5% of the total cost. X-rays: 5% of the total cost. Therapeutic radiology services (such as radiation treatment for cancer): 5% of the total cost. **Out-of-Network:** Diagnostic tests and procedures: 5% of the total cost. Lab services: 5% of the total cost. MRIs, CT scans: 5% of the total cost. X-rays: 5% of the total cost. Therapeutic radiology services (such as radiation treatment for cancer): 5% of the total cost. May require prior authorization.
Hearing Services	**In-Network:** **Medicare-covered:** Exam to diagnose and treat hearing and balance issues: 5% of the total cost. **Routine Hearing:** Routine hearing exam (1 each year): $35 copay. **Out-of-Network:** **Medicare-covered:** Exam to diagnose and treat hearing and balance issues: 5% of the total cost. **Routine Hearing:**

	Routine hearing exam (1 each year): $35 copay. **<u>In-Network and Out-of-Network:</u>** **<u>Hearing Aid:</u>** $5,000 Allowance for both ears combined in-network and out-of-network on hearing aids every three years. May require prior authorization.
Dental Services	**<u>In-Network:</u>** Medicare-covered: 5% of the total cost. **<u>Out-of-Network:</u>** Medicare-covered: 5% of the total cost. May require prior authorization.
Vision Services	**<u>In-Network:</u>** **<u>Medicare-covered:</u>** • Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): 5% of the total cost for an eye exam. • Eyeglasses or contact lenses after cataract surgery: 5% of the total cost. **<u>Routine Vision:</u>** • Routine eye exam (1 every year): $35 copay. **<u>Out-of-Network:</u>** **<u>Medicare-covered:</u>** • Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): 5% of the total cost for an eye exam. • Eyeglasses or contact lenses after cataract surgery: 5% of the total cost. **<u>Routine Vision:</u>** • $40 Annual allowance maximum for 1 routine eye exam. May require prior authorization.

Mental Health Services	Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital. The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you are admitted as an inpatient and ends when you have not received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods. **In-Network:** Inpatient Mental Health Care: 5% of the total cost per stay. Outpatient group therapy visit: 5% of the total cost. Outpatient Individual therapy visit: 5% of the total cost. **Out-of-Network:** Inpatient Mental Health Care: 5% of the total cost per stay. Outpatient group therapy visit: 5% of the total cost. Outpatient Individual therapy visit: 5% of the total cost. May require prior authorization.
Skilled Nursing Facility (SNF)	**In-Network:** Days 1-20: 5% of the total cost per day. Days 21-100: 5% of the total cost per day. **Out-of-Network:** Days 1-20: 5% of the total cost per day. Days 21-100: 5% of the total cost per day. May require prior authorization.
Physical Therapy	**In-Network:** 5% of the total cost. **Out-of-Network:** 5% of the total cost.

	May require prior authorization.
Outpatient Rehabilitation	**<u>In-Network:</u>** Cardiac rehab services (Maximum of 2 one-hour sessions per day up to 36 sessions in 36 weeks. Limit to 36 per year): 5% of the total cost. Occupational therapy visit: 5% of the total cost. **<u>Out-of-Network:</u>** Cardiac rehab services (Maximum of 2 one-hour sessions per day up to 36 sessions in 36 weeks. Limit to 36 per year): 5% of the total cost. Occupational therapy visit: 5% of the total cost. May require prior authorization.
Ambulance	Ground Ambulance: 5% of the total cost for each one-way trip. Air Ambulance: 5% of the total cost for each one-way trip. May require prior authorization.
Transportation	Not Covered
Medicare Part B Drugs	**<u>In-Network:</u>** For Part B drugs such as chemotherapy drugs: 5% of the total cost. Other Part B drugs: 5% of the total cost. For Part B Insulin Drugs: 5% of the total cost with a maximum copay amount per month of $35. **<u>Out-of-Network:</u>** For Part B drugs such as chemotherapy drugs: 5% of the total cost. Other Part B drugs: 5% of the total cost. For Part B Insulin Drugs: 5% of the total cost with a maximum copay amount per month of $35. May require prior authorization.

<table>
<tr><th colspan="2">PRESCRIPTION DRUG BENEFITS</th></tr>
<tr><td>Deductible</td><td>Prescription Drug Deductible: $50 for Tiers 1, 2, 3, 4 and 5.
Once you have paid $50 for your Tiers 1, 2, 3, 4 and 5 drugs, you leave the Deductible Stage and move on to the next drug payment stage, which is the Initial Coverage Stage.
Important Message About What You Pay for Insulin
You won’t pay more than $35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven’t paid your deductible.</td></tr>
<tr><td>Initial Coverage</td><td>You pay the following until your yearly out-of-pocket drug costs reach $2,400.
<table>
<tr><th colspan="3">Standard Retail Cost-Sharing</th></tr>
<tr><th>Tier</th><th>One-month supply</th><th>Three-month supply</th></tr>
<tr><td>Tier 1 (Preferred Generic)</td><td>$10 copay</td><td>$30 copay</td></tr>
<tr><td>Tier 2 (Generic)</td><td>$10 copay</td><td>$30 copay</td></tr>
<tr><td>Tier 3 (Preferred Brand)</td><td>$30 copay</td><td>$90 copay</td></tr>
<tr><td>Tier 4 (Non-Preferred Drug)</td><td>$45 copay</td><td>$135 copay</td></tr>
<tr><td>Tier 5 (Specialty)</td><td>$45 copay</td><td>$135 copay</td></tr>
<tr><th colspan="3">Preferred Retail Cost-Sharing</th></tr>
<tr><th>Tier</th><th>One-month supply</th><th>Three-month supply</th></tr>
<tr><td>Tier 1 (Preferred Generic)</td><td>$5 copay</td><td>$15 copay</td></tr>
<tr><td>Tier 2 (Generic)</td><td>$5 copay</td><td>$15 copay</td></tr>
<tr><td>Tier 3 (Preferred Brand)</td><td>$25 copay</td><td>$75 copay</td></tr>
<tr><td>Tier 4 (Non-Preferred Drug)</td><td>$40 copay</td><td>$120 copay</td></tr>
<tr><td>Tier 5 (Specialty)</td><td>$40 copay</td><td>$120 copay</td></tr>
<tr><th colspan="3">Standard Mail Order</th></tr>
<tr><th>Tier</th><th>One-month supply</th><th>Three-month supply</th></tr>
<tr><td>Tier 1 (Preferred Generic)</td><td>$10 copay</td><td>$30 copay</td></tr>
<tr><td>Tier 2 (Generic)</td><td>$10 copay</td><td>$30 copay</td></tr>
<tr><td>Tier 3 (Preferred Brand)</td><td>$30 copay</td><td>$90 copay</td></tr>
</table></td></tr>
</table>

<table>
<tr><th colspan="2">PRESCRIPTION DRUG BENEFITS</th></tr>
<tr><td></td><td>
<table>
<tr><td>Tier 4 (Non-Preferred Drug)</td><td>$45 copay</td><td>$135 copay</td></tr>
<tr><td>Tier 5 (Specialty)</td><td>$45 copay</td><td>$135 copay</td></tr>
<tr><td colspan="3">Preferred Mail Order</td></tr>
<tr><th>Tier</th><th>One-month supply</th><th>Three-month supply</th></tr>
<tr><td>Tier 1 (Preferred Generic)</td><td>$5 copay</td><td>$15 copay</td></tr>
<tr><td>Tier 2 (Generic)</td><td>$5 copay</td><td>$15 copay</td></tr>
<tr><td>Tier 3 (Preferred Brand)</td><td>$25 copay</td><td>$75 copay</td></tr>
<tr><td>Tier 4 (Non-Preferred Drug)</td><td>$40 copay</td><td>$120 copay</td></tr>
<tr><td>Tier 5 (Specialty)</td><td>$40 copay</td><td>$120 copay</td></tr>
</table>
</td></tr>
<tr><td>Long-term Care Tiers 1-5</td><td>If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy.</td></tr>
<tr><td>Out-of-network Tiers 1-5</td><td>You may get drugs from an out-of-network pharmacy in specific situations. You generally must use a network pharmacy to fill your prescription.</td></tr>
<tr><td>Catastrophic Coverage</td><td>After your yearly out-of-pocket drug costs reach $2,400, you pay nothing for covered Part D drugs.</td></tr>
</table>

Please note: Federal law prohibits individuals enrolled in Medicare from using manufacturer coupons or other drug discounts with their drug plan. Financial assistance to help with the costs of prescription drugs may be available through the government's Extra Help/Low Income Subsidy program. You can apply for Extra Help any time before or after you enroll in Part D. For more information or to apply, visit the Social Security website at www.ssa.gov and click "Medicare," then "Apply for Part D Extra Help."

Additional Member Benefits	Blue Cross Group Medicare Advantage Open Access (PPO)[SM]
Acupuncture for Chronic Low Back Pain	**In-Network:** **Medicare-covered:** • $0 copay. **Routine Acupuncture:** • Routine acupuncture: Not Covered. **Out-of-Network:** **Medicare-covered:** • $0 copay. **Routine Acupuncture:** • Routine acupuncture: Not Covered. May require prior authorization.
Chiropractic Care	**Medicare-covered manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position).** **In-Network:** **Medicare-covered:** • 5% of the total cost. **Routine Chiropractic Care:** • Routine chiropractic: Not Covered. **Out-of-Network:** **Medicare-covered:** • 5% of the total cost. **Routine Chiropractic Care:** • Routine chiropractic: Not Covered. May require prior authorization.

Additional Member Benefits	Blue Cross Group Medicare Advantage Open Access (PPO)[SM]
Diabetes Supplies and Services	**<u>In-Network:</u>** **Diabetes monitoring supplies** • You will pay 5% for all diabetic testing supplies (meters, test strips, and lancets) obtained through the pharmacy. **Diabetes self-management training** • $0 copay. **Therapeutic shoes or inserts** • 5% of the total cost. **Diabetic Monitors** • 5% of the total cost for Preferred Monitors. • 5% of the total cost for Non Preferred Monitors. **<u>Out-of-Network:</u>** **Diabetes monitoring supplies** • You will pay 5% for all diabetic testing supplies (meters, test strips, and lancets) obtained through the pharmacy. **Diabetes self-management training** • $0 copay. **Therapeutic shoes or inserts** • 5% of the total cost. **Diabetic Monitors** • 5% of the total cost for Preferred Monitors. • 5% of the total cost for Non Preferred Monitors. May require prior authorization.
Durable Medical Equipment	**<u>In-Network:</u>** • 5% of the total cost.

Additional Member Benefits	Blue Cross Group Medicare Advantage Open Access (PPO)[SM]
(wheelchairs, oxygen, etc.)	**Out-of-Network:** • 5% of the total cost. May require prior authorization.
Wellness Programs	$0 copay for Fitness Program The fitness benefit can help you live a healthier, more active life through fitness and social connection. You are covered for a fitness benefit both online and at participating locations. You have access to a nationwide network of participating locations where you can take classes.
Foot Care ***(Podiatry services)***	**Medicare-covered foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.** **In-Network:** **Medicare-covered:** • 5% of the total cost. **Routine Podiatry:** • Routine podiatry: Not Covered. **Out-of-Network:** **Medicare-covered:** • 5% of the total cost. **Routine Podiatry:** • Routine podiatry: Not Covered. May require prior authorization.
Home Health Care	**In-Network:** • 5% of the total cost. **Out-of-Network:** • 5% of the total cost.

Additional Member Benefits	Blue Cross Group Medicare Advantage Open Access (PPO)[SM]
	May require prior authorization.
Opioid Treatment Program Services	**In-Network:** • $0 copay. **Out-of-Network:** • $0 copay. May require prior authorization.
Outpatient Substance Abuse Services	**In-Network:** **Group therapy visit** • 5% of the total cost. **Individual therapy visit** • 5% of the total cost. **Out-of-Network:** **Group therapy visit** • 5% of the total cost. **Individual therapy visit** • 5% of the total cost. May require prior authorization.
Over-the-Counter Items	Every month, you'll receive a $20 allowance to spend on over-the-counter (OTC) medications and other health-related items. Those include aspirin, vitamins, toothpaste and more. Your OTC allowance is loaded on your Flexible Spending card, a preloaded debit card. Use it to buy plan-approved items at participating retailers (in-store and online). Or order from our OTC catalog for home delivery. If the Flexible Spending card cannot be used at checkout, an alternative reimbursement process is available. Unused monthly allowance amounts will roll over into the next month. All funds expire at the end of the plan year or when you leave the plan. For details, please read your *Evidence of Coverage*.

Additional Member Benefits	Blue Cross Group Medicare Advantage Open Access (PPO)[SM]
Prosthetic Devices *(braces, artificial limbs, etc.)*	**<u>In-Network:</u>** **Prosthetic devices** • 5% of the total cost. **Related medical supplies** • 5% of the total cost. **<u>Out-of-Network:</u>** **Prosthetic devices** • 5% of the total cost. **Related medical supplies** • 5% of the total cost. May require prior authorization.
Meals	Not Covered
Renal Dialysis	**<u>In-Network:</u>** • 5% of the total cost. **<u>Out-of-Network:</u>** • 5% of the total cost. May require prior authorization.
Telehealth Services	• Virtual Urgent Care - $0 copay (through the HCSC telehealth vendor only), Virtual Mental Health Specialty Services - $0 copay (through the HCSC telehealth vendor only), Virtual Psychiatric Services - $0 copay (through the HCSC telehealth vendor only)
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the total costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.

DISCLAIMERS

This document is available in other alternate formats.

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 1-877-397-7129 (TTY: 711). Someone who speaks Spanish can help you. This is a free service.

This information is not a complete description of benefits. Call 1-877-397-7129 (TTY: 711) for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

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 Blue Cross and Blue Shield of Illinois 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 or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Premium, copays, coinsurance, and deductibles may vary based on the level of Extra Help you receive. Please contact the plan for further details.

PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC)-H0107 and H8634, and HCSC Insurance Services Company (HISC)-H1666. HCSC and HISC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC and HISC are Medicare Advantage organizations with Medicare contracts. Enrollment in these plans depends on contract renewal.

Benefits, features and/or devices vary by plan/service area. Limitations, copayments, exclusions and restrictions may apply. Contact the plan for more information.

Limitations, copayments, exclusions and restrictions may apply. Individuals must live in the plan service area. Benefits vary by plan. Prior authorization and/or referrals are required for certain services.

Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 1-877-397-7129 (TTY: 711).

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator	Phone: 1-855-664-7270 (voicemail)
Attn: Office of Civil Rights Coordinator	TTY/TDD: 1-855-661-6965
300 E. Randolph St., 35th Floor	Fax: 1-855-661-6960
Chicago, IL 60601	Email: civilrightscoordinator@hcsc.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services	Phone: 1-800-368-1019
200 Independence Avenue SW	TTY/TDD: 1-800-537-7697
Room 509F, HHH Building	Complaint Portal:
Washington, DC 20201	ocrportal.hhs.gov/ocr/smartscreen/main.jsf
	Complaint Forms:
	hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbsil.com/legal-and-privacy/non-discrimination-notice.

Blue Cross Blue Shield of Illinois, A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-877-397-7129 (TTY: 711). Hours are 8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays. Or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-877-397-7129 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-877-397-7129 (TTY: 711) أو تحدث إلى مقدم الخدمة.
中文 Chinese	注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 1-877-397-7129 文本电话：711）或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-877-397-7129 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-877-397-7129 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઑક્ઝિલરી સહાય અને ઍક્સેસસબલ ફૉર્મેટમાં માહહતી પૂરી પાડવા માટેની સેવાઓ પણ સવના મૂલ્યે ઉપલબ્ધ છે. 1-877-397-7129 (TTY: 711) પર કૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयोगी सामाजिक उपकरण और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-877-397-7129 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'1-877-397-7129 (TTY: 711) o parla con il tuo fornitore.
한국어 Korean	주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-877-397-7129 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yáníłti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahił hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'į' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjį' 1-877-397-7129 (TTY: 711) hodíilnih doodago nika'análwo'í bich'į' hanidziih.
فارسی Farsi	توجه: اگر [وارد کردن زبان] صحبت می‌کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس، به‌طور رایگان موجود می‌باشند. با شماره 1-877-397-7129(تله‌تایپ: 711) تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید.

Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-877-397-7129 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
Русский Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-877-397-7129 (TTY: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-877-397-7129 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 1-877-397-7129(TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Ελληνικά Greek	ΠΡΟΣΟΧΗ: Εάν μιλάτε ελληνικά, υπάρχουν διαθέσιμες δωρεάν υπηρεσίες υποστήριξης στη συγκεκριμένη γλώσσα. Διατίθενται δωρεάν κατάλληλα βοηθήματα και υπηρεσίες για παροχή πληροφοριών σε προσβάσιμες μορφές. Καλέστε το 1-877-397-7129 (TTY: 711) ή απευθυνθείτε στον πάροχό σας.
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-877-397-7129 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

THANK YOU

Connect with us

Contact Information: 1-877-397-7129, TTY: 711

Organization Name: Blue Cross and Blue Shield of Illinois

Organization website: https://www.bcbsil.com/retiree-medicare-hcsc